

NET WORTH



Financial Planning Worksheet

Retirement Plan: Legacy or BRS		Today's Date (For Monthly Column)	
Indicate Touchpoint (If Applicable)		Projected Date (For Projected Column)	
Pay Grade		Projected Pay Grade	
Years in Service		Projected Years in Service	
Roth TSP %		Projected Roth TSP %	
Traditional TSP %		Projected Traditional TSP %	
Total TSP %		Projected Total TSP %	

Statement of Net Worth

Assets	Liabilities (Manually Enter from Indebtedness Page)
Cash (On Hand)	Auto Loans
Checking Accounts	Signature Loans
Savings Accounts	Consolidation Loans
Certificates of Deposits	Student Loans
Investments	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.	
Real Estate (Market Value)	Real Estate (Balance Due)
Primary Residence	Primary Residence
Rental Property	Rental Property
Rental Property	Rental Property
Other Property (Vacation, Trailer, Time Share)	Other Property (Vacation, Trailer, Time Share)
Personal Property (Resale Value)	Remarks
Vehicles/Motorcycles/Boats	
Furniture/Appliances/Electronics	
Jewelry	
Other (Collectibles, Tools, etc.)	
Other (Items Elsewhere)	

TOTAL ASSETS

TOTAL LIABILITIES

NET WORTH

\$ -

Counseling Provided By:

Counselor Phone:

Counselor Email:

Counselor Signature (optional):

Date:

Counselee Signature (optional):

Date:

Updated on 2/22/21

MONTHLY INCOME

Entitlements	Monthly	Projected	Remarks
* Base Pay	\$ -	\$ -	
Basic Allowance Housing (BAH) / Overseas Housing Allowance (OHA)	\$ -	\$ -	(Single/With Dependents/Partial)
Basic Allowance for Subsistence (BAS)	\$ -	\$ -	
* Special Pay	\$ -	\$ -	(Flight Pay/Dive Pay/Sea Pay/Hazardous Duty Pay/etc.)
* Special Pay	\$ -	\$ -	(Taxable CONUS Cost of Living Allowance)
* Special Pay	\$ -	\$ -	
* Special Pay	\$ -	\$ -	
Allowance	\$ -	\$ -	(Family Separation Allowance/Clothing Allowance/COLA/etc.)
Allowance	\$ -	\$ -	
Allowance	\$ -	\$ -	
Allowance	\$ -	\$ -	
GROSS PAY			

*** Taxable Income** *Note: Pay Entitlements are taxable, Allowance Entitlements are non-taxable.*

[illegible]

Federal & State Taxes			Monthly	Projected	Remarks
Federal Income Tax Withholding (FITW)	Filing Status:		\$ -	\$ -	
FICA (Social Security)			\$ -	\$ -	(Social Security is 6.2% of Base Pay)
FICA (Medicare)			\$ -	\$ -	(Medicare is 1.45% of Base Pay)
State Income Tax Withholding	State Claimed:		\$ -	\$ -	
Armed Forces Retirement Home (AFRH)			\$ -	\$ -	(Applies to Enlisted Service Members or Prior Enlisted Officers)
TOTAL TAXES					

USCG Payslip	
Bi-Monthly	
\$	-
\$	-

Net Military Income	Monthly	Projected	
GROSS PAY - TOTAL TAXES			

Other Income (After Taxes)	Monthly	Projected	Remarks
2nd Active Duty Income	\$ -	\$ -	(From 2nd Active Tab or Manual Entry)
Spouse's Income	\$ -	\$ -	
Second Job	\$ -	\$ -	
Other	\$ -	\$ -	
Rental Income	\$ -	\$ -	
Retirement Income	\$ -	\$ -	
Post 9/11 Housing Allowance Benefits	\$ -	\$ -	
Supplemental Security Income (SSI)/Veterans Assistance Disability Benefits	\$ -	\$ -	
Child Support/Alimony (Received Income)	\$ -	\$ -	
TOTAL OTHER INCOME			

