



**Financial Planning Worksheet**

Retirement Plan: Legacy or BRS		Indicate Touchpoint Requirement	
Pay Grade		Projected Pay Grade	
Years in Service		Projected Years in Service	
Roth TSP %	%	Projected Roth TSP %	%
Traditional TSP %	%	Projected Traditional TSP %	%
<b>Total TSP %</b>	<b>%</b>	<b>Projected Total TSP %</b>	<b>%</b>

**Statement of Net Worth**

<b>Assets</b>		<b>Liabilities (Manually Enter from Indebtedness Page)</b>	
Cash (On Hand)	\$	Auto Loans	\$
Checking Accounts	\$	Signature Loans	\$
Savings Accounts	\$	Consolidation Loans	\$
Certificates of Deposits	\$	Student Loans	\$
<b>Investments</b>		Military Star Card (AAFES)	\$
Thrift Savings Plan (Traditional) Balance	\$	Department Store Cards	\$
Thrift Savings Plan (Roth) Balance	\$	Other Credit Cards	\$
Cash Value of Life Insurance (not SGLI)	\$	NMCRS, AER, AFAS, CGMA	\$
U.S. Savings Bonds	\$	TSP Loans	\$
Mutual Funds	\$	Advance/Over Payments	\$
Money Markets	\$	Other Loans (Friends, Relatives, etc.)	\$
Stocks/Bonds (In-App Investments)	\$	Contingent Liabilities (Legal, Tax Debt, etc.)	\$
College Funds	\$		\$
401(k) / 403(b) / IRA, etc.	\$		\$
<b>Real Estate (Market Value)</b>		<b>Real Estate (Balance Due)</b>	
Primary Residence	\$	Primary Residence	\$
Rental Property	\$	Rental Property	\$
Rental Property	\$	Rental Property	\$
Other Property (Vacation, Trailer, Time Share)	\$	Other Property (Vacation, Trailer, Time Share)	\$
<b>Personal Property (Resale Value)</b>		<b>Remarks</b>	
Vehicles/Motorcycles/Boats	\$		
Furniture/Appliances/Electronics	\$		
Jewelry	\$		
Other (Collectibles, Tools, etc.)	\$		

**TOTAL ASSETS** \$

**TOTAL LIABILITIES** \$

**NET WORTH**

<b>Counseling Provided By:</b>	
<b>Counselor Phone:</b>	
<b>Counselor Email:</b>	
<b>Counselor Signature (optional):</b>	
<b>Date:</b>	
<b>Counselee Signature (optional):</b>	
<b>Date:</b>	





# EXPENSES

Savings & Investments	1st	15th	Monthly	Projected	Remarks
Emergency Fund	\$	\$	\$	\$	
Reserve Fund	\$	\$	\$	\$	
Goal Getter	\$	\$	\$	\$	
TSP	\$	\$	\$	\$	
401(k)/403(b)	\$	\$	\$	\$	
Other Investments/IRAs	\$	\$	\$	\$	
<b>Total Savings &amp; Investments</b>	\$	\$	\$	\$	
<b>Savings &amp; Investments (~10%)</b>					

Housing	1st	15th	Monthly	Projected	Remarks
Mortgage/Rent/Public Private Venture (PPV)	\$	\$	\$	\$	
Furnishings	\$	\$	\$	\$	
Maintenance/Storage/Alarm System	\$	\$	\$	\$	
Taxes/Fees/Home Owners Association (HOA)	\$	\$	\$	\$	

Utilities	1st	15th	Monthly	Projected	Remarks
Cell Phone/House Phone	\$	\$	\$	\$	
Internet	\$	\$	\$	\$	
Cable	\$	\$	\$	\$	
Electricity/Solar	\$	\$	\$	\$	
Gas/Propane	\$	\$	\$	\$	
Water/Trash/Sewage	\$	\$	\$	\$	

