



COMMAND FINANCIAL SPECIALIST (CFS)

FINANCIAL PLANNING WORKSHEET - FACILITATOR

	Actual	Projected	Remarks
Name	Steven Stevens		1/14/2019
Age (Required for TSP Calculator)	24		Age required for dual military FSLGI
Paygrade (E1, W2, etc) (Select from menu)	E4	E4	
Years in Service (Select from menu)	4	4	
Date Reported (Actual)/PRD (Transfer Projected)			
BAH Status (Select from menu)	With Dependents	With Dependents	
Spouse's Name	Sue		
Spouse's Age (Required for FSGLI)	24	24	
Spouse's Place of Employment			
Children/Ages (Living/w = Act/Away = Proj)			
Home Address & Zipcode (5 digits)	23511	23511	Actual Zip 23511 / Projected Zip 23511
Work Telephone			
Home/Cell Telephone			
Command & Referred By: (Self, Cmd, etc)			
Amount of FSGLI Elected (Select from menu)	100000	100000	
Amount of SGLI Elected (Select from menu)	400000	400000	
TSP Basepay Contribution (Enter %)	5%	5%	
TSP Bonus/Incentive/Special Pay			
Roth TSP Basepay Contribution (Enter %)			
Roth TSP Bonus/Incentive/Special Pay			
MGIB Monthly Contribution (Select from menu)			

Statement of Net Worth

Assets		Liabilities	
Cash (On Hand)		Signature Loans (From Indebt page)	-
Checking Accounts	\$1,200.00	Auto Loans or Lease	9,800.00
Saving Accounts	\$5.00	Consolidation Loans	-
Certificates of Deposits		Student Loans	-
Cash value of life insurance		NEX/AAFES (Star Card)	900.00
U.S. Savings Bonds		Dept Store Credit Cards	3,200.00
Mutual Funds/Money Market		Other Credit Cards	1,400.00
Stocks/Bonds		NMCRS (Loan)	-
College Funds		Other (Friends, Relatives, etc.)	-
401(k)/403(b)/IRA etc.		Advance/Over Payments	-
TSP Balance (Starting balance for Estimator)			
Roth TSP (Starting balance for Estimator)			
Real Estate (Market Value)		Mortgages-Balance Due	
Home		Home	
Rental Property		Rental Property	
Other (Vac Hm/Trailer/Time Share)		Other (Vac Hm/Trailer/Time Share)	
Personal Property			
Vehicles/Motorcycles/Boats	\$12,000.00		
Furniture	\$1,000.00		
Jewelry			
Other (Collectibles, etc.)			
Total Assets	\$14,205.00	Total Liabilities	\$15,300.00

Net Worth **-\$1,095.00**

Counseling Provided By: _____

Counselor Phone #: _____



Monthly Income

Entitlements	Actual	Projected	Remarks
Base Pay	\$ 2,555.40	\$ 2,555.40	
Basic Allowance for Housing (Select from menu of NetWorth)	\$ 1,488.00	\$ 1,488.00	Depend
Overseas Housing Allowance (OHA)			
Basic Allowance for Subsistence (BAS) (Select from menu)	\$ 369.39	\$ 369.39	Standard
Family Separation Allowance (FSA) (Select Yes or No)	\$ -	\$ -	No
Flight Pay/Diving Pay/Flight Deck Pay			
Submarine Pay (None or select qualified years)	\$ -	\$ -	None
Other Hazardous Duty Pay			
Sea Pay (None or select qualified years)	\$ 160.00	\$ 160.00	2
Taxable COLA			
Other (tax exempt/allowance eg. COLA/FSSA)			
Total Military Compensation (A)	\$ 4,572.79	\$ 4,572.79	
Taxable pay (Excludes PreTax for TSP/MGIB)	\$ 2,587.63	\$ 2,587.63	
Deductions: (Use CheckBox to include allotment in Spending Plan)			
Allotment (a) (Use remarks for description and end date)	\$ 360.00	\$ 360.00	
Allotment (b)	\$ 10.00	\$ 10.00	CFC
Allotment (c)	\$ 50.00	\$ 50.00	CD for new car in 3 years
Allotment (d)	\$ 140.00	\$ 140.00	
Allotment (e)	\$ -	\$ -	
Allotment (f)	\$ -	\$ -	
Meal Collection Deduction	\$ -	\$ -	
Family SGLI (For Spouses) (From NetWorth)	\$ 5.00	\$ 5.00	
Servicemen's Group Life Insurance (SGLI) (From NetWorth)	\$ 29.00	\$ 29.00	
Uniform Services TSP (From NetWorth)	\$ 127.77	\$ 127.77	
Uniform Services Roth TSP (From NetWorth)	\$ -	\$ -	
MGIB (From NetWorth)	\$ -	\$ -	
FITW Filing Status Actual: Married 1	\$ 125.46	\$ 90.46	Proj Status: Married 2
FICA (Social Security) (Base Pay only Excludes MGIB)	\$ 158.43	\$ 158.43	
FICA (Medicare) (Base Pay only Excludes MGIB)	\$ 37.05	\$ 37.05	
State Income Tax (Use Remarks to indicate State)			
AFRH (Armed Forces Retirement Home)	\$ 0.50	\$ 0.50	
Tricare Dental Plan (TDP) (Select None, Single or Family)	\$ 29.62	\$ 29.62	Family Actual = Family / Projected = Family
Advance Payments (Use Remarks to indicate end Date)			
Over Payments (Use Remarks to indicate end Date)			
Total Deductions (B)	\$ 1,072.83	\$ 1,037.83	
Calculate Net Income			
Servicemember's Take Home Pay (A-B)	\$ 3,499.96	\$ 3,534.96	Actual \$1749.98/ Projected \$1767.48
Spouse's Earnings (less taxes) (From 2nd Income)			Enter monthly income or
Member's 2nd Income (less taxes) (From 2nd Income)	\$ 1,200.00	\$ 1,200.00	use 2nd Income page.
Allotment (a) (Use remarks for description and end date)	\$ 360.00	\$ 360.00	
Allotment (b)	\$ 10.00	\$ 10.00	
Allotment (c)	\$ 50.00	\$ 50.00	
Allotment (d)	\$ 140.00	\$ 140.00	
Allotment (e)	\$ -	\$ -	
Allotment (f)	\$ -	\$ -	
Meal Collection Deduction	\$ -	\$ -	
Family SGLI (For Spouses)	\$ 5.00	\$ 5.00	
Servicemen's Group Life Insurance (SGLI)	\$ 29.00	\$ 29.00	
Uniform Services TSP	\$ 127.77	\$ 127.77	
Uniform Services Roth TSP	\$ -	\$ -	
MGIB	\$ -	\$ -	
Tricare Dental Plan (TDP)	\$ 29.62	\$ 29.62	
Advance Payments	\$ -	\$ -	
Over Payments	\$ -	\$ -	
Child Support/Alimony (Received/Income)			
Other Income (e.g. SSI, Rental Income)			
Total Net Monthly Income	\$ 5,451.35	\$ 5,486.35	

