



Planning Profile

NAME BIRTHDATE

MARITAL STATUS

SPOUSE'S NAME BIRTHDATE

ADDRESS

CITY State ZIP

HOME PHONE WORK PHONE

NATURE OF EMPLOYMENT:
SELF

SPOUSE

NAME(S)/BIRTHDATE(S) OF CHILDREN:

WHAT I OWN

Checking Accounts	<input type="text"/>
Savings Account	<input type="text"/>
Other Savings	<input type="text"/>
Insurance (cash value)	<input type="text"/>
Retirement Funds	<input type="text"/>
Home (market value)	<input type="text"/>
Auto (age <input type="text"/> make <input type="text"/>)	<input type="text"/>
Auto (age <input type="text"/> make <input type="text"/>)	<input type="text"/>
Other Possessions (estimate)	<input type="text"/>
Money Owed to Me	<input type="text"/>
Other	<input type="text"/>
Other	<input type="text"/>

WHAT I MAKE

Use gross figures (before taxes and deductions):	My spouse gets a check for:
Job #1 \$ <input type="text"/> weekly <input type="checkbox"/> every other week <input type="checkbox"/>	Job #1 \$ <input type="text"/> weekly <input type="checkbox"/> every other week <input type="checkbox"/>
<input type="checkbox"/> monthly <input type="checkbox"/> twice a month	<input type="checkbox"/> monthly <input type="checkbox"/> twice a month

Job #2 \$ weekly every other week Job #2 \$ weekly every other week
 monthly twice a month monthly twice a month

Other Income (explain):

Total Monthly Income

WHAT I OWE

	Total Owed	Min. Mo. Pymt	Interest	
Mortgage (current bal.)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
Home Equity Loan	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
Credit Cards:				
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
Car Loans:				
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
Education Loans	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
Family/Friends	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
Other:				
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	%

	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%

WHAT I SPEND

EARNINGS/INCOME PER MONTH

Salary #1 (gross)

Salary #2 (gross)

Other

TOTAL MONTHLY INCOME:

INSURANCE (paid by you)

AUTO

HOMEOWNERS

LIFE

MEDICAL/DENTAL

OTHER:

TOTAL INSURANCE

GIVING

Church

Other Contrib.

TOTAL GIVING

HOUSEHOLD/PERSONAL

GROCERIES

CLOTHES/DRYCLEANING

GIFTS

HOUSEHOLD ITEMS

PERSONAL

Liquor/Tobacco

Cosmetics

Barber/Beauty

TAXES

Federal

State

Other

TOTAL TAXES

SAVINGS

TOTAL SAVINGS

OTHER

Books/Magazines

Allowances

Music Lessons

Personal Technology

Education

Miscellaneous

DEBT

CREDIT CARDS

Visa

Master Card

Discover	<input type="text"/>
Am. Express	<input type="text"/>
Gas Cards	<input type="text"/>
Dept. Stores	<input type="text"/>
EDUCATION LOANS	<input type="text"/>
OTHER LOANS:	
Bank Loans	<input type="text"/>
Credit Union	<input type="text"/>
Family/Friends	<input type="text"/>
Other	<input type="text"/>
TOTAL DEBT	<input type="text"/>

HOUSING

MORTGAGE/TAXES/RENT	<input type="text"/>
MAINTENANCE/REPAIRS	<input type="text"/>
UTILITIES:	
Electric	<input type="text"/>
Gas	<input type="text"/>
Water	<input type="text"/>
Trash	<input type="text"/>
Telephone/Internet	<input type="text"/>
Cable TV	<input type="text"/>
OTHER	<input type="text"/>
TOTAL HOUSING	<input type="text"/>

TOTAL HOUSEHOLD	<input type="text"/>
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ENTERTAINMENT

GOING OUT:	
Meals	<input type="text"/>
Moves/Events	<input type="text"/>
Babysitting	<input type="text"/>
TRAVEL (VAC./TRIPS)	<input type="text"/>
OTHER:	
Fitness/Sports	<input type="text"/>
Hobbies	<input type="text"/>
Media Rental	<input type="text"/>
Other	<input type="text"/>
TOTAL ENTERTAINMENT	<input type="text"/>

PROFESSIONAL SERVICES

CHILD CARE	<input type="text"/>
MED./DENTAL/PRESCRIP.	<input type="text"/>
OTHER:	
Legal	<input type="text"/>
Counseling	<input type="text"/>
Union/Prof. Dues	<input type="text"/>
Other	<input type="text"/>
TOTAL PROFESSIONAL	<input type="text"/>

AUTO/TRANSPORTATION

MISC. SMALL CASH EXPENSES

CAR PAYMTS./LICENSE

GAS/BUS/TRAIN/PKING.

OIL/LUBE/MAINT.

TOTAL AUTO

TOTAL EXPENSES

TOTAL MONTHLY INCOME	\$
LESS TOTAL EXPENSES	\$
INCOME OVER/(UNDER) EXPENSES	\$

REQUEST

How can I help you?

What steps are you taking to improve your present situation?

Have you ever seen a financial planner/advisor? Yes No If yes, who?

How were you helped?

AGREEMENT

MY (OUR) AGREEMENT WITH April Schnardthorst, Tax Preparer

I (we) hereby make the commitment to actively participate with April in seeking a resolution to the issues that brought me (us) to this place.

I (we) understand that April will attempt to assist me (us) in developing a plan, and that she does not make any representations or warranties with respect to the results of these services or her ability to help me (us) with my (our) credit/financial management.

I (we) understand that this financial planning assistance is being offered to me (us) without obligation. April does not benefit monetarily in any way as a result of recommending other services, products, or financial advisors to her clients.

I (we) further agree to indemnify and hold harmless April and any other financial advisors she recommends from any claim, suit, action, demand or liability of any kind and any nature arising out of, or in any manner connected with, my (our) participation in the financial planning.

X

Date

X

Date

Type your full name in the spaces above next to the "X" to act as your signature, then enter the date. (If married, both spouses should sign.)

TIPS FOR FILLING OUT YOUR PLANNING PROFILE

The information on your Planning Profile is confidential. Please fill it out as completely and accurately as possible. The information will be used by you and your advisor to develop a budget and debt retirement plan.

WHAT I OWN

Fill in the blanks as requested. For "Other Possessions", simply estimate the market value of your major assets. If you had to sell everything, what would you be able to get?

WHAT I OWE

What liabilities do you have? To whom do you owe money and how much? What interest rate are you paying on each debt? Include the minimum monthly payment on each debt.

WHAT I MAKE

The income figures should be those which you make *gross* before taxes and other deductions. Make a note of taxes under and any other deductions (such as medical insurance, retirement, etc.) under the appropriate categories on the "What I Spend" page (for example, retirement would be long-term savings so include it under "Savings"). Where those items occur under expenses, enter an asterisk with the footnote "payroll deduction." If your income varies from month to month, use a conservative monthly average based on the last two or three years' earnings. Referring back to your income tax records could be helpful in that determination.

WHAT I SPEND

Gather as much information as you can to determine a *monthly average* for expenses in each category. Going through your check book register for the past year will probably be helpful. Be sure to include such items as auto insurance, property taxes, etc., that may not be paid on a monthly basis. If you've not kept records in the past, some of the categories may be difficult to estimate. Give it your best shot, recognizing that if you don't have records showing how much you're spending in a particular area, it's probably more than you think!

If what you are spending adds up to more than your income, changes will need to be made. Your advisor will help clarify your options. Some changes may not be easy to make, but when done with an open mind, there is help! I look forward to working with you.