Food	1st	15th	Monthly	Projected	Remarks
Groceries	\$	\$	\$	\$	
Dinners Out	\$	\$	\$	\$	
Lunches Out	\$	\$	\$	\$	
Vending Machines/Coffee	\$	\$	\$	\$	
Meal Deductions	\$	\$	\$	\$	

Transportation	1st	15th	Monthly	Projected	Remarks
Gas/Fuel	\$	\$	\$	\$	
Maintenance	\$	\$	\$	\$	
Tolls/Parking	\$	\$	\$	\$	
Public Transportation	\$	\$	\$	\$	
Other (Plates/Registration/Tax)	\$	\$	\$	\$	

Insurance	1st	15th	Monthly	Projected	Remarks
Auto	\$	\$	\$	\$	
Homeowners/Renters	\$	\$	\$	\$	
Health/Life	\$	\$	\$	\$	
SGLI/TSGLI/FSGLI	\$	\$	\$	\$	
Vision Coverage	\$	\$	\$	\$	
Tricare Dental	\$	\$	\$	\$	
SBP	\$	\$	\$	\$	
Other Insurance	\$	\$	\$	\$	

Health	1st	15th	Monthly	Projected	Remarks
Dental	\$	\$	\$	\$	
Eye Care	\$	\$	\$	\$	
Hospital/Physician	\$	\$	\$	\$	
Supplements/Prescriptions	\$	\$	\$	\$	

# EXPENSES

Child Care	1st	15th	Monthly	Projected	Remarks
Daycare/Tuition	\$	\$	\$	\$	
Diapers/Formula	\$	\$	\$	\$	
Child Support	\$	\$	\$	\$	
Allowances	\$	\$	\$	\$	
Clothing	1st	15th	Monthly	Projected	Remarks
Purchases/Basic	\$	\$	\$	\$	
Purchases/Transition	\$	\$	\$	\$	
Laundry/Dry Clean	\$	\$	\$	\$	
Education	1st	15th	Monthly	Projected	Remarks
Tuition	\$	\$	\$	\$	
Books/Supplies	\$	\$	\$	\$	
Fees	\$	\$	\$	\$	
MGIB	\$	\$	\$	\$	
Personal Care	1st	15th	Monthly	Projected	Remarks
Barber/Beauty Shop	\$	\$	\$	\$	
Fitness Center/Massage/Tattoos	\$	\$	\$	\$	
Other	\$	\$	\$	\$	
Entertainment & Leisure	1st	15th	Monthly	Projected	Remarks
Movies & Streaming	\$	\$	\$	\$	
Music (Spotify/CDs/Vinyl)	\$	\$	\$	\$	
Gaming	\$	\$	\$	\$	
Amazon Prime/Subscriptions	\$	\$	\$	\$	
Going Out/Entertaining	\$	\$	\$	\$	
Books/Magazines/Apps	\$	\$	\$	\$	
Sports/Events/Recreation	\$	\$	\$	\$	
Computer Products	\$	\$	\$	\$	
Lessons	\$	\$	\$	\$	
Toys/Games/Hobbies	\$	\$	\$	\$	
Travel	\$	\$	\$	\$	
Beer/Liquor/Wine	\$	\$	\$	\$	
Tobacco/Vaping	\$	\$	\$	\$	
Pet Care	1st	15th	Monthly	Projected	Remarks
Food/Supplies	\$	\$	\$	\$	
Vet/Boarding/Grooming	\$	\$	\$	\$	
Contributions & Charities	1st	15th	Monthly	Projected	Remarks
Charities	\$	\$	\$	\$	
Religious	\$	\$	\$	\$	
Club/Organization Dues	\$	\$	\$	\$	
Job Expenses	1st	15th	Monthly	Projected	Remarks
Reimbursed	\$	\$	\$	\$	
Non-Reimbursed	\$	\$	\$	\$	
Gifts	1st	15th	Monthly	Projected	Remarks
Holidays	\$	\$	\$	\$	
Birthdays/Anniversaries	\$	\$	\$	\$	
Miscellaneous	1st	15th	Monthly	Projected	Remarks
Money to Family	\$	\$	\$	\$	
ATM Fees, Stamps, PO Box	\$	\$	\$	\$	
Cash Withdrawals	\$	\$	\$	\$	
<b>TOTAL MONTHLY LIVING EXPENSES</b>	\$	\$	\$	\$	
<b>LIVING EXPENSES (~70%)</b>					



