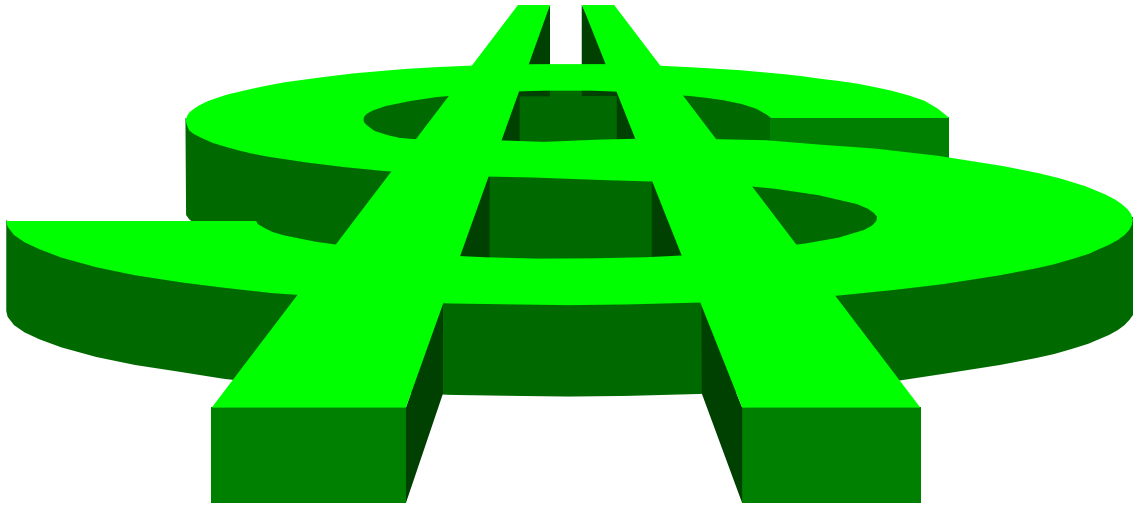


Information Packet



Personal Financial Readiness Appointments

AIRMAN & FAMILY READINESS CENTER
RAF Lakenheath, UK
01638-52-3847
DSN: 226-3847

NOTE: MUST BRING A CURRENT LES OR HAVE VALID PIN NUMBER FOR MYPAY

PERSONAL FINANCIAL READINESS WORKSHEET INSTRUCTIONS

- 1. If you are seeing the PFR Counselor because you are experiencing financial difficulty and/or needing assistance in developing a spending plan, etc., please bring to your scheduled appointment the most recent:**
 - 1) Leave & Earning Statement (LES) or have a valid PIN number for MyPay.**
 - 2) Pay statement/s from all members of the household that are working.**
 - 3) Statement from all creditors showing the balance owed, monthly payments & APRs.**
 - 4) Statements from all utility companies including Phone & Cable TV if applicable.**
- 2. Also, the counselor will need to see your:**
 - 1) Bank Statements**
 - 2) Completed budget worksheets (See attachment). Be completely honest on the budget worksheets, record exactly what your average monthly spending is for each item and be sure not to count a cost twice.**
 - 3) Copy of your credit report (obtain a free copy at: <http://annualcreditreport.com>)**
- 3. If you are seeing the PFR Counselor for some other reason such as investing, and are not experiencing financial difficulty and you are not needing assistance in developing a spending plan, then you do not need to complete the attached budget worksheets.**
- 4. If for any reason you are unable to keep your scheduled appointment or you have any questions, please call the Airman & Family Readiness Center at 226-3847.**



Spending Plan Financial Intake Worksheet

Instructions: Using your most recent pay information (for military, your most current LES), along with your bills and specific data relating to your consumer debt, complete the following intake worksheet to the best of your ability. Failure to provide the requested information may result in subsequent appointments.

