



## PERSONAL AND FAMILY

	MONTHLY (CURRENT)	MONTHLY (GOAL)
Child care	\$	\$
Child and/or spousal support	\$	\$
Clothing and shoes	\$	\$
Laundry service/dry cleaning	\$	\$
Money given to family members	\$	\$
Entertainment (movies, streaming services, magazines, etc.)	\$	\$
Vacations	\$	\$
Pets	\$	\$
Memberships and subscriptions	\$	\$
Other personal or family expenses	\$	\$

## OTHER EXPENSES

Credit card payments	\$	\$
Student loan payments	\$	\$
Other loans (furniture stores, appliances, HVAC systems, etc.)	\$	\$
School costs (tuition, supplies, etc.)	\$	\$
Non-monthly expenses (if annual ÷ by 12)	\$	\$
Life insurance (monthly premiums paid for private policies)	\$	\$
Gifts (estimated annual expenses ÷ 12)	\$	\$
Other expenses (bank, credit card, ATM, and other fees)	\$	\$

## TOTALS

Income	\$	\$
Savings and Investments	\$	\$
<u>Monthly Expenses</u>	\$	\$
Difference	\$	\$

If your income is more than your expenses, you have money left to save or spend. If your expenses are more than your income, look for expenses to reduce or cut.

Personal financial managers (PFMs) and personal financial counselors (PFCs) are available at your installation Family Center to help you achieve and maintain financial readiness at every step of your military journey through flexible, no-cost personal support services.

