

Client Name: _____ Unit: _____

Fort Bragg Financial Readiness Program (910) 396-2507

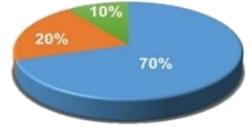
Pay and Entitlements

Base Pay	
BAS	
BAH	
Parachute Pay	
Special Pay	
Spouse's Pay	
Total Pay	

Deductions

Federal -	
FICA-Social Security	
FICA-Medicare	
SGLI	
State Taxes -	
AFRH	
SGLI Family/Spouse	
MGIB	
Meal Deduction	
Total Deductions	

Ideal Budget Breakdown



Subtract deductions	
Total Net Pay	

Projected Pay
\$0.00

Pay change notes		Amount of Change

Expenses

Current

Projected

		Current	Projected
Housing	Rent/Mortgage		
	Insurance (if not escrowed)		
	Utilities (i.e. electricity, water, gas, trash)		
	Internet/Wifi/Cable		
	Cell phone -		
	Other expenses (i.e. fence rental, security system, HOA)		
	Total housing expenses		
Food	Groceries and Household supplies		
	Meals out (lunches, vending machines, school lunches)		
	Other household expenses (alcohol, tobacco, vape)		
	Total food expenses		
Vehicle	Fuel for vehicle		
	Vehicle maintenance		
	Vehicle insurance -		
	Other transportation expenses (i.e. Uber, Registration)		
	Total vehicle expenses		
Personal and Family	Personal Care (barber or salon)		
	Subscriptions (Apple, Amazon, Gym) / Entertainment (Movies, Baseball)		
	Daycare, Before/After Care, Child/Spousal Support		
	Lessons (Dance, Gymnastics), Games/Toys		
	Gifts/Money given to family members		
	Uniforms, clothing and shoes		
	Laundry Facilities / Other / Pet Care		
	Total personal and family expenses		

Current **Projected**

Health	Medicine (over the counter meds)		
	Dental/vision co-pays		
	Vitamin supplements (i.e. protein shakes)		
	Total health expenses		

Other	School costs (i.e. supplies, tuition, school clothes)		
	Donations (i.e. charity, tithing, etc.)		
	Other expenses (i.e. leave or travel)		
	Banking expenses (i.e. ATM fees, overdrafts)		
	Total other expenses		

Total Living Expenses (without Financial and Creditors)		
--	--	--

Financial	Savings	<i>Balance:</i>		
	Traditional - TSP			
	Roth- TSP			
	Other Investments / Life Insurance / IRA / Brokerage			
	Total financial expenses			

Creditor/Debt Accounts	Creditor	Balance	% Rate	Monthly	Monthly	
		Total credit account expenses				

Net Pay (amount from the front of this form)		
Total amount of monthly expenses		

	<i>Current</i>	<i>Projected</i>
Budget surplus:		
Budget deficit: -	\$0.00	<u>\$0.00</u>

Living Expense Ratio: #DIV/0! #DIV/0!
Example: (Living Expenses) \$800 ÷ (NetPay) \$4000 = .20 or 20%

Savings and Investment Ratio: #DIV/0! #DIV/0!
Example: (Investment) \$400 ÷ (NetPay) \$4000 = .10 or 10%

Debt to Income Ratio: #DIV/0! #DIV/0!
Example: (Credit Accounts) \$800 ÷ (NetPay) \$4000 = .20 or 20%

Schedule One-on-One Apt. or Register for Financial Class

