

PERSONAL FINANCIAL STATEMENT

All lines with a * must be have a minus sign (-) at the beginning of the entry.

Name/Grade/Rank: _____ Date: _____
Marital Status: _____ # of Dependents: _____ Ages: _____

I. MONTHLY INCOME

Gross Salary (Base Pay/BAQ.VHA/Rations)		\$
*Minus Your Total Deductions/Allotments (Medical insurance, automatic payments, loans, etc.)		\$
YOUR TOTAL NET SALARY	=	\$
Your Total Net Salary		\$
Your Spouse's Net Salary	+	\$
Additional Income (Part-time employment or child support, alimony, etc.)	+	\$
YOUR TOTAL (COMBINED) NET INCOME	=	\$

II. MONTHLY EXPENSES: Ensure your figures are as accurate as possible.

*Rent/Mortgage (home owner/condo fees)	\$
*Child Care/Child Support/Alimony (if not automatically deducted)	\$
*Cable TV (movie channels, HBO, DDS, etc.)	\$

{ The following Expenses should be averaged per month }

*Utilities (water, electric, gas)	\$	
*Telephone (Bell Atlantic + long distance service)	\$	
*Groceries	\$	
*Restaurant Expenses (dinner/take out)	\$	
*Lunch Expenses (office luncheons, school lunches)	\$	
*Medical Expenses (over the counter/prescription)	\$	
*Life Insurance (if not automatically deducted)	\$	
*Car Insurance (if not automatically deducted)	\$	
*Car Expenses (gas, maintenance, tires, etc)	\$	
*Property Tax/Real Estate Tax (if applicable)	\$	
*Clothing (entire family)	\$	
*Education (tuition, books, supplies)	\$	
*Entertainment (movies/videos, babysitter, allowance, Internet, *Magazines/books, newspapers, functions, travel, etc.)	\$	
*Misc. Gifts b-days, anniversary, mother/father's day, valentines' day, etc.)	\$	
*Christmas Gifts (spouse, children, in-laws, siblings, friends, co-workers)	\$	
*Miscellaneous (dry cleaners, barber/salon, pagers, cell phones, *Church tithings, charities, toiletries, home furnishings & accessories, etc.)	\$	
YOUR TOTAL MONTHLY EXPENSES	=	\$

III. DEBTS: (Do not include bills automatically being deducted (any items already listed in sections I & II Monthly Income & Expenses). List all credit/gas cards and loans: school/home equity/signature/personal loans, etc.) All lines with a * must have a minus sign (-) at the beginning of the entry.

<u>Bank/Institutions/Company/Person</u>	<u>Balance Owed</u>	<u>*Monthly Payment</u>	<u>Amount Past Due</u>
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
TOTAL:	\$	\$	\$

YOUR TOTAL MONTHLY DEBT PAYMENT = \$

IV. ASSETS (ITEMS PAID IN FULL, TITLES IN YUR NAME, EQUITY IN YUR NAME, ETC.)

Checking Account	\$
Savings Account	\$
Real Estate/home(s)	\$
Vehicle(s), motorcycle(s)	\$
Boats (trailers, mobile home)	\$
Stocks, bonds, mutual funds, etc.	\$
Retirement fund, IRA(s), etc.	\$

IV. DISPOSABLE INCOME (Add your Monthly Expenses and Debt Payments. Then subtract that total from our Total Net Income. This final figure will determine your Disposable Income.)

Monthly Expenses	+	\$
Debt Payments	+	\$
 Total Monthly Expenses/Debt	 =	 \$
 Total Net Income		 \$
Total Monthly Expenses/Debt	-	\$
 DISPOSABLE INCOME	 =	 \$

Privacy Act 5 U.S.C.552 a requires that federal agencies inform whether the disclosure is mandatory or voluntary, by what authority such information is solicited, and what uses will be made of the information. Authority for soliciting your SSN is Executive Order 9497, Nov.43. Your personal data will be used to identify you precisely when required. Although disclosure is not mandatory, failure to do so may impede processing.