



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 _____
 Savings Account _____
 Other Savings _____
 Insurance (cash value) _____
 Retirement Funds _____
 Home (market value) _____
 Auto (age__make_____) _____
 Auto (age__make_____) _____
 Other Possessions (estimate) _____
 Money Owed to Me _____
 Other _____
 Other _____

WHAT I OWE

	Total Owed	Min. Pymt.	Mo. Interest	Other	Total Owed	Min. Pymt.	Mo. Interest
Mortgage (current bal.)	\$ _____	_____	_____%	_____	\$ _____	_____	_____%
Home Equity Loan	\$ _____	_____	_____%	_____	\$ _____	_____	_____%
Credit Cards:							
_____	\$ _____	_____	_____%	_____	\$ _____	_____	_____%
_____	\$ _____	_____	_____%	_____	\$ _____	_____	_____%
_____	\$ _____	_____	_____%	_____	\$ _____	_____	_____%
_____	\$ _____	_____	_____%	_____	\$ _____	_____	_____%
Car Loans	\$ _____	_____	_____%	_____	\$ _____	_____	_____%
Education Loans	\$ _____	_____	_____%	_____	\$ _____	_____	_____%
Family/Friends	\$ _____	_____	_____%	_____	\$ _____	_____	_____%

WHAT I MAKE

Use gross figures (before taxes and deductions):
 Job #1 \$ _____ (weekly (every other week (monthly (twice a month
 Job #2 \$ _____ (weekly (every other week (monthly (twice a month
 My spouse gets a check for:
 Job #1 \$ _____ (weekly (every other week (monthly (twice a month
 Job #2 \$ _____ (weekly (every other week (monthly (twice a month
 Other Income (explain) _____
 Total Monthly Income _____

WHAT I SPEND

EARNINGS/INCOME PER MONTH

Salary #1 (gross) _____
 Salary #2 (gross) _____
 Other _____

TOTAL MONTHLY INCOME: _____

GIVING

Church _____
 Other Contrib. _____
TOTAL GIVING _____

TAXES

Federal _____
 State _____
 Other _____
TOTAL TAXES _____

SAVINGS

TOTAL SAVINGS _____

DEBT

CREDIT CARDS
 Visa _____
 Master Card _____
 Discover _____
 Am. Express _____
 Gas Cards _____
 Dept. Stores _____
EDUCATION LOANS _____
OTHER LOANS:
 Bank Loans _____
 Credit Union _____
 Family/Friends _____
 Other _____
TOTAL DEBT _____

HOUSING

MORTGAGE/TAXES/RENT _____
MAINTENANCE/REPAIRS _____
UTILITIES:
 Electric _____
 Gas _____
 Water _____
 Trash _____
 Telephone/Internet _____
 Cable TV _____
OTHER _____
TOTAL HOUSING _____

AUTO/TRANSPORTATION

CAR PAYMTS./LICENSE _____
GAS/BUS/TRAIN/PKING. _____
OIL/LUBE/MAINT. _____
TOTAL AUTO _____

INSURANCE (paid by you)

AUTO _____
HOMEOWNERS _____
LIFE _____
MEDICAL/DENTAL _____
OTHER: _____
TOTAL INSURANCE _____

HOUSEHOLD/PERSONAL

GROCERIES _____
CLOTHES/DRYCLEANING _____
GIFTS _____
HOUSEHOLD ITEMS _____
PERSONAL
 Liquor/Tobacco _____
 Cosmetics _____
 Barber/Beauty _____
OTHER
 Books/Magazines _____
 Allowances _____
 Music Lessons _____
 Personal Technology _____
 Education _____
 Miscellaneous _____
TOTAL HOUSEHOLD _____

ENTERTAINMENT

GOING OUT:
 Meals _____
 Moves/Events _____
 Babysitting _____
TRAVEL (VAC./TRIPS) _____
OTHER:
 Fitness/Sports _____
 Hobbies _____
 Media Rental _____
 Other _____
TOTAL ENTERTAINMENT _____

PROFESSIONAL SERVICES

CHILD CARE _____
MED./DENTAL/PRESCRIP. _____
OTHER:
 Legal _____
 Counseling _____
 Union/Prof. Dues _____
 Other _____
TOTAL PROFESSIONAL _____

MISC. SMALL CASH EXPENSES _____

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's Tax Service, Inc. _____

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 _____

(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.