



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 %	%
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.)	\$		

TOTAL ASSETS

\$

TOTAL LIABILITIES

\$

NET WORTH

Counseling Provided By:

Counselor Phone:

Counselor Email:

Counselor Signature (optional):

Date:

Counselee Signature (optional):

Date:

MONTHLY INCOME

Entitlements	Monthly	Projected	Remarks	USCG Payslip
				Bi-Monthly
* 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.

Federal & State Taxes	Monthly	Projected	Remarks	USCG Payslip
				Bi-Monthly
Federal Income Tax Withholding (FITW)	Filing Status: <input type="text"/>	\$	\$	\$
FICA (Social Security)		\$	\$	\$
FICA (Medicare)		\$	\$	\$
State Income Tax Withholding	State Claimed: <input type="text"/>	\$	\$	\$
Armed Forces Retirement Home (AFRH)		\$	\$	\$
			(Applies to Enlisted Service Members or Prior Enlisted Officers)	\$
TOTAL TAXES		\$	\$	\$

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	\$	\$	
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	1st of month	\$	15th of month	\$
NET MILITARY INCOME + TOTAL OTHER INCOME	\$	\$				

1st & 15th carries over to indebtedness tab

Deductions	Monthly	Projected	Remarks	USCG Payslip
				Bi-Monthly
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)	\$	\$	(Coverage Level: Full/Partial)	\$
Traumatic SGLI (TSGLI)	\$	\$		\$
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	\$	\$		\$

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	Actual	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	Actual	Projected	Remarks
Federal Income Tax Withholding (FITW)	<div>Filing Status: <div></div></div>	\$	\$
FICA (Social Security)		\$	\$
FICA (Medicare)		\$	\$
State Income Tax Withholding	<div>State Claimed: <div></div></div>	\$	\$
Armed Forces Retirement Home (AFRH)		\$	(Applies to Enlisted Service Members or Prior Enlisted Officers)
TOTAL TAXES	\$	\$	

USCG Payslip
Bi-Monthly
\$
\$
\$
\$
\$
\$

Net Military Income	Actual	Projected
GROSS PAY - TOTAL TAXES	\$	\$

Deductions	Actual	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)	\$	\$	(Coverage Level: Full/Partial)
Traumatic SGLI (TSGLI)	\$	\$	
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	\$	\$	

USCG Payslip
Bi-Monthly
\$
\$
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\$
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\$
\$
\$

Total Take Home Pay	Actual	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%)					

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	\$	\$	\$	\$	
TOTAL MONTHLY LIVING EXPENSES	\$	\$	\$	\$	
LIVING EXPENSES (~70%)					

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

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		

* Please note that "Estimated Monthly Payments" are only intended to be a guide, it is always best to check your monthly statement, payment information section for exact amounts.

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

NET WORTH	
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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	\$		\$

Topics	Links
<p><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></p>	
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://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*