Total Net Income	Monthly	Projected				
NET MILITARY INCOME + TOTAL OTHER INCOME			1st of month		15th of month	

1st & 15th carries over to indebtedness tab

Deductions	Monthly	Projected	Remarks
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
Meal Deduction	\$ -	\$ -	
Service Members Group Life Insurance (SGLI) and Traumatic SGLI (TSGLI)	\$ -	\$ -	(Coverage Level: Full/Partial)
Family SGLI (FSGLI) Spouse and Child Coverage	\$ -	\$ -	(Coverage Level: Full/Partial)
TSP (Roth)	\$ -	\$ -	(Taxable)
TSP (Traditional)	\$ -	\$ -	(Non Taxable)
Montgomery GI Bill (MGIB)	\$ -	\$ -	(Non Taxable; Ends?)
Tricare Dental Plan (TDP) Family Coverage	\$ -	\$ -	
Federal Vision Insurance Plan (FedVIP) Family Coverage	\$ -	\$ -	
Advance Payments	\$ -	\$ -	(For/Ends?)
Overpayments	\$ -	\$ -	(For/Ends?)
Survivor Benefit Plan (SBP)	\$ -	\$ -	
2nd Active Duty Total Deductions	\$ -	\$ -	(From 2nd Active Tab or Manual Entry)
TOTAL DEDUCTIONS			

[illegible]

Total Take Home Pay	Monthly	Projected	Remarks			
TOTAL NET INCOME - TOTAL DEDUCTIONS						
SERVICE MEMBER'S TAKE HOME PAY (From This Page)			1st Of Month		15th Of Month	

MONTHLY INCOME (2nd Active Duty)

Entitlements	Monthly	Projected	Remarks
* Base Pay	\$ -	\$ -	
Basic Allowance Housing (BAH) / Overseas Housing Allowance (OHA)	\$ -	\$ -	(Single/With Dependents/Partial)
Basic Allowance for Subsistence (BAS)	\$ -	\$ -	
* Special Pay	\$ -	\$ -	(Flight Pay/Dive Pay/Sea Pay/Hazardous Duty Pay/etc.)
* Special Pay	\$ -	\$ -	(Taxable CONUS Cost of Living Allowance)
* Special Pay	\$ -	\$ -	
* Special Pay	\$ -	\$ -	
Allowance	\$ -	\$ -	(Family Separation Allowance/Clothing Allowance/COLA/etc.)
Allowance	\$ -	\$ -	
Allowance	\$ -	\$ -	
Allowance	\$ -	\$ -	
GROSS PAY			

* Taxable Income Note: Pay Entitlements are taxable, Allowance Entitlements are non-taxable.

USCG Payslip
Bi-Monthly

Federal & State Taxes	Monthly	Projected	Remarks
Federal Income Tax Withholding (FITW) Filing Status:	\$ -	\$ -	
FICA (Social Security)	\$ -	\$ -	(Social Security is 6.2% of Base Pay)
FICA (Medicare)	\$ -	\$ -	(Medicare is 1.45% of Base Pay)
State Income Tax Withholding State Claimed:	\$ -	\$ -	
Armed Forces Retirement Home (AFRH)	\$ -	\$ -	(Applies to Enlisted Service Members or Prior Enlisted Officers)
TOTAL TAXES			