Name: First, Middle, Last		Pay Grade:	Last 4 of SSN:	Squadron:	Time in Service:		Phone/Cell
					Yrs:	Mos:	
Housing Status (circle one):		PRP?:	Mailing Address (Include Zip Code)				
Rent Own Dorm Base Housing		Y N					
Marital Status: M S D		Gender: M FM	Branch of Service (circle one): Air Force Navy Marines Army Coast Guard				
Children		Duty Status (circle one): Active Duty Reserve Guard Retired Family Mbr Civilian DHS					
Name(s)		Age					
Are you being referred (circle one)?:		Referring Member's Grade, Last Name, First Name:			Referring Mbr Phone #:		
Yes No I'm Not Sure							

Place an "X" beside the reason(s) that best describe(s) why you are seeking financial counseling:

- | | | | |
|---|--|--|---|
| <input type="checkbox"/> Credit problems / report | <input type="checkbox"/> Saving | <input type="checkbox"/> Car buying | <input type="checkbox"/> Planning for retirement |
| <input type="checkbox"/> Finances & marriage | <input type="checkbox"/> Setting financial goals | <input type="checkbox"/> Home buying | <input type="checkbox"/> Considering Bankruptcy |
| <input type="checkbox"/> Budgeting | <input type="checkbox"/> Debt management | <input type="checkbox"/> Investing | <input type="checkbox"/> Possible repossession / eviction |
| <input type="checkbox"/> Pay day / predatory lending | <input type="checkbox"/> Identity Theft | <input type="checkbox"/> Pay issues / problems | <input type="checkbox"/> Air Force Aid referred |
| <input type="checkbox"/> Other reason(s) not listed above for seeking financial counseling (please describe briefly): | | | |

Privacy Act & Disclaimer:

PRINCIPAL PURPOSE(S): To record financial counseling services requested by and provided to DoD members and to identify financial counseling areas of interest/need as a basis for developing a spending plan. The signed financial intake coversheet will be maintained by the Airman and Family Readiness Flight and be used to determine community trends and/or provided in aggregate to inform senior leaders of Air Force community member needs.

ROUTINE USES: None.

DISCLOSURE: Disclosure is voluntary unless directed by an authority (such as a supervisor, 1st Sgt, or commander). If being referred by an authority, clients are considered a referral. Failure to keep a scheduled appointment, being late for a scheduled appointment, or not being prepared for a scheduled appointment warrants referral contact / possible disciplinary action.

RESPECT TO PRIVACY: Although the Airman and Family Readiness Flight (A&FRF) respects your right to privacy, staff members do not have privileged communication. Therefore, Air Force policy requires any A&FRF staff member contact proper authorities regarding any statement made or information disclosed by a client that pertains to any violation or possible violation of AFI 40-301, the Family Advocacy Program, or admission of a crime in violation of the Uniformed Code of Military Justice, and federal/state law.

CONSULTATION LIMITATIONS: If your supervisor/commander/first sergeant made the appointment for you to come to the A&FRC, we will provide general feedback to that person, but will not ordinarily go into specific detail about your situation. Additionally, this worksheet, when completed, will be used to obtain an overall view of a client's financial status. If in the even information contained on this worksheet is used to request Air Force Aid, failure to disclose the requested information may hinder or warrant disapproval of Air Force Aid assistance.

Member's Signature (acknowledging understanding of above).