MONTHLY SAVINGS AND LIVING EXPENSES

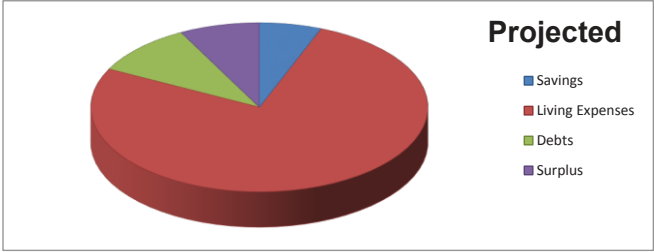
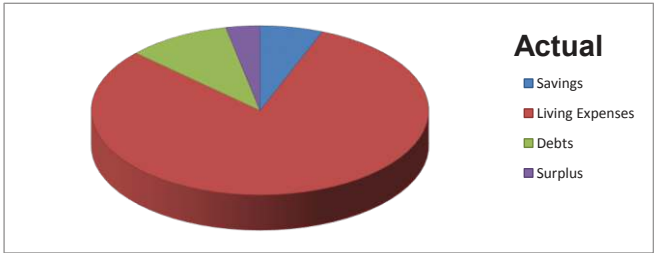
Note: Actual or Projected Figures are carried forward to spending plan.

Savings		Actual	Projected	Remarks
SAVINGS 10% Minimum	Emergency Fund (1-3 Months) (Monthly Amount)	\$200.00	\$200.00	
	Reserve Fund (Monthly Amount)			
	"Goal Getter" Fund (Monthly Amount)			
Actual Projected	Investments/IRAs/etc. (Monthly Amount)			
\$545 \$549	TSP/401k/403b (From Income pages)	\$127.77	\$127.77	
Total Savings & Investments (10%)		\$327.77	\$327.77	Actual: 6.01% Projected: 5.97%
Living Expenses		Actual	Projected	Remarks
Household	Furnishings			
	Maintenance/Repairs/Storage Fees			
	Mortgage/Rent	\$1,450.00	\$1,450.00	
	Taxes/Fees/Homeowners Assoc Fees			
Food	Dining Out/Dinners	\$200.00	\$100.00	
	Food/Supplies (Commissary & other stores)	\$400.00	\$400.00	
	Lunches (Include school and work lunches)	\$160.00	\$100.00	
	Coffee/Gedunk/Vending Machines/Treats			
	Meal Deductions			
Utilities	Cable/Satellite TV			
	Cellular/Pagers/Phone Cards	\$120.00	\$120.00	
	Electricity	\$150.00	\$150.00	
	Internet Service	\$200.00	\$200.00	
	Natural Gas/Propane			
	Telephone			Local = \$ _____ Long Distance = \$ _____
	Water/Garbage/Sewage			
Child Care	Allowances (AD/Spouse/Children)			
	Daycare/Private School Tuition			
	Support (Include other dependant care)	\$350.00	\$350.00	
Automobile	Gasoline	\$220.00	\$220.00	
	Maintenance/Repairs	\$167.00	\$167.00	
	Other (Plates, Registration, taxes, etc)			
Clothing	Laundry/Dry Cleaning	\$15.00	\$15.00	
	Purchases (Estimate \$50 Monthly per Person)	\$75.00	\$75.00	
Insurance	Automobile	\$90.00	\$90.00	
	Health/Life (add additional insurance here)			
	Homeowners/Renters	\$20.00	\$20.00	
	SGLI/FSGLI (From Income deductions)	\$34.00	\$34.00	
	Tricare Dental	\$29.62	\$29.62	
Healthcare	Dental			
	Eye Care			
	Hospital/Physician			
	Prescriptions/Vitamins/Supplements			
Education	Books			
	Fees (Other/Room & Board)			
	Tuition			
	Montgomery GI Bill (MGIB from Income pages)			
Contributions	Charities (CFC/NMCRS)			
	Club Dues/Association Fees			
	Religious	\$60.00	\$60.00	
Leisure	Athletic Events/Sporting Goods (Event Tickets)	\$50.00	\$50.00	
	Books & Magazines/eBooks			
	Computer Products (Software/Hardware/Supplies)			
	DVD/Blue Ray/Video Games Rentals/Memberships	\$16.00	\$16.00	
	Purchase DVD's/CD's/Apps & iTunes			