USCG Payslip
Bi-Monthly
\$ -
\$ -

Net Military Income	Monthly	Projected	
GROSS PAY - TOTAL TAXES			

Deductions	Monthly	Projected	Remarks
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
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ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -	(For/Ends?)
Meal Deduction	\$ -	\$ -	
Service Members Group Life Insurance (SGLI) and Traumatic SGLI (TSGLI)	\$ -	\$ -	(Coverage Level: Full/Partial)
Family SGLI (FSGLI) Spouse and Child Coverage	\$ -	\$ -	(Coverage Level: Full/Partial)
TSP (Roth)	\$ -	\$ -	(Taxable)
TSP (Traditional)	\$ -	\$ -	(Non Taxable)
Montgomery GI Bill (MGIB)	\$ -	\$ -	(Non Taxable; Ends?)
Tricare Dental Plan (TDP) Family Coverage	\$ -	\$ -	
Federal Vision Insurance Plan (FedVIP) Family Coverage	\$ -	\$ -	
Advance Payments	\$ -	\$ -	(For/Ends?)
Overpayments	\$ -	\$ -	(For/Ends?)
Survivor Benefit Plan (SBP)	\$ -	\$ -	
TOTAL DEDUCTIONS			

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Bi-Monthly

Total Take Home Pay	Monthly	Projected				
SERVICE MEMBER'S TAKE HOME PAY (2nd Active Duty)			1st of Month		15th of Month	

EXPENSES

Savings & Investments	1st	15th	Monthly	Projected	Remarks
Emergency Fund			\$ -	\$ -	
Reserve Fund			\$ -	\$ -	
Goal Getter			\$ -	\$ -	
TSP	\$ -	\$ -	\$ -	\$ -	
401(k)/403(b)			\$ -	\$ -	
Other Investments/IRAs			\$ -	\$ -	
Total Savings & Investments	\$ -	\$ -	\$ -	\$ -	
Savings & Investments (~10%)			0%	0%	

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/Take Out/Delivery			\$ -	\$ -	
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/VGLI	\$ -	\$ -	\$ -	\$ -	
Vision Coverage	\$ -	\$ -	\$ -	\$ -	
Tricare Dental	\$ -	\$ -	\$ -	\$ -	
SBP	\$ -	\$ -	\$ -	\$ -	
Other Insurance			\$ -	\$ -	
Health	1st	15th	Monthly	Projected	Remarks
Dental			\$ -	\$ -	
Eye Care			\$ -	\$ -	
Hospital/Physician			\$ -	\$ -	
Supplements/Prescriptions			\$ -	\$ -	

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 (Purchase, Rental, Streaming, and Memberships)			\$ -	\$ -	
Music (Purchase, Rental, Streaming, and Memberships)			\$ -	\$ -	
Gaming (Purchase, Rental, Streaming, and Memberships)			\$ -	\$ -	
Products and Store Memberships			\$ -	\$ -	
Going Out/Entertaining			\$ -	\$ -	
Books/Magazines/Apps			\$ -	\$ -	
Sports/Events/Recreation/Amusement Parks			\$ -	\$ -	
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			\$ -	\$ -	
TOTAL MONTLY LIVING EXPENSES	\$ -	\$ -	\$ -	\$ -	
LIVING EXPENSES (~70%)			0%	0%	

INDEBTEDNESS

Debt Obligations											
Creditor	Type of Credit	Balance	APR (%)	Minimum Paid on 1st	Minimum Paid on 15th	Minimum Monthly Payment	Projected Monthly Payment	Estimated Monthly Payment	Credit Limit	Credit Utilization	Remarks (How Paid, Months Behind, etc.)
US Government	Adv. Pmt.		N/A	\$ -	\$ -	\$ -	\$ -	N/A	N/A	N/A	(Pay Deduction)
US Government	Over Pmt.		N/A	\$ -	\$ -	\$ -	\$ -	N/A	N/A	N/A	(Pay Deduction)
US Government	Govt. CC					\$ -	\$ -	\$ -			(Pay Deduction)
						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
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						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
						\$ -	\$ -	\$ -			
TOTALS	N/A	\$ -	N/A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		N/A

** Estimated Monthly Payment are intended for educational purposes only*

Cash Flow Summary	1st	15th	Monthly	Projected
Total Net Income	\$ -	\$ -	\$ -	\$ -
Total Savings & Investments	\$ -	\$ -	\$ -	\$ -
Total Expenses	\$ -	\$ -	\$ -	\$ -
Total Indebtedness	\$ -	\$ -	\$ -	\$ -
SURPLUS / DEFICIT	\$ -	\$ -	\$ -	\$ -
Extra Payments (Amount Transferred Over from My Debt Destroyer)	N/A	N/A	N/A	\$ -
SURPLUS / DEFICIT (After Extra Payments)				\$ -