Financial Summary		
	Monthly	Projected
Total Net Income	\$	\$
Savings & Investments	\$	\$
Expenses	\$	\$
Indebtedness	\$	\$
<b>Monthly Surplus or Deficit</b>	<b>\$</b>	<b>\$</b>
Roth TSP %		
Traditional TSP %		
Total TSP %		
Debt to Income (70/20/10)		

**NET WORTH**

Action Plan	
Increase Income & Savings	
Decrease Living Expenses & Indebtedness	
Referrals & Recommended Trainings	

Savings Goals			
Goal	Cost	Timeline (In Months)	Monthly Savings (Needed)
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
<b>TOTAL SAVINGS GOALS</b>	<b>\$</b>		<b>\$</b>

Topics	Links
<p><b>*DISCLAIMER:</b> The information provided herein does not constitute a formal endorsement of any company, its products, or services by the Department of Defense. Specifically, the appearance of external hyperlinks does not constitute endorsement by the U.S. Department of Defense of the linked websites, or the information, products, or services contained therein. The U.S. Department of Defense does not exercise any editorial control over the information you may find at these locations. This module provides information resource material to assist military personnel and their families, in identifying or exploring valuable resource and options.</p>	
<b>Net Worth</b>	
Thrift Savings Plan (TSP)	<a href="https://www.tsp.gov">https://www.tsp.gov</a>
U.S. Securities and Exchange Commission	<a href="https://www.investor.gov/">https://www.investor.gov/</a>
Financial Industry Regulatory Authority (FINRA)	<a href="https://www.finrafoundation.org">https://www.finrafoundation.org</a>
<b>Income &amp; Deductions</b>	
Defense Finance and Accounting Service (DFAS) Military Pay	<a href="https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html">https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html</a>
U.S. Coast Guard Pay	<a href="https://www.dcms.uscg.mil/ppc/mas/rates/">https://www.dcms.uscg.mil/ppc/mas/rates/</a>
Specialty Pay	<a href="https://militarypay.defense.gov/Pay/Special-and-Incentive-Pays/Index/">https://militarypay.defense.gov/Pay/Special-and-Incentive-Pays/Index/</a>
Defense Travel (BAH, OHA, COLA, Travel)	<a href="https://www.defensetravel.dod.mil">https://www.defensetravel.dod.mil</a>
Social Security Benefits	<a href="https://www.ssa.gov/">https://www.ssa.gov/</a>
DFAS Tax Withholdings	<a href="https://www.dfas.mil/militarymembers/paydeductions/taxwithholding/">https://www.dfas.mil/militarymembers/paydeductions/taxwithholding/</a>
DFAS (Taxes)	<a href="https://www.dfas.mil/MilitaryMembers/taxinfo/taxstatements/">https://www.dfas.mil/MilitaryMembers/taxinfo/taxstatements/</a>
Internal Revenue Service (IRS)	<a href="https://www.irs.gov/pub/irs-pdf/p15t.pdf">https://www.irs.gov/pub/irs-pdf/p15t.pdf</a> (Tax Wage Bracket Withholdings) (scroll to page 41)
Internal Revenue Service (IRS) (Tax Estimator)	<a href="https://www.irs.gov/individuals/tax-withholding-estimator">https://www.irs.gov/individuals/tax-withholding-estimator</a>
Internal Revenue Service (IRS) W-4	<a href="https://www.irs.gov/pub/irs-prior/fw4-2020.pdf">https://www.irs.gov/pub/irs-prior/fw4-2020.pdf</a>
Regular Military Compensation Calculator (RMC)	<a href="https://www.militarypay.defense.gov/Calculators/RMC-Calculator/">https://www.militarypay.defense.gov/Calculators/RMC-Calculator/</a>