	Entertainment/Entertaining/Movies	\$100.00	\$50.00	
	Lessons (Dance, Music, Self-Defense, etc)			
	Toys & Games			
Travel/Lodging	\$125.00	\$125.00		
Gifts	Holidays	\$50.00	\$50.00	
	Birthdays/Anniversaries			
Personal Care	Barber/Beauty Shop (Hair/Nails)	\$60.00	\$60.00	
	Beer/Liquor/Wine (ABC, Package Store, etc)	\$25.00	\$25.00	
	Other (Fitness Center/Tanning/Massage)			
	Tobacco Products (including anti-smoking)	\$130.00	\$130.00	
Pet Care	Food/Supplies	\$50.00	\$50.00	
	Veterinarian/Service (Boarding/Grooming)	\$30.00	\$30.00	
Job Expense	Non-Reimbursed			
	Reimbursed			
Miscellaneous	ATM Fees/Stamps/etc...	\$30.00	\$30.00	
	Other (Recommended \$50-\$150 Buffer)			
Total Monthly Living Expenses (70%)		\$4,406.62	\$4,196.62	Actual: 80.84% Projected: 76.49%

Indebtedness (20%)

	Creditor (Account #/Phone #)	Purpose	Min Mo. Paym	Balance	Pro Payment	Remarks (Mos Behind, Paid by Allotment, etc.)	APR (%)
1	US Govt.	Advance Pmts	\$ -		\$ -	Automatic Deduction	
2	Gov't Credit Card	Over Payments	\$ -		\$ -	Automatic Deduction	
3	NFCU	Auto Loan/Lease	\$ 360.00	\$ 9,800.00	\$ 360.00		8.90%
4	NFCU	Major CreditCard	\$ 10.00	\$ 1,400.00	\$ 10.00		12.00%
5	Star Card	Star Card	\$ 30.00	\$ 900.00	\$ 30.00		9.00%
6	Fancy Furniture (A Military Friendly Business)	Dept Store	\$ 140.00	\$ 3,200.00	\$ 140.00		18.00%
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							
Total			\$ 540.00	\$ 15,300.00	\$ 540.00		

	Actual	Projected
Net Income (Bottom of Page 2 & 2B)	\$5,451.35	\$5,486.35
Savings and Investments (Near Top of Page 3)	\$327.77	\$327.77
Living Expenses (Bottom of Page 3)	\$4,406.62	\$4,196.62
Amount Left to Pay Debts	\$716.96	\$961.96
Debts (Bottom of Page 4)	\$540.00	\$540.00
Extra Steam (Bottom Page 9)	\$0.00	\$0.00
Surplus or Deficit	\$176.96	\$421.96
Debt to Income Ratio	9.91%	9.84%



Proposed Options

Increase Income

1.	Spouse's income will be going up due to additional hours at work
2.	Change income tax withholding to M02
3.	
4.	
5.	
6.	

Decrease Living Expenses

1.	Reduce dining out, lunches at work, entertainment expense and out-of-town travel
2.	
3.	
4.	
5.	
6.	

Decrease Indebtedness

1.	Use cards less
2.	
3.	
4.	
5.	
6.	

Referrals/Recommended Training

1.	
2.	
3.	
4.	
5.	
6.	

Setting Your Goals
(Short Term & Long Term)

	Goal	Cost	/ Date Wanted	= Monthly Savings to Reach Goal
1.	Buy dresser, bed	\$1,200.00	1 year from now	\$100.00
2.				
3.				
4.				
5.				
6.				