Providence

FEDERAL CREDIT UNION

Personal Money Management Workbook

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Instructions For Filling Out Your Spending Packet

Step One — **General Information**
Tell us about yourself.

Step Two — **How May We Help You?**
Write down what you want to achieve by speaking with the financial educator. Is there anything the educator should know about your financial situation?

Step Three — **Net Worth Analysis**
List what you own and what you owe.

Step Four — **Your Monthly Expenses**
This information is necessary for us to assess your spending pattern.

Step Five — **Your Periodic Expenses**
Note expenses, which occur infrequently or change every month.

Step Six — **Your Financial Obligations**
List your credit cards, car loans and other types of loans on this page.

Step Seven — **Make An Appointment**
Contact George, Ryan or your credit union to set up an appointment.

Your completed packet is important in helping us identify solutions.
Please don’t hesitate to call if you have any questions about what information to include.

Family Data

DATE PHONE

NAME AGE

SPOUSE AGE

NUMBER OF CHILDREN LIVING AT HOME

EMAIL

ADDRESS

List and prioritize your financial goals for the next 1-2 years.

1.

2.

3.

4.

5.

NET INCOME (TAKE HOME) .... $

What You Own (Assets)

Place current value in space provided

QUICK ASSETS

Cash on hand

Savings .... $ ______

Checking .... $ ______

Money Market .... $ ______

Mutual Funds .... $ ______

Stocks .... $ ______

Bonds .... $ ______

Life Insurance (Cash Value) .... $ ______

RESTRICTED ASSETS

Certificate of Deposit .... $ ______

Maturity Date .... ______

Retirement Accounts

401K .... $ ______

IRA .... $ ______

OTHER .... $ ______

Current Value of Pension (if applicable) .... $ ______

Stock Options .... $ ______

Tax-Deferred Annuities .... $ ______

SLOW ASSETS

Home .... $ ______

Other Real Estate .... $ ______

Business Equity .... $ ______

TOTAL ASSETS .... $ 0.00

What You Owe (Liabilities)

Place the total balance owed in the space provided.

Credit Card Debts	$
Home Mortgage	$
Home Equity Loan	$
Auto Loans	$
Student Loans	$
Other Loans	$
TOTAL LIABILITIES	**$** 0.00
Total Assets	$ 0.00
Minus Total Liabilities	$ 0.00
NET WORTH	**$** 0.00

Basic Monthly Expenses

EXPENSE	DUE DATE	PAYMENT
HOUSING		
Rent/Mortgage		
Condo Fee/Dues		
Storage Fee		
UTILITIES		
Electricity		
Gas or Oil Heat		
Water		
Sewer		
Garbage		
Telephone		
Long Distance		
Cellular/Pager		
Internet		
Cable Television		
TRANSPORTATION		
Gasoline		
Bus Fare		
Parking/Tolls/Etc.		
FOOD		
Groceries		
Household Supplies		
Lunches (work/school)		
Snacks/Coffee		
INSURANCE		
Auto		
Life		
Health		
Other		
HEALTH CARE		
Prescription Medicines		
Doctor		
Counseling		
EDUCATION		
Tuition		
Books and Fees		
Room and Board		
TOTAL		0.00

EXPENSE	DUE DATE	PAYMENT
PET CARE		
Food/Etc.		
Veterinarian		
DEPENDENT CARE		
Day Care/Sitter		
Diapers		
Alimony		
Child Support		
Allowance		
CONTRIBUTIONS		
Club/Union Dues		
Church/Synagogue		
Charity		
PERSONAL		
Postage/Film		
Beauty/Barber		
Toiletries/Cosmetics		
Cigarettes/Tobacco		
Health Club		
Newspaper		
Dry Cleaning		
ENTERTAINMENT		
Meals Out		
Movies/Plays		
Hobbies		
Sports		
Video Rentals		
FEES		
Checking		
ATM		
SAVINGS		
Savings Account		
IRA Contribution		
College Fund		
MISCELLANEOUS		
TOTAL		0.00

Periodic Expenses

EXPENSE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Auto Insurance												
Auto Maintenance												
Gifts – Holiday/Birthday												
Vacation												
Property Taxes												
Home Maintenance												
Tax Preparation Fees												
Taxes Due (Owe)												
Tuition/Books/Fees												
Special Entertaining												
Clothing Purchases												
Subscriptions												
MONTHLY TOTALS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GRAND TOTAL (add all)	0.00											
MONTHLY AVERAGE	$ 0.00											

Outstanding Financial Obligations

The following information must be complete and accurate. All debts must be listed, including those to friends and family. List debts in order of balances with the largest balances first. If additional space is needed, please use the reverse side.

CREDITOR	BALANCE	MONTHLY PAYMENT	INTEREST RATE %	INTEREST PAID	DUE DATE	AMOUNT PAST DUE/REMARKS
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
	$	$	%	$		
TOTAL	$ 0.00	$ 0.00	%	$ 0.00		0.00

Instructions For Emailing Your Personal Money Workbook.

Step One **Save the File.**

A Select the `File' tab at the top left.
B Highlight `Save As'.
C At the top of the window that opens you'll notice the folder this document originated from. (This may be `Temporary Internet Files' etc.)
D Click on the arrow to the right of this folder and select `Desktop'.
E Note what name you give the file and click ok.

Step Two **Attach and Email the File.**

A Prepare your email message as usual.
B Click on the appropriate button to email an attachment. (This may be a picture of a paperclip or a link that says `Attach a file' or both).
C This may open a window for you or it may show you a button that says `Browse'. If the `Browse' button appears, click on `Browse'. This will open a window.
D This window will be similar to the one you saw when you saved the document. At the top there will be a picture of a folder with the name of the folder. Using the same arrow at the right, navigate to the `Desktop'.
E Search for the file you saved and select it.
F Click ok. The file is now attached to your email.
G Email Packet to Beardmore Consultants.

If you have any questions, please call George or Ryan Beardmore: 1-800-940-5009.

Reset Save Print