

PERSONAL FINANCIAL STATEMENT

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)	\$	
<u>Telephone (Bell Atlantic + long distance service)</u>	\$	
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.)

<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	=	\$

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