Debt to Income Ratio (70-20-10) Rule:			
Take your monthly Net Income and divide it by 70%, 20%, and 10% as follows:			
70% - Total monthly living expenses (Includes Mortgage or Rent)			
20% - Total debt obligations. If you have no debt, then apply more toward savings goals.			
10% - Applied toward savings goals			

FINANCIAL HEALTH ASSESSMENT

Financial Summary		
	Monthly	Projected
Total Net Income	\$ -	\$ -
Savings & Investments	\$ -	\$ -
Expenses	\$ -	\$ -
Indebtedness	\$ -	\$ -
Monthly Surplus or Deficit	\$ -	\$ -
Roth TSP %	0%	0%
Traditional TSP %	0%	0%
Total TSP %	0%	0%
Debt to Income (70/20/10)	0%	0%

NET WORTH	\$ -
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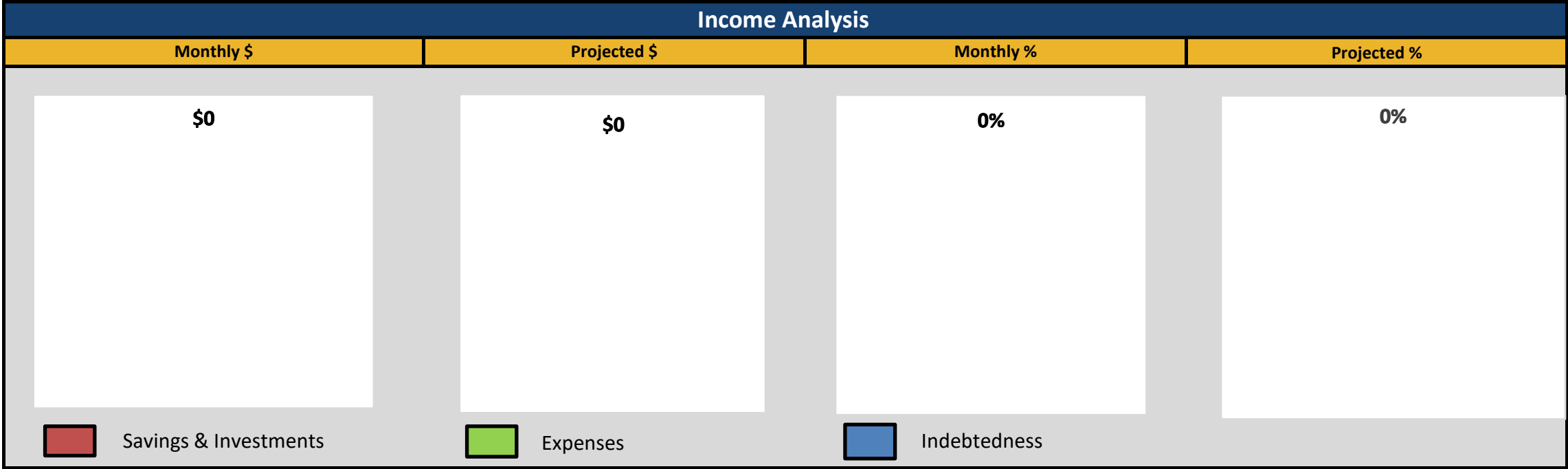


Chart may not equal 100% if surplus/deficit is present

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

Savings Goals			
Goal	Cost	Timeline (In Months)	Monthly Savings (Needed)
TOTAL SAVINGS GOALS	\$ -	0 YEARS, 0 MONTHS	\$ -

