



## Personal Financial Assessment

Completing a personal financial assessment will help us determine exactly what your financial circumstances are and enable us to make a realistic determination of what payment arrangements are feasible for you. Please provide estimates as accurate as possible. The information should be provided as “monthly” income and expenses.

### HOUSING EXPENSES

Rent/Mortgage \$ \_\_\_\_\_

2nd Mortgage \$ \_\_\_\_\_

Property Taxes \$ \_\_\_\_\_

(if not included in mortgage payment)

Rent/Homeowners Insurance \$ \_\_\_\_\_

Utilities: Phone/Water/Gas/Electric \$ \_\_\_\_\_

Association Dues \$ \_\_\_\_\_

Sub Total \$ \_\_\_\_\_ (1)

### NET MONTHLY INCOME

Wage Earner #1  
(take home pay) \$ \_\_\_\_\_

Wage Earner #2  
(take home pay) \$ \_\_\_\_\_

Other Income \$ \_\_\_\_\_

Income Total \$ \_\_\_\_\_ (5)

### LIVING EXPENSES

Food \$ \_\_\_\_\_

Clothing (including laundry/cleaning) \$ \_\_\_\_\_

Transportation (gas, maintenance, bus) \$ \_\_\_\_\_

Insurance \$ \_\_\_\_\_

(auto, life & medical not  
deducted from pay) \$ \_\_\_\_\_

Daycare \$ \_\_\_\_\_

Medical Expenses \$ \_\_\_\_\_

Sub Total \$ \_\_\_\_\_ (2)

### WHAT'S LEFT

Income Total (from line 5) \$ \_\_\_\_\_

Monthly Expenses Total  
(from line 4) \$ \_\_\_\_\_

Cash Flow Total \$ \_\_\_\_\_

(subtract monthly expenses total  
from the income total )

### MONTHLY INSTALLMENT DEBT

Car Loan \$ \_\_\_\_\_

Child Support/Alimony \$ \_\_\_\_\_

Credit Card Debt (list all cards) \$ \_\_\_\_\_

Credit Card Debt \$ \_\_\_\_\_

Credit Card Debt \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Sub Total \$ \_\_\_\_\_ (3)

### MONTHLY EXPENSES

(add the subtotals for lines 1, 2, & 3)

Grand Total \$ \_\_\_\_\_ (4)

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_