



Member Name

Address

Home Phone

Business Phone

Mobile Number

Email Address

Date of 1st Meeting

Branch

Relationship Associate

Notes

If you have questions about these worksheets, please call Financial Coaching at (206) 315-6720 or email coaching@veritycu.com.



Income and Deductions

Monthly Income		
Monthly Payroll	Current	Modified
Gross Pay		
Net Pay		
Gross Pay		
Net Pay		
Child Support (consistently received)		
Social Security, Disability, Pension or Retirement		
Other Income		
Total Net Monthly Income		

Payroll Deductions		
Combined from all employers	Current	Modified
Health and Other Insurance		
401k, 403b Contributions		
401k, 403b and other loan payments		
Child Support		
Cafeteria Benefits (pre-tax childcare, medical, etc)		
Other Deductions		
Total Deductions		

Notes



Monthly Living Expenses

Housing (Divide annual amounts by 12)		Current	Modified
Rent			
Mortgage			
Second Mortgage			
Home Equity Line of Credit			
Mortgage Delinquency? List amount in arrears.			
Property Taxes (unless included in mortgage payment)			
Homeowners Association Dues			
Home Maintenance (cleaning, gardening, repairs)			
Total Housing			

Utilities (Divide Annual amounts by 12)		Current	Modified
Electricity			
Natural Gas, Propane, etc			
Sewer and Water			
Garbage			
Telephone			
Cable or Satellite			
Internet Service			
Cellular phones, pagers, etc			
Alarm Monitoring			
Total Utilities			

Food and Household Supplies		Current	Modified
Grocery Stores			
Warehouse Clubs (Sams, Costco, etc)			
Meals Out (include school lunches)			
Total Food and Household Supplies			

Transportation		Current	Modified
Car Payment			
Car Payment			
Automobile Insurance			
Fuel			
Bus, Ferry, Train, Parking, etc			
Maintenance and Licensing			
Total Transportation			

Childcare and Activities		Current	Modified
Support (not payroll deducted)			
Preschool, Daycare, Babysitting			
Allowance			
Tuition, Lessons, Sports			
Total Childcare and Activities			

Monthly Living Expenses, continued

Medical and Dental		Current	Modified
Insurance (not payroll deducted)			
Co-Pays and Prescriptions			
Total Medical and Dental			

Miscellaneous		Current	Modified
Tithing, Charitable Contributions			
Union Dues, Professional Memberships			
Student Loans			
Life Insurance			
Storage Fees			
Pet Care			
Beauty, Barber			
Gym, Hobbies, etc			
Pocket Money (coffee, snacks, minimal purchases)			
Clothing Replacement			
Dry Cleaning			
Entertainment			
Purchases (movies, music, books, etc)			
Alcohol, Tobacco			
Celebrations (holidays, birthdays, etc)			
Travel			
Other			
Other			
Other			
Other			
Total Miscellaneous			

Note



Creditors

Credit Card Debt

Please do not include account numbers until you have completed your financial counseling session.

Name of Creditor	Account Number	Balance Owed	Monthly Payment	Modified Payment	APR	Amount Past Due
Total						

Secured Debt

List Mortgages, Lines of Credit, Automobile Loans, etc that you may be having difficulty with. Account numbers not necessary.

Name of Creditor	Account Number	Balance Owed	Monthly Payment	Modified Payment	APR	Amount Past Due

Miscellaneous Debt

Include collection accounts, medical or other debts you make monthly payments on.

Name of Creditor	Account Number	Balance Owed	Monthly Payment	Modified Payment	APR	Amount Past Due
Total						

Actions To Consider