

Redstone Federal Credit Union® Personal **FINANCIAL ASSESSMENT**

Redstone Federal Credit Union and BALANCE offer financial information and counseling to help members and their families make the most of their money. We offer solutions for those experiencing a financial crisis, suggestions and guidance for those facing money challenges, and practical information for those considering financial opportunities.



REDSTONE
FEDERAL CREDIT UNION®

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Insured by NCUA



ASSETS

Please use this worksheet to record your existing financial situation.

Calculate your monthly income. Please enter your gross pay (before taxes and other deductions) and your net pay (face value of your check). Include variable income received each month, such as commissions, as well as periodic income, such as a large tax refund or bonus. This will have to be divided by twelve to get the monthly figure.

MONTHLY INCOME	GROSS INCOME	NET INCOME	PARTNER'S GROSS	PARTNER'S NET
INCOME SOURCE/EMPLOYER				
RETIREMENT/PENSION				
CHILD SUPPORT/ALIMONY				
SOCIAL SECURITY				
FOOD ASSISTANCE (SNAP, WIC, etc.)				
UNEMPLOYMENT INSURANCE				
PART TIME EMPLOYER/SECOND JOB				
SUPPORT FROM FAMILY/FRIENDS				
RENTAL INCOME				
OTHER INCOME (variable or periodic)				
TOTAL MONTHLY INCOME				

ASSETS AND LIABILITIES	PRESENT VALUE	AMOUNT OWED	MONTHLY PAYMENT
HOME MORTGAGE			
SECOND MORTGAGE			
OTHER MORTGAGE/HELOC			
VEHICLE PAYMENT #1			
VEHICLE PAYMENT #2			
PROPERTY/LAND			
401(k)/403(b) LOAN			
OTHER PAYMENTS (e.g. vessel, RV, timeshare, additional vehicles, etc.)			
TOTAL MONTHLY INCOME			

OTHER INVESTMENTS	PRESENT VALUE	MONTHLY CONTRIBUTION	PROPOSED CONTRIBUTION
401(k)/403(b) CONTRIBUTION			
SAVINGS ACCOUNT			
IRA			
MONEY MARKET/STOCKS/CD			
PRIOR YEAR TAXES (Federal and State)			
SAVINGS GOALS			
CASH VALUE LIFE INSURANCE			
OTHER			
TOTAL MONTHLY INCOME			

Don't forget to include your payroll deducted 401(k)/403(b) contributions

MONTHLY EXPENSES

For all categories that apply to you, enter the monthly amount you spend in the "CURRENT" category. Many expenses fluctuate each month and will need to be averaged. Other expenses may be periodic (such as insurance, vehicle registration, and taxes). Calculate the annual amount and divide by twelve. Use your account statements to assist with completing.

HOUSING	CURRENT	PROPOSED
MORTGAGE/RENT		
SECOND MORTGAGE/ EQUITY LINE		
HOMEOWNER'S/RENTER'S INSURANCE		
PROPERTY TAXES		
CONDO FEES/HOA DUES		
HOME MAINTENANCE		
LAWN/GARDEN/POOL		
MONITORED ALARM		
GAS/ELECTRIC (average)		
WATER/SEWER/GARBAGE		
LANDLINE/CELL PHONE		
CABLE/SATELLITE		
INTERNET		
FOOD	CURRENT	PROPOSED
GROCERIES/HOUSEHOLD ITEMS		
FOOD AT WORK/SCHOOL		
DINING OUT		
ALCOHOL/TOBACCO		
MEDICAL	CURRENT	PROPOSED
DOCTOR/CHIROPRACTOR		
OPTOMETRIST/LENSES		
DENTIST/ORTHODONTIST		
PRESCRIPTIONS		
HEALTH/DENTAL/VISION INSURANCE		
LIFE/DISABILITY INSURANCE		
TRANSPORTATION	CURRENT	PROPOSED
VEHICLE PAYMENT #1		
VEHICLE PAYMENT #2		
AUTO INSURANCE		
DMV REGISTRATION		
GASOLINE/OIL		
MAINTENANCE/REPAIRS		
PUBLIC TRANSPORTATION/ TOLLS/PARKING		

MISCELLANEOUS OBLIGATIONS	CURRENT	PROPOSED
FEDERAL TAX REPAYMENT		
STATE TAX REPAYMENT		
STUDENT LOANS		
UNION DUES		
CHILD SUPPORT/ALIMONY		
PERSONAL	CURRENT	PROPOSED
BEAUTY/BARBER		
CLOTHING/JEWELRY		
COSMETIC/MANICURES		
LAUNDRY/DRY CLEANING		
ENTERTAINMENT	CURRENT	PROPOSED
MOVIES/CONCERTS/ THEATER		
BOOKS/MAGAZINES/ NEWSPAPERS		
STREAMING		
SPORTS/HOBBIES/ MEMBERSHIP		
VACATIONS/TRAVEL		
MISCELLANEOUS	CURRENT	PROPOSED
CHILDCARE/DAYCARE/ BABYSITTING		
TUITION/LESSONS		
PET CARE		
STORAGE FEES		
BANKING FEES		
POSTAGE		
HOLIDAY/BIRTHDAY/GIFTS		
CHARITY/RELIGIOUS CONTRIBUTIONS		
OTHER:		
OTHER:		
OTHER:		
OTHER:		
OTHER:		
OTHER:		
SAVINGS	CURRENT	PROPOSED
EMERGENCY/MISC. SAVINGS		

CURRENT DEBTS

Please list all unsecured debts. Do not include mortgage, vehicle, or student loans. List these loans in the appropriate categories on the previous expense information page. Use your current creditor statements to assist with completing.

NAME OF CREDITOR	PAYMENT AMOUNT	CURRENT BALANCE	INTEREST RATE	MONTHS LATE
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
TOTAL CURRENT BALANCES				

Find out more about how you can turn your financial dreams into reality by visiting our website.

Scan the code to learn more.



Membership required; visit redfcu.org/join for details. RFCU is federally insured by NCUA.

BALANCE Financial Fitness Program is offered to RFCU members through a partnership between RFCU and BALANCE. RFCU does not warrant, guarantee, or insure products or services offered by or through BALANCE. RFCU and BALANCE are separate entities.