<b>Expenses</b>	
Service Member Group Life Insurance and Veteran (SGLI/VGLI)	<a href="https://www.benefits.va.gov/insurance/vgli.asp">https://www.benefits.va.gov/insurance/vgli.asp</a>
U.S. Department of Agriculture (USDA) (Food Plan Cost)	<a href="https://www.fns.usda.gov/cnpp/usda-food-plans-cost-food-reports-monthly-reports">https://www.fns.usda.gov/cnpp/usda-food-plans-cost-food-reports-monthly-reports</a>
Tricare Dental (Health and Dental Plans)	<a href="https://www.tricare.mil/Costs/DentalCosts/TDP/Premiums">https://www.tricare.mil/Costs/DentalCosts/TDP/Premiums</a>
Benefeds (Federal Health and Dental Plans)	<a href="https://www.benefeds.com/">https://www.benefeds.com/</a>
Healthcare Marketplace (Transitioning Service Members)	<a href="https://www.healthcare.gov/Veterans">https://www.healthcare.gov/Veterans</a>
Healthcare Marketplace	<a href="https://www.healthcare.gov/see-plans/">https://www.healthcare.gov/see-plans/</a>
Survivor Benefit Plan (SBP) Calculator	<a href="https://www.actuary.defense.gov/Survivor-Benefit-Plans/">https://www.actuary.defense.gov/Survivor-Benefit-Plans/</a>
<b>Indebtedness</b>	
Annual Credit Report	<a href="https://www.annualcreditreport.com">https://www.annualcreditreport.com</a>
Thrift Savings Plan (TSP) Loans	<a href="https://www.tsp.gov/PlanParticipation/LoansAndWithdrawals/loans/index.html#LoanEligibility">https://www.tsp.gov/PlanParticipation/LoansAndWithdrawals/loans/index.html#LoanEligibility</a>
Debt Destroyer (Debt Elimination)	<a href="https://finred.usalearning.gov/NavyResource/eFPW">https://finred.usalearning.gov/NavyResource/eFPW</a>
<b>Financial Health Assessment</b>	
Annual Credit Report	<a href="https://www.annualcreditreport.com">https://www.annualcreditreport.com</a>
Federal Deposit Insurance Corporation (FDIC) Money Smart	<a href="https://www.fdic.gov/consumers/consumer/moneysmart/index.html">https://www.fdic.gov/consumers/consumer/moneysmart/index.html</a>
Department of Defense Office of Financial Readiness	<a href="https://www.finred.usalearning.gov">https://www.finred.usalearning.gov</a>
<b>Sources of Help</b>	
Consumer Finance Protection Bureau (CFPB)	<a href="https://www.consumerfinance.gov/servicemembers/">https://www.consumerfinance.gov/servicemembers/</a>
Federal Trade Commission (FTC)	<a href="https://www.ftc.gov">https://www.ftc.gov</a>
Identity Theft	<a href="https://www.identitytheft.gov">https://www.identitytheft.gov</a>
Navy-Marine Corps Relief Society (NMCRS)	<a href="https://www.nmcrs.org/">https://www.nmcrs.org/</a>
Air Force Aid Society (AFAS)	<a href="https://www.afas.org/">https://www.afas.org/</a>
Coast Guard SUPRT	<a href="https://www.cgsuprt.com">https://www.cgsuprt.com</a>
Coast Guard Mutual Assistance (CGMA)	<a href="https://cgmahq.org">https://cgmahq.org</a>
American Red Cross	<a href="https://www.redcross.org">https://www.redcross.org</a>
Military One Source	<a href="http://www.militaryonesource.mil">http://www.militaryonesource.mil</a>
Army Emergency Relief (AER)	<a href="http://www.armyemergencyrelief.org">http://www.armyemergencyrelief.org</a>

\*Not all websites are accessible on government secured computers