

**FINANCIAL READINESS PLAN FOR:** \_\_\_\_\_ **Date:** \_\_\_\_\_

<b>INCOME</b>				<b>EXPENSES</b>			
<b>Service Pay</b>	<b>Current</b>	<b>Projected</b>	<b>Difference</b>	<b>Housing Costs</b>	<b>Current</b>	<b>Projected</b>	<b>Difference</b>
Base Pay	0	0	0	Rent/Mortgage Payment			0
BAS			0	Renters insurance			0
BAH			0	Electricity			0
Family Separation Allowance			0	Gas			0
HOLA			0	Water/Sewer			0
COLA			0	Telephone			0
Special Pay			0	Garbage			0
<b>Other Income</b>	<b>Current</b>	<b>Projected</b>	<b>Difference</b>	Cable Television			0
Military Retired Pay			0	Internet Fees			0
Other Retired Pay			0	House/ Yard Upkeep			0
Social Security Benefits			0	Other			0
Child Support/Alimony			0	Specify			
Food Stamps/WIC			0				
SBP			0	<b>Total Housing Costs</b>	<b>0</b>	<b>0</b>	<b>0</b>
Rental Income			0				
VA Income			0	<b>Food Costs</b>	<b>Current</b>	<b>Projected</b>	<b>Difference</b>
Spouse Earnings (Net)			0	Groceries/Household Supplies			0
Member Off-Duty Earnings (Net)			0	Lunches (self)			0
Interest/Dividends			0	Lunches (spouse/kids)			0
Other			0	Meals Out			0
Specify:				Entertaining			0
				Other			0
<b>TOTAL INCOME</b>	<b>0</b>	<b>0</b>	<b>0</b>	Specify:			
<b>DEDUCTIONS</b>	<b>Current</b>	<b>Projected</b>	<b>Difference</b>				
Federal Income Tax	0	0	0	<b>Total Food Costs</b>	<b>0</b>	<b>0</b>	<b>0</b>
State Income Tax			0				
FICA - Social Security			0				
FICA - Medicare			0	<b>Clothing Costs</b>	<b>Current</b>	<b>Projected</b>	<b>Difference</b>
SGLI and USSH			0	Uniforms			0
GI Bill			0	Clothing (Spouse/Self)			0
Dependent Dental Plan			0	Children's Clothing			0
AFAC/CFC			0	Other			0
Bonds			0	Specify:			
Other			0				
Specify:				<b>Total Clothing Costs</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL DEDUCTIONS</b>	<b>0</b>	<b>0</b>	<b>0</b>				
<b>ASSETS</b>	<b>Current</b>	<b>Projected</b>	<b>Difference</b>	<b>Transportation Costs</b>	<b>Current</b>	<b>Projected</b>	<b>Difference</b>
Savings/Checking/Cash			0	Gas and Oil			0
Bonds			0	Auto Repairs			0

Securities			0	Auto Insurance			0
Vehicles			0	License/Tax/Inspection			0
Real estate			0	Bus/Subway/Car Pool			0
Lump Sum Expected			0	Parking			0
Other			0	Other			0
Specify:				Specify:			
<b>TOTAL ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Total Transportation Costs</b>	<b>0</b>	<b>0</b>	<b>0</b>

**FINANCIAL READINESS PLAN FOR:** \_\_\_\_\_ **Date:** \_\_\_\_\_

<b>EXPENSES (Cont.)</b>				<b>EXPENSES (Cont.)</b>			
<b>Personal Costs</b>	<b>Current</b>	<b>Project ed</b>	<b>Difference</b>	<b>One Time Costs</b>	<b>Curr ent</b>	<b>Project ed</b>	<b>Differe nce</b>
Life Insurance			0	Christmas			0
Child (Toys, Allowance)			0	Move (PCS/Local)			0
Beauty Care/Haircuts			0	TDY			0
Hobbies/Pets			0	Vacation			0
News/Magazines/CD's			0	Other			0
Dues, etc.			0	Specify:			
Church/Charity			0				
Cigarettes/Alcohol, etc.			0	<b>Total One Time Costs</b>	<b>0</b>	<b>0</b>	<b>0</b>
Videos			0				
Child Support/Alimony			0	<b>Health Costs</b>	<b>Curr ent</b>	<b>Project ed</b>	<b>Differe nce</b>
Child Care			0	Medical			0
Gifts other than Christmas			0	Dental			0
Education			0	Drugs/Equipment			0
Spending Money			0	Insurance			0
Postage			0	Glasses			0
Laundry/Dry Cleaning			0	Other			0
Checking/ATM Fees			0	Specify:			
Other			0				
Specify:				<b>Total Health Costs</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Personal Costs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Savings Costs</b>	<b>Curr ent</b>	<b>Project ed</b>	<b>Differe nce</b>
				Savings			0
				Investments			0
				Non-Service Retirement Plan			0
				Education Fund			0
				Other			0
				Specify:			
				<b>Total Savings Costs</b>	<b>0</b>	<b>0</b>	<b>0</b>

<b>FINANCIAL PROFILE</b>									
	Current		Projected		Difference	Current %		Project ed %	

Total Income	0	0	0	#DIV/0!	#DIV/0!
Total Deductions	0	0	0	#DIV/0!	#DIV/0!
Net Total Income	0	0	0	#DIV/0!	#DIV/0!
<b>Expenses:</b>					
Housing Costs	0	0	0	#DIV/0!	#DIV/0!
Food Costs	0	0	0	#DIV/0!	#DIV/0!
Clothing Costs	0	0	0	#DIV/0!	#DIV/0!
Transportation Costs	0	0	0	#DIV/0!	#DIV/0!
Personal Costs	0	0	0	#DIV/0!	#DIV/0!
One Time Costs	0	0	0	#DIV/0!	#DIV/0!
Health Costs	0	0	0	#DIV/0!	#DIV/0!
Savings Costs	0	0	0	#DIV/0!	#DIV/0!
<b>Total Expenses</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
Debt Payments	0	0	0	#DIV/0!	#DIV/0!
Monthly Surplus/Defecit	0	0	0	#DIV/0!	#DIV/0!
Percentage of Expenses to Total Income				#DIV/0!	#DIV/0!

FINANCIAL READINESS PLAN FOR: _____ Date: _____							
Installment Debts	Balanced Owed	Amount Past Due	APR %	Current Monthly		Months to Go	
				Payment			
<b>Totals</b>	0.00	0.00		0.00			