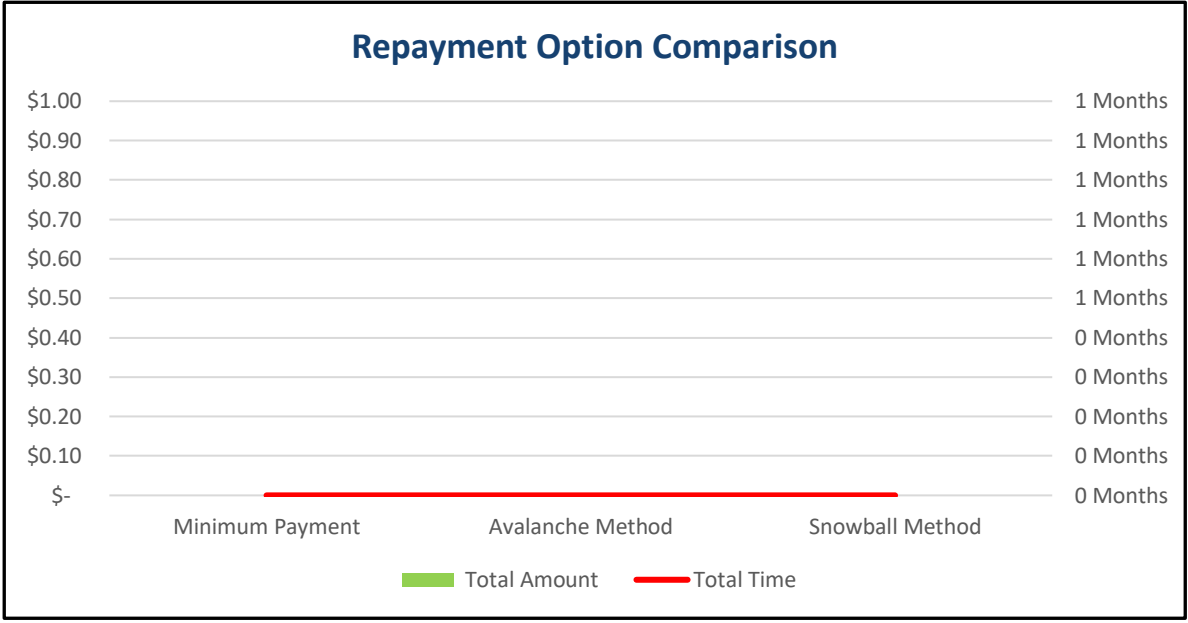
DEBT DESTROYER

Debt Obligation						
#	Creditor	Type	Balance	APR (%)	Payment	Exclude
1	US Government	Govt. CC	\$ -	0.00%	\$ -	☒
2						☐
3						☐
4						☐
5						☐
6						☐
7						☐
8						☐
9						☐
10						☐
11						☐
12						☐
13						☐
14						☐
15						☐
16						☐
17						☐
18						☐
19						☐
20						☐
TOTALS		N/A	\$ -	N/A	\$ -	N/A

Extra Payments		
Payment Type	Date	Amount
Extra Payment (Monthly)	N/A	
One-Time Payment		
One-Time Payment		
One-Time Payment		
One-Time Payment		

Projected Surplus or Deficit	\$ -
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Repayment Option Comparison				
Payment Method	Total Time	Total Amount	Time Saved	Amount Saved
Minimum Payment	0 Months	\$ -	N/A	N/A
Avalanche Method	0 Months	\$ -	0 Months	\$ -
Snowball Method	0 Months	\$ -	0 Months	\$ -



Repayment Methods	
Avalanche Payment Schedule	
Pay minimum on each, then pay all extra toward the principal balance of the debt with the highest interest rate until all are paid.	
Snowball Payment Schedule	
Pay minimum on each, then pay all extra toward the principal balance of the debt with the smallest balance until all are paid.	
Minimum Balance Payment Schedule	
Pay minimum statement payment due on the each, with no roll over payments until all are paid.	

