

Client Name: \_\_\_\_\_

Unit: \_\_\_\_\_

## Fort Liberty Financial Readiness Program (910) 396-2507

Or for more information, go to our website! <http://liberty.armymwr.com/us/liberty/programs/frp/>

### Pay and Entitlements

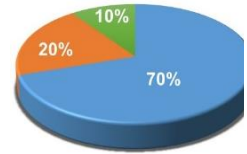
Base Pay	\$
BAS	\$
BAH	\$
Jump Pay	\$
Special Pay	\$
Spouse's Pay	\$
<b>Total Pay</b>	\$

Subtract deductions	\$
<b>Total Net Pay</b>	\$

### Deductions

Federal	\$
FICA-Social Security	\$
FICA-Medicare	\$
SGLI	\$
State Taxes	\$
AFRH	\$
SGLI Fam/Spouse	\$
MGIB	\$
Meal Deduction	\$
<b>Total Deductions</b>	\$

### Ideal Budget Breakdown



<b>Projected Pay</b>
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### Expenses

*Current*

*Projected*

		<i>Current</i>	<i>Projected</i>
<b>Housing</b>	Rent or mortgage	\$	\$
	Renter's or home owner's insurance	\$	\$
	Utilities (like electricity and gas)	\$	\$
	Internet and cable	\$	\$
	Cell phone	\$	\$
	Other expenses (fence rental, security system)	\$	\$
	<b>Total housing expenses</b>	\$	\$
<b>Food</b>	Groceries and household supplies	\$	\$
	Meals out (also lunches and vending machines)	\$	\$
	Other household expenses (alcohol and tobacco)	\$	\$
	<b>Total food expenses</b>	\$	\$
<b>Vehicle</b>	Fuel for vehicle	\$	\$
	Vehicle maintenance	\$	\$
	Vehicle insurance	\$	\$
	Other transportation expenses (registration etc.)	\$	\$
	<b>Total vehicle expenses</b>	\$	\$
<b>Personal and Family</b>	Personal Care (barber or salon )	\$	\$
	Daycare	\$	\$
	Lessons, games and toys	\$	\$
	Gifts	\$	\$
	Uniforms, clothing and shoes	\$	\$
	Laundry	\$	\$
	Entertainment (Netflix, Hulu, Amazon, etc.)	\$	\$
	<b>Total personal and family expenses</b>	\$	\$

*Current*

*Projected*

<b>Health</b>	Medicine (over the counter meds)	\$	\$
	Tricare Dental/vision co-pays	\$	\$
	Vitamin supplements	\$	\$
	<b>Total health expenses</b>	\$	\$

<b>Other</b>	School costs (like supplies, tuition, student loans)	\$	\$
	Donations (charity, tithing, etc.)	\$	\$
	Other expenses (travel, vacation, leave and gifts)	\$	\$
	Banking expenses (ATM fees and overdrafts)	\$	\$
	<b>Total other expenses</b>	\$	\$
<b>Total Living Expenses (without Financial and Creditors)</b>		\$	\$

<b>Financial</b>	Savings	\$	\$
	TSP or 401K	\$	\$
	Roth (TSP or civilian)	\$	\$
	Other investments (Life Ins)	\$	\$
	<b>Total financial expenses</b>	\$	\$

<b>Creditor Accounts</b>	Creditor	Balance	%Rate	Monthly	Monthly
	Creditor 1 (car payment(s))	\$		\$	\$
	Creditor 2	\$		\$	
	Creditor 3 (Star Card)	\$		\$	
	Creditor 4 (credit card)	\$		\$	
	Creditor 5 (credit card)	\$		\$	
	Creditor 6	\$		\$	
	Creditor 7 (personal loan)	\$		\$	
	Creditor 8 (personal loan)	\$		\$	
	Creditor 9 (student loan)	\$		\$	
AER	\$		\$		
<b>Total credit account expenses</b>	\$		\$	\$	

<b>Net Pay (amount from the front of this form)</b>	\$	\$
<b>Total amount of monthly expenses</b>	\$	\$

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

**Living Expense Ratio:** \_\_\_\_\_


Example: (Living Expenses) \$800 ÷ (NetPay) \$4000 = .20 or 20%

**Savings and Investment Ratio:** \_\_\_\_\_

Example: (Investment) \$400 ÷ (NetPay) \$4000 = .10 or 10%

**Debt to Income Ratio:** \_\_\_\_\_

Example: (Credit Accounts) \$800 ÷ (NetPay) \$4000 = .20 or 20%

<b>Action Plan Notes:</b>	
<b>Increase income</b>	
<b>Decrease living expenses</b>	
<b>Decrease Indebtedness</b>	
<b>Other:</b>	

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