

**Providence Health System
Federal Credit Union**

Personal Money Management Workbook

Beardmore Consultant Services

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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	\$ _____
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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.....\$ _____

Total Assets.....\$ _____

Minus Total Liabilities.....\$ _____

NET WORTH.....\$ _____

Basic Monthly Expenses

EXPENSE	DUE DATE	PAYMENT	EXPENSE	DUE DATE	PAYMENT
HOUSING			PET CARE		
Rent/Mortgage			Food/Etc.		
Condo Fee/Dues			Veterinarian		
Storage Fee			DEPENDENT CARE		
UTILITIES			Day Care/Sitter		
Electricity			Diapers		
Gas or Oil Heat			Alimony		
Water			Child Support		
Sewer			Allowance		
Garbage			CONTRIBUTIONS		
Telephone			Club/Union Dues		
Long Distance			Church/Synagogue		
Cellular/Pager			Charity		
Internet			PERSONAL		
Cable Television			Postage/Film		
TRANSPORTATION			Beauty/Barber		
Gasoline			Toiletries/Cosmetics		
Bus Fare			Cigarettes/Tobacco		
Parking/Tolls/Etc.			Health Club		
FOOD			Newspaper		
Groceries			Dry Cleaning		
Household Supplies			ENTERTAINMENT		
Lunches (work/school)			Meals Out		
Snacks/Coffee			Movies/Plays		
INSURANCE			Hobbies		
Auto			Sports		
Life			Video Rentals		
Health			FEES		
Other			Checking		
HEALTH CARE			ATM		
Prescription Medicines			SAVINGS		
Doctor			Savings Account		
Counseling			IRA Contribution		
EDUCATION			College Fund		
Tuition			MISCELLANEOUS		
Books and Fees					
Room and Board					
TOTAL			TOTAL		

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												
GRAND TOTAL (add all)												
MONTHLY AVERAGE	\$											

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.