[illegible]

[illegible]

[illegible]

SNOWBALL PAYMENT SCHEDULE (Scroll to the right to see the individual payment summaries)

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

FINANCIAL LINKS

Topics	Links
<i>*DISCLAIMER: 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.</i>	
Net Worth	
Thrift Savings Plan (TSP)	https://www.tsp.gov
U.S. Securities and Exchange Commission	https://www.investor.gov/
Financial Industry Regulatory Authority (FINRA)	https://www.finrafoundation.org
Income & Deductions	
Defense Finance and Accounting Service (DFAS) Military Pay	https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html
U.S. Coast Guard Pay	https://www.dcms.uscg.mil/ppc/mas/rates/
Specialty Pay	https://militarypay.defense.gov/Pay/Special-and-Incentive-Pays/Index/
Defense Travel (BAH, OHA, COLA, Travel)	https://www.defensetravel.dod.mil
Social Security Benefits	https://www.ssa.gov/
DFAS Tax Withholdings	https://www.dfas.mil/militarymembers/paydeductions/taxwithholding/
DFAS (Taxes)	https://www.dfas.mil/MilitaryMembers/taxinfo/taxstatements/
Internal Revenue Service (IRS)	https://www.irs.gov/pub/irs-pdf/p15t.pdf (Tax Wage Bracket Withholdings) (scroll to page 41)
Internal Revenue Service (IRS) (Tax Estimator)	https://www.irs.gov/individuals/tax-withholding-estimator
Internal Revenue Service (IRS) W-4	https://www.irs.gov/pub/irs-prior/fw4--2020.pdf
Regular Military Compensation Calculator (RMC)	https://www.militarypay.defense.gov/Calculators/RMC-Calculator/
Expenses	
Service Member Group Life Insurance and Veteran (SGLI/VGLI)	https://www.benefits.va.gov/insurance/vgli.asp
U.S. Department of Agriculture (USDA) (Food Plan Cost)	https://www.fns.usda.gov/cnpp/usda-food-plans-cost-food-reports-monthly-reports
Tricare Dental (Health and Dental Plans)	https://www.tricare.mil/Costs/DentalCosts/TDP/Premiums
Benefeds (Federal Health and Dental Plans)	https://www.benefeds.com/
Healthcare Marketplace (Transitioning Service Members)	https://www.healthcare.gov/Veterans
Healthcare Marketplace	https://www.healthcare.gov/see-plans/
Survivor Benefit Plan (SBP) Calculator	https://www.actuary.defense.gov/Survivor-Benefit-Plans/
Indebtedness	
Annual Credit Report	https://www.annualcreditreport.com
Thrift Savings Plan (TSP) Loans	https://www.tsp.gov/PlanParticipation/LoansAndWithdrawals/loans/index.html#LoanEligibility
Debt Destroyer (Debt Elimination)	https://www.finred.usalearning.gov/NavyResource/eFPW
Financial Health Assessment	
Annual Credit Report	https://www.annualcreditreport.com
Federal Deposit Insurance Corporation (FDIC) Money Smart	https://www.fdic.gov/consumers/consumer/moneysmart/index.html
Department of Defense Office of Financial Readiness	https://www.finred.usalearning.gov
Sources of Help	
Consumer Finance Protection Bureau (CFPB)	https://www.consumerfinance.gov/servicemembers/
Federal Trade Commission (FTC)	https://www.ftc.gov
Identity Theft	https://www.identitytheft.gov
Navy-Marine Corps Relief Society (NMCRS)	https://www.nmcrs.org/
Air Force Aid Society (AFAS)	https://www.afas.org/
Coast Guard SUPRT	https://www.cgsuprt.com/
Coast Guard Mutual Assistance (CGMA)	https://cgmahq.org
American Red Cross	https://www.redcross.org
Military One Source	http://www.militaryonesource.mil
Army Emergency Relief (AER)	http://www.armyemergencyrelief.org

****Not all websites are accessible on government secured computers***