

**Name:**

**FINANCIAL GOALS**

Short-Term Goals: less than 2 years

Medium-Term Goals: between 2-5 years

Long-Term Goals: over 5 years

INCOME		
City or Zip Code	CURRENT LOCATION	POTENTIAL LOCATION
SERVICE MEMBER MONTHLY INCOME		
ENTITLEMENTS	CURRENT	PROJECTED
Monthly Base Pay		
BAH (Housing)		
BAS		
OHA		
COLA		
Special Pay		
Hazard Duty Pay		
Flight Duty Pay		
Foreign Language Pay		
Family Separation Allowance		
Other Take Home Pay		
Military Retirement Pay		
Rental Home Income		
VA Benefits		
Child Support/Alimony		
<b>GROSS MONTHLY INCOME</b>		
DEDUCTIONS	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld)		
FICA (Social Security)		
FICA (Medicare)		
State Income Tax		
AFRH (Armed Forces Retirement Home)		
SGLI and T-SGLI		
SGLI Family/Spouse		
TSP		
SDP		
Partial Pay		
Advance Payments		
Montgomery GI Bill		
Child Support/Alimony Paid		
<b>DEDUCTIONS</b>		
<b>NET MONTHLY INCOME</b>		
SPOUSE MONTHLY INCOME		
ENTITLEMENTS	CURRENT	PROJECTED



**MONTHLY EXPENSES**

City or Zip Code	CURRENT LOCATION	POTENTIAL LOCATION	REMARKS
	CURRENT	PROJECTED	
<b>LIVING EXPENSES</b>			
<b>HOUSING TOTAL</b>			
Fees/HOA Fees/Pool Fees			
Furniture/Decorations			
Home Maintenance/Repairs			
Taxes			
<b>UTILITIES TOTAL</b>			
Cable/Satellite			
Cell Phone/Phone Cards/Landline			
Internet			
Electricity			
Natural Gas/Propane			
Garbage			
Water/Sewage			
<b>TRANSPORTATION TOTAL</b>			
Gasoline			
Parking			
Taxes/Registration/Licensing			
Taxi/Bus/Uber/Lyft/Train			
Vehicle Maintenance/Repairs			
<b>FOOD TOTAL</b>			
Dining out			
Groceries			
Lunches			
Vending Machines			
<b>INSURANCE TOTAL</b>			
Auto Insurance			
Dental Insurance			
Health Insurance			
Life Insurance			
Renters/Home Insurance			
<b>HEALTHCARE</b>			
Dental			
Doctor/Hospital/Urgent Care			
Eye Care			
Prescriptions/Medications			
<b>CLOTHING TOTAL</b>			
Laundry/Dry Cleaning			
New Clothing Purchase			
<b>CHILD CARE TOTAL</b>			
Allowance			
Child Support			
Day Care			
Diapers/Wipes/Etc.			
<b>PET CARE TOTAL</b>			

Food/Supplies			
Prescriptions/Medications			
Veterinarian/Grooming/Boarding			
<b>PERSONAL TOTAL</b>			
Beauty Shop/Barber Shop/Salon			
Health Club/Organizational Dues			
Nails/Massage/Personal Grooming			
Personal Spending Fund			
Personal Supplies			
Tobacco/Alcohol			
<b>EDUCATION TOTAL</b>			
Books/Supplies			
Educational Materials			
Lessons/Tutor			
<b>LEISURE/HOBBIES/ENTERTAINMENT TOTAL</b>			
Athletic Events/Sporting Events			
Books/Magazines			
Computer Products			
Concerts/Theater			
DVDs & CDs			
Movie/Music Downloads			
Streaming Services			
Toys/Games			
Travel/Lodging			
<b>CONTRIBUTIONS TOTAL</b>			
Charities			
Religious Donations			
<b>GIFTS TOTAL</b>			
Holiday/Birthday/Anniversary			
<b>MISCELLANEOUS TOTAL</b>			
ATM Fees/Bank Fees			
Deployment/TAD Expenses			
Membership Fees			
<b>GRAND TOTAL</b>			



ASSETS, LIABILITIES, AND NET WORTH		
City or Zip Code	CURRENT LOCATION	
ASSETS	CURRENT	REMARKS
<b>SAVINGS</b>		
Cash on Hand		
Checking Accounts		
Savings Accounts		
Emergency Savings		
TSP		
Certificates of Deposit (CDs)		
Cash Value of Life Insurance		
U.S. Savings Bonds		
Money Market Accounts		
Mutual Funds		
Stocks/Bonds		
College Funds		
401(k)/403(b)		
IRA/Pensions		
<b>REAL ESTATE (MARKET VALUE)</b>		
Primary Home		
Secondary Home		
Rental Property		
<b>PERSONAL PROPERTY</b>		
Vehicles/Motorcycles/Boats		
Furniture		
Jewelry		
<b>TOTAL ASSETS</b>		
<b>LIABILITIES</b>		
	CURRENT	REMARKS
<b>TOTAL DEBT</b>		
<b>NET WORTH (ASSETS - LIABILITIES)</b>		
	CURRENT	REMARKS

SUMMARY		
City or Zip Code	CURRENT LOCATION	POTENTIAL LOCATION
	Monthly	
Gross Income		
NET Income		
Living Expenses		
Debt Payments		
<b>MONTHLY SURPLUS OR DEFICIT</b>		
<b>DEBT-TO-INCOME RATIO</b>		

ACTION PLAN
<b>INCREASE INCOME</b>
<b>DECREASE LIVING EXPENSES</b>
<b>DECREASE DEBT</b>