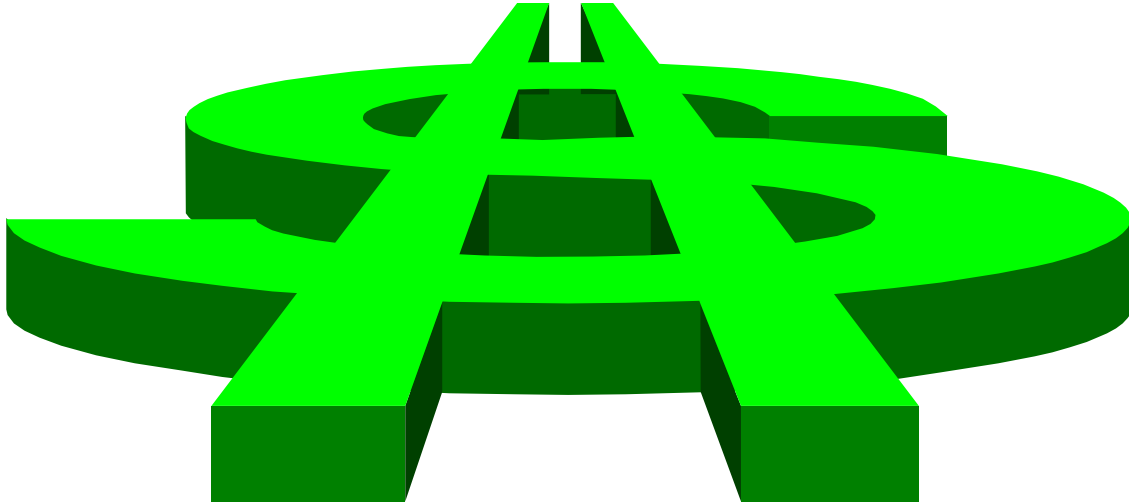


# Information Packet



## *Personal Financial Readiness Appointments*

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AIRMAN & FAMILY READINESS CENTER

351 Travis Ave., Bldg. 660

Travis AFB CA 94535

(707) 424-2486

DSN: 837 2486

Fax: 424-2487

To Sign-up for classes ~ [www.travisafrc.com](http://www.travisafrc.com)

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

*Current as of July 2011*

## **PERSONAL FINANCIAL READINESS (PFR)**

**1. To help you, we need to get a snapshot of where you are at. 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 and Earning Statement (LES).**
- 2) Pay statement/s from all members of the household that are working.**
- 3) Statement from all creditors showing the current balance, interest rate, and the minimum monthly payment.**
- 4) Statements from all utility companies including water, gas, electric, cell and home phone, internet, and cable/satellite TV service if applicable.**
- 5) If your bills are paid electronically, please download your statements/terms of agreement and bring these with you to your appointment.**

**2. Also, the counselor will need to see your:**

- 1) Bank statements for all accounts for the past two months.**
- 3) Completed budget worksheets (See attachment). Be completely honest on the budget worksheets, record exactly what your average monthly spending is for each item and ensure that you don't count an expense twice.**

**3. 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 424-2486.**

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				<b>FOOD (Monthly)</b>		<b>Current Cost</b>	<b>Projected Cost</b>	
Rental Home Income				Groceries				
VA Benefits				Lunches (Self)				
Child Support/Alimony				Lunches (Spouse)				
Misc _____				Lunches (Children)				
Misc _____				Meals Out				
<b>OTHER INCOME (Monthly)</b>		<b>Current \$</b>	<b>Projected \$</b>	<b>CLOTHING (Monthly)</b>		<b>Current Cost</b>	<b>Projected Cost</b>	
Clothing Allowance				Entertainment (Bar-B-Que, Parties, etc.)				
Social Security Benefits				Quick Stops (Coffee, Soda & Snacks)				
Survivor Benefit Plan				Misc _____				
Interest/Dividends				Misc _____				
Misc _____				<b>TRANSPORTATION RELATED (Monthly)</b>		<b>Due Date</b>	<b>Current Cost</b>	<b>Projected Cost</b>
<b>DEDUCTIONS (Monthly)</b>		<b>Current \$</b>	<b>Projected \$</b>	Fuel and Oil				
Federal Income Tax Withheld (FITW)				Auto Insurance				
FICA-Soc Security				Auto Repairs				
FICA-Medicare				Car Wash				
Servicemembers Group Life Insurance (SGLI)				Bus/Subway/Car Pool				
Family Member (SGLI)				Tolls/Parking				
State Income Tax				Misc _____				
AFRH (Air Force Retiree Home)				Misc _____				
Montgomery GI Bill				<b>PERSONAL (Monthly)</b>		<b>Due Date</b>	<b>Current Cost</b>	<b>Projected Cost</b>
Air Force Assistance Fund (AFAF)				Additional Life Insurance				
Combined Federal Campaign (CFC)				Child Toys, Allowance				
Meal Deduction				Beauty Care				
Debt Deduction				Haircuts				
Dependent Dental				Hobbies				
Thrift Savings Plan				Pets				
Child Support/Alimony				Newspapers/Magazines				
Misc _____				CDs/Music (Including On-Line Sources)				
Misc _____				Videos/DVDs (Including On-Line Sources)				
<b>SAVINGS / INVESTMENTS (Monthly)</b>		<b>Current Cost</b>	<b>Projected Cost</b>	Church Tithes/Charity				
Emergency Funds				Alcoholic Beverages				
Savings Other (House, Vacation, etc)				Tobacco Products				
Education Fund				Gifts (Birthdays, Graduation, etc.)				
Investments				Education (Books, Tuition, Fees, etc.)				
Non-Service Retirement Plan				Spending Money				
Misc _____				Entertainment (Movies, Bowling, etc.)				
Misc _____				Checking/ATM Fees				
Misc _____				Misc _____				
Misc _____				Misc _____				
<b>HOUSING RELATED (Monthly)</b>		<b>Due Date</b>	<b>Current Cost</b>	<b>Projected Cost</b>				
Rent Payment								
Mortgage Payment								
Second Mortgage Payment								
Home/Renters Insurance								
Electricity								
Gas								

