

CIVILIAN PAY (INCOME)	Current	Projected 1	Projected 2
Gross Basic Pay (GS GRADE ____ STEP ____)			
INCENTIVE/BONUS			
Other Income	Current	Projected 1	Projected 2
Retired Pay			
Social Security Benefits			
Child Support / Alimony			
Food Stamps / WIC			
Survivor Benefit Plan			
Rental Income			
VA Income			
Spouse Earnings (Net)			
Interest / Dividends			
Other Income			
Total Income	Current	Projected 1	Projected 2
Total Income			

Deductions	Current	Projected 1	Projected 2
Federal Income Tax			
State Income Tax			
FICA Social Security			
FICA Medicare			
SGLI and USSH			
GI Bill			
Dependent Dental Plan			
AFAF/CFC			
Other Deductions			
Total Deductions			

Housing Costs	Current	Projected 1	Projected 2
Rent Payment			
Mortgage Payment			
Property Tax			
Home or Renter's Insurance			
Electricity/Gas			
Water/Sewer			
Cell Phones/PDAs/Pagers			
Telephone			
Garbage			
Cable/Satellite Television			
Internet Fees			
House/Yard Upkeep			
Other			
Total Housing Costs			

Food Costs	Current	Projected 1	Projected 2
Groceries			
Lunches (Self)			
Lunches (Spouse)			
Lunches (Kids)			
Meals Out			
Entertainment			
Other			
Total Food Costs			

Clothing Costs	Current	Projected 1	Projected 2
Clothing (Self)			
Clothing (Spouse)			
Children's Clothing			
Other Clothing Costs			
Total Clothing Costs			

Transportation Costs	Current	Projected 1	Projected 2
Gas and Oil			
Auto Repairs			
Auto Insurance			
License/Tax/Inspection			
Bus/Subway/Car Pool			
Tolls/Parking			
Other Transportation Costs			
Total Transportation Costs			

Personal Costs	Current	Projected 1	Projected 2
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			

Total Personal Costs			
Health Costs	Current	Projected 1	Projected 2
Medical			
Dental			
Drugs/Equipment			
Insurance			
Glasses/Contacts			
Other Health Costs			
Total Health Costs			

One-Time Costs	Current	Projected 1	Projected 2
Holiday Gifts			
Move (PCS/Local)			
TDY			
Vacation			
Other			
Total One-Time Costs			

Periodic Savings & Investments	Current	Projected 1	Projected 2
Savings (Cash, checking, savings accounts)			
Investments (TSP, Roth TSP, 401k, other investment accounts)			
Non-Service Retirement Plan (IRA, Roth IRA)			
Education Fund (529 Plans, etc.)			
Other Savings & Investments			
Total Savings & Investments			

Installment Debt						
Current Debt	Type	Interest Rate	Current Balance	Current Minimum Payment	Projected Payment 1	Projected Payment 2
Total						

Your Assets	Current	Projected 1	Projected 2
Savings/Checking/Cash			
Bonds			
Securities			
Vehicles (PAID OFF)			
Real Estate			
Personal Property (Boats, Snowmobiles, Lawn Tractors, Household Contents, etc.)			
Lump Sum Expected (Tax Refund, Inheritance, Divorce Settlement, etc.)			
Other Assets			
Total Assets			

Name _____

Date _____

Income and Expense Summary	Current	Projected 1	Projected 2
Total Income			
Taxes and Other Deductions			
Total Lifestyle Expenses			
Total Savings & Investments			
Total Debt Repayment			
Net Savings (Net Loss)			

Net Worth Summary	Current	Projected 1	Projected 2
Total Assets			
Total Liabilities			
Net Worth			