

## Monthly Income Worksheet

Income	Actual	Projected	Notes
Base Pay	\$	\$	
Spouse's Pay	\$	\$	
Housing Allowances	\$	\$	
Basic Allowance for Subsistence (BAS)	\$	\$	
Family Separation Allowance	\$	\$	
Special Pay Total ( <i>flight pay, diving pay, flight deck pay, submarine pay, etc.</i> )	\$	\$	
Other Hazardous Duty Pay	\$	\$	
Other Income ( <i>child support, alimony, rental property, etc.</i> )	\$	\$	
<b>Total Income (A)</b>	<b>\$</b>	<b>\$</b>	
Deductions	Actual	Projected	Notes
Allotment	\$	\$	
Allotment	\$	\$	
Allotment	\$	\$	
Armed Forces Retirement Home (AFRH)	\$	\$	
SGLI	\$	\$	
Family SGLI	\$	\$	
TSP	\$	\$	
401(K), 403(b)	\$	\$	
IRA(s)	\$	\$	
	\$	\$	
Taxes	\$	\$	
Federal	\$	\$	
State	\$	\$	
FICA (Social Security)	\$	\$	
FICA (Medicare)	\$	\$	
Other	\$	\$	

<b>Total Deductions (B)</b>	\$	\$	
<b>Total Take Home Pay (C)</b> (A minus B)	\$	\$	
<b>Calculate Net Monthly Income</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Total Take Home Pay (C)	\$	\$	
Add Allotments	+ \$	+ \$	
Add SGLI	+ \$	+ \$	
Add TSP	+ \$	+ \$	
Add IRA(s)	+ \$	+ \$	
Add 401K, 403(b)	+ \$	+ \$	
Add Other	+ \$	+ \$	
<b>Total Net Monthly Income (D)</b>	<b>= \$</b>	<b>= \$</b>	

## Monthly Savings and Expenses Worksheet

<b>Savings and Investments</b>				
<b>Savings</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Emergency Fund	\$	\$	\$	
Reserve Fund	\$	\$	\$	
Goal Getter Fund	\$	\$	\$	
<b>Investments</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
IRAs	\$	\$	\$	
	\$	\$	\$	
Mutual Funds	\$	\$	\$	
TSP	\$	\$	\$	
401K, 403(b)				
Other	\$	\$	\$	
<b>Total Savings and Investments (E)</b>	\$	\$	\$	
<b>Living Expenses (identify all expenses)</b>				
<b>Housing</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Rent/Mortgage	\$	\$	\$	
Taxes/Fees	\$	\$	\$	
Repairs/Maintenance	\$	\$	\$	
Pest Control/Lawn Service	\$	\$	\$	
Other	\$	\$	\$	
<b>Transportation</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Gas/Oil	\$	\$	\$	
Tax, License, Inspection, other	\$	\$	\$	
Repairs, Maintenance	\$	\$	\$	
Other	\$	\$	\$	
<b>Dependent Care</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Child Care	\$	\$	\$	
Child Support/Alimony ( <i>paid out</i> )	\$	\$	\$	
Allowances	\$	\$	\$	
Other	\$	\$	\$	

<b>Food</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Groceries	\$	\$	\$	
Lunches ( <i>work/school</i> )	\$	\$	\$	
Other	\$	\$	\$	
<b>Utilities</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Electricity	\$	\$	\$	
Gas/Oil ( <i>home</i> )	\$	\$	\$	
Water/Sewer/Garbage	\$	\$	\$	
Cellular Phone	\$	\$	\$	
Pagers	\$	\$	\$	
Home Phone	\$	\$	\$	
Other	\$	\$	\$	
<b>Insurance</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Medical	\$	\$	\$	
Dental	\$	\$	\$	
SGLI and Family SGLI	\$	\$	\$	
Car	\$	\$	\$	
Other	\$	\$	\$	
<b>Health</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Doctor/Hospital Visits	\$	\$	\$	
Dentist Visits	\$	\$	\$	
Prescription Drugs	\$	\$	\$	
Other	\$	\$	\$	
<b>Education</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Tuition	\$	\$	\$	
Books	\$	\$	\$	
Lessons	\$	\$	\$	
Other	\$	\$	\$	
<b>Clothing</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Annual Expenditure / 12	\$	\$	\$	
Laundry, dry cleaning	\$	\$	\$	
Other	\$	\$	\$	

<b>Contributions</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Religious	\$	\$	\$	
Charity	\$	\$	\$	
Association Fees	\$	\$	\$	
Other	\$	\$	\$	
<b>Entertainment</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Eating out and/or take out	\$	\$	\$	
Movies ( <i>theatre, renting, buying</i> )	\$	\$	\$	
Cable or Satellite TV Service	\$	\$	\$	
Internet Service	\$	\$	\$	
Newspaper/Magazines	\$	\$	\$	
Books/CDs	\$	\$	\$	
Sports	\$	\$	\$	
Hobbies	\$	\$	\$	
Vacations	\$	\$	\$	
Other	\$	\$	\$	
<b>Personal</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Hair Care ( <i>beauty &amp; barber shop</i> )	\$	\$	\$	
Toiletries ( <i>personal products, vitamins, etc.</i> )	\$	\$	\$	
Cigarettes/Tobacco	\$	\$	\$	
Liquor/Beer/Wine	\$	\$	\$	
Other	\$	\$	\$	
<b>Miscellaneous</b>	<b>Estimated</b>	<b>Actual</b>	<b>Projected</b>	<b>Notes</b>
Household Items, Appliances, Furniture	\$	\$	\$	
Pet Grooming, Supplies, Vet	\$	\$	\$	
Other ( <i>stamps, cards, check cashing/ATM fees, etc</i> )	\$	\$	\$	
<b>Total Living Expenses (F)</b>	\$	\$	\$	

## Short and Long Term Goals

Short Term Goals (less than 5 years)	Cost	Date Completed	Monthly Savings To Reach Goal
1.	\$		\$
2.	\$		\$
3.	\$		\$
Long Term Goals (more than 5 years)	Cost	Date Completed	Monthly Savings To Reach Goal
1.	\$		\$
2.	\$		\$
3.	\$		\$

## Action Plan

### Spending Plan Options

#### Increase Income

1.
2.
3.
4.

#### Decrease Living Expenses

1.
2.
3.
4.

#### Decrease Indebtedness

1.
2.
3.
4.

## Spending Plan

Month	Month 1 ( )				Month 2 ( )			
Pay Date	1 <sup>st</sup>		15 <sup>th</sup>		1 <sup>st</sup>		15 <sup>th</sup>	
Take Home Pay								
	Projected \$	Actual \$	Projected \$	Actual \$	Projected \$	Actual \$	Projected \$	Actual \$
<b>Savings/Investments</b> <i>(not paid by allotment)</i>								
Savings								
Investments								
<b>Living Expenses</b>								
Transportation								
Dependent Care								
Food								
Utilities								
Insurance								
Health								
Education								
Clothing								
Contributions								
Entertainment								
Personal								
Miscellaneous								
<b>Creditors</b> <i>(not paid by allotment)</i>								
<b>Total Savings and Expenses</b>								