Date

Name

Spending Plan Financial Intake Worksheet

Date

INCOME (Monthly)		Current \$	Projected \$	HOUSING RELATED (...cont'd)		Due Date	Current Cost	Projected Cost
Base Pay				Sewer				
BAS				Garbage				
BAH				Telephone Land Line				
OHA				Telephone Long Distance				
COLA				Cell Phone				
Special Pay				Personal Digital Assistant (PDA)				
Hazardous Duty Pay				Pagers				
Flight Duty Pay				Cable/Satellite Television				
Foreign Language Proficiency Pay				Internet Fees				
Family Separation Allowance				House Repair/Yard Maintenance				
Spouse Earnings (Net)				Storage				
Jump Pay				Misc _____				
Other Job Take Home Pay				Misc _____				
Military Retirement Pay				FOOD (Monthly)			Current Cost	Projected Cost
Rental Home Income				Groceries				
VA Benefits				Lunches (Self)				
Child Support/Alimony				Lunches (Spouse)				
Misc _____				Lunches (Children)				
Misc _____				Meals Out				
OTHER INCOME (Monthly)		Current \$	Projected \$	Entertainment (Bar-B-Que, Parties, etc.)				
Clothing Allowance				Quick Stops (Coffee, Soda & Snacks)				
Social Security Benefits				Misc _____				
Survivor Benefit Plan				Misc _____				
Interest/Dividends				CLOTHING (Monthly)			Current Cost	Projected Cost
Misc _____				Self				
DEDUCTIONS (Monthly)		Current \$	Projected \$	Spouse				
Federal Income Tax Withheld (FITW)				Children				
FICA-Soc Security				Laundry				
FICA-Medicare				Dry Cleaning				
Servicemembers Group Life Insurance (SGLI)				Alterations				
Family Member (SGLI)				Misc _____				
State Income Tax				TRANSPORTATION RELATED (Monthly)		Due Date	Current Cost	Projected Cost
AFRH (Air Force Retire Home)				Fuel and Oil				
Montgomery GI Bill				Auto Insurance				
Air Force Assistance Fund (AFAF)				Auto Repairs				
Combined Federal Campaign (CFC)				Car Wash				
Meal Deduction				Bus/Subway/Car Pool				
Debt Deduction				Tolls/Parking				
Dependent Dental				Misc _____				
Thrift Savings Plan				Misc _____				
Child Support/Alimony				PERSONAL (Monthly)		Due Date	Current Cost	Projected Cost
Misc _____				Additional Life Insurance				
Misc _____				Child Toys, Allowance				
SAVINGS / INVESTMENTS (Monthly)		Current Cost	Projected Cost	Beauty Care				
Emergency Funds				Haircuts				
Savings Other (House, Vacation, etc)				Hobbies				
Education Fund				Pets				
Investments				Newspapers/Magazines				
Non-Service Retirement Plan				CDs/Music (Including On-Line Sources)				
Misc _____				Videos/DVDs (Including On-Line Sources)				
Misc _____				Church Tithes/Charity				
Misc _____				Alcoholic Beverages				
Misc _____				Tobacco Products				
HOUSING RELATED (Monthly)		Due Date	Current Cost	Projected Cost	Gifts (Birthdays, Graduation, etc.)			
Rent Payment				Education (Books, Tuition, Fees, etc.)				
Mortgage Payment				Spending Money				
Second Mortgage Payment				Entertainment (Movies, Bowling, etc.)				
Home/Renters Insurance				Checking/ATM Fees				
Electricity				Misc _____				
Gas				Misc _____				

CHILD CARE (Monthly)				ONE-TIME / ANNUAL (Annually)	
	Due Date	Current Cost	Projected Cost		
Child Care				Holiday Gifts	
Babysitter				Vacation	
School Supplies				License/Tax/Inspection (Auto, Boats, etc...)	
Sports Events/Activities				Dues (Professional Org/Club)	
Misc _____				Misc _____	
Misc _____				Misc _____	
Misc _____				Misc _____	
Misc _____				Misc _____	
				Misc _____	
HEALTH (Monthly)				ASSET VALUE(S) (Total Values)	
	Due Date	Current Cost	Projected Cost		
Medical Expense				Savings/Checking/Cash	
Medical Insurance				Bonds	
Dental Expense				Securities	
Dental Insurance (other)				Vehicles	
Prescriptions/Equipment				Real Estate	
Vitamins/Supplements/Herbal				Personal Property	
Glasses/Contacts				Lump Sum Expected	
Misc _____				Thrift Savings Plan (TSP)	
Misc _____				Misc _____	
				Misc _____	
				Misc _____	

[illegible][illegible]