

BUBDGET COUNSELING WORKSHEET INSTRUCTIONS

- 1) Please enter the financial information requested under the "CURRENT" Column of the Budget Counseling Worksheets.**
- 2) Next, bring in a LES and any other information that may be helpful to the counselor, i.e. correspondence with creditor or collection agencies.**
- 3) The "Service Pay" and "Deductions" sections on Page 1 can be left blank, that info will be taken from the LES.**
- 4) Additionally, the "Assets" section may be filled in if desired, understanding that an "asset" such as a car is only an asset if the car is worth more than the SM owes on it.**
- 5) The final section "Installment Debt" (i.e. Credit Cards, Car Payments, etc.) should be filled in as completely and accurately as possible.**

Questions concerning the Budget Counseling Forms should be directed to ACS Financial Readiness at (270)798-7859.

Service Pay	Current	Projected
Base Pay		
BAS (Basic Allowance for Subsistence. The military pays a rate to active duty personnel when they are not authorized to eat in the mess hall. Also, add any additional FSSA (Family Subsistence Supplemental Allowance) benefits here.)		
BAH (Basic Allowance for Housing. BAH is your housing allowance when you are not living in government quarters.)		
Family Separation Allowance (This allowance in the amount of \$100.00 per month is paid anytime members are involuntarily separated from their dependents for more than 30 days.)		
OHA (Overseas Housing Allowance. OHA is comprised of three areas: rent, utility, and recurring maintenance expenses and MIHA: Move-in Housing Allowance.)		
COLA (CONUS Cost of Living Allowance. COLA is given in high cost of living areas in the United States.)		
Special Pay (Include any HDP (Hardship Duty Pay), Imminent Danger Pay, Per Diem, TLA (Temporary Lodging Allowance), TLE (Temporary Lodging Expense), etc., here.)		
Clothing Allowance (Enlisted personnel receive a clothing allowance each year to replace worn items. Personnel who are required to wear civilian clothes are also given a clothing allowance to help offset the costs.)		

Other Income	Current	Projected
Retired Pay		
Social Security Benefits		
Child Support/Alimony		
Food Stamps/WIC		
Survivor Benefit Plan		
Rental Income		
VA Income		
Spouse Earnings (Net)		
Member Off-Duty Earnings (Net)		
Interest/Dividends		
Other		

Assets	Current	Projected
Savings/Checking/Cash		
Bonds		
Securities		
Vehicles		
Real Estate		
Personal Property (Boats, Snowmobiles, Lawn Tractors, Household Contents, etc.)		
Lump Sum Expected		
Other		

Deductions	Current	Projected
Federal Income Tax		
State Income Tax		
FICA Social Security		
FICA Medicare		
SGLI and USSH		
GI Bill		
Dependent Dental Plan		
AFAF/CFC		

Housing Costs	Current	Projected
Rent Payment		
Mortgage Payment		
Home/Renters Insurance		
Electricity/Gas		
Water/Sewer		
Cell Phones/PDAs/Pagers		
Telephone		
Garbage		
Cable/Satellite Television		
Internet Fees		
House/Yard Upkeep		
Other		

Food Costs	Current	Projected
Groceries		
Lunches (Self)		
Lunches (Spouse/Kids)		
Meals Out		
Entertaining		
Other		

Clothing Costs	Current	Projected
Uniforms		
Clothing (Spouse/Self)		
Children's Clothing		
Other		

Transportation Costs	Current	Projected
Gas and Oil		
Auto Repairs		
Auto Insurance		
License/Tax/Inspection		
Bus/Subway/Car Pool		
Tolls/Parking		
Other		

Personal Costs	Current	Projected
Life Insurance		
Child (Toys, Allowance)		
Beauty Care/Haircuts		
Hobbies/Pets		
News/Magazines/CDs		
Dues		
Church		
Cigarettes/Alcohol		
Videos/DVDs		
Child Support/Alimony		
Child Care		
Gifts Other Than Holiday Gifts		
Education		
Spending Money		
Entertainment		
Laundry/Dry Cleaning		
Checking/ATM Fees		
Other		

One Time Costs	Current	Projected
Holiday Gifts		
Move (PCS/Local)		
TDY		
Vacation		
Other		

