

FINANCIAL READINESS PLAN FOR: _____ **Date:** _____

INCOME				EXPENSES			
Service Pay	Current	Projected	Difference	Housing Costs	Current	Projected	Difference
Base Pay				Rent/Mortgage Payment			
BAS				Renters insurance			
BAH				Electricity			
Family Separation Allowance				Gas			
HOLA				Water/Sewer			
COLA				Telephone			
Special Pay				Garbage			
Other Income	Current	Projected	Difference	Cable Television			
Military Retired Pay				Internet Fees			
Other Retired Pay				House/ Yard Upkeep			
Social Security Benefits				Other			
Child Support/Alimony				Specify			
Food Stamps/WIC							
SBP				Total Housing Costs	0	0	0
Rental Income							
VA Income				Food Costs	Current	Projected	Difference
Spouse Earnings (Net)				Groceries/Household Supplies			
Member Off-Duty Earnings (Net)				Lunches (self)			
Interest/Dividends				Lunches (spouse/kids)			
Other				Meals Out			
Specify:				Entertaining			
				Other			
TOTAL INCOME				Specify:			
DEDUCTIONS	Current	Projected	Difference				
Federal Income Tax				Total Food Costs			
State Income Tax							
FICA - Social Security							
FICA - Medicare				Clothing Costs	Current	Projected	Difference
SGLI and USSH				Uniforms			
GI Bill				Clothing (Spouse/Self)			
Dependent Dental Plan				Children's Clothing			
AFAC/CFC				Other			
Bonds				Specify:			
Other							
Specify:				Total Clothing Costs			
TOTAL DEDUCTIONS							
ASSETS	Current	Projected	Difference	Transportation Costs	Current	Projected	Difference
Savings/Checking/Cash				Gas and Oil			
Bonds				Auto Repairs			
Securities				Auto Insurance			
Vehicles				License/Tax/Inspection			
Real estate				Bus/Subway/Car Pool			
Lump Sum Expected				Parking			
Other				Other			
Specify:				Specify:			
TOTAL ASSETS				Total Transportation Costs			

FINANCIAL READINESS PLAN FOR: _____ **Date:** _____

EXPENSES (Cont.)				EXPENSES (Cont.)			
Personal Costs	Current	Projected	Difference	One Time Costs	Current	Projected	Difference
Life Insurance				Christmas			
Child (Toys, Allowance)				Move (PCS/Local)			
Beauty Care/Haircuts				TDY			
Hobbies/Pets				Vacation			
News/Magazines/CD's				Other			
Dues, etc.				Specify:			
Church/Charity							
Cigarettes/Alcohol, etc.				Total One Time Costs			
Videos							
Child Support/Alimony				Health Costs	Current	Projected	Difference
Child Care				Medical			
Gifts other than Christmas				Dental			
Education				Drugs/Equipment			
Sepnding Money				Insurance			
Postage				Glasses			
Laundry/Dry Cleaning				Other			
Checking/ATM Fees				Specify:			
Other							
Specify:				Total Health Costs			
Total Personal Costs				Savings Costs	Current	Projected	Difference
				Savings			
				Investments			
				Non-Service Retirement Plan			
				Education Fund			
				Other			
				Specify:			
				Total Savings Costs	0	0	0

FINANCIAL PROFILE

	Current	Projected	Difference	Current %	Projected %
Total Income					#DIV/0!
Total Deductions					
Net Total Income					
Expenses:					
Housing Costs					
Food Costs					
Clothing Costs					
Transportation Costs					
Personal Costs					
One Time Costs					
Health Costs					
Savings Costs					
Total Expenses					
Debt Payments					
Monthly Surplus/Defecit					
Percentage of Expenses to Total Income					

FINANCIAL READINESS PLAN FOR: _____ **Date:** _____

				Current Monthly	
Installment Debts	Balanced Owed	Amount Past Due	APR %	Payment	Months to Go
Totals					