



## **Financial Fitness Analysis**

### **Member Information:**

**Your Name:**

**Member Account Number:**

**Date of Birth:**

**Joint Member Name:**

**Joint Member**

**Date of Birth:**

**Number of People  
in Household:**

**Street Address:**

**City:**

**State:**

**Zip:**

**Home Phone:**

**Work/Daytime Phone:**

## Average Monthly Expenses:

<b>Housing:</b>	<b>Amount</b>	<b>Comments</b>
<b>Rent/Mortgage</b>		
<b>Heat*</b>		
<b>Electric</b>		
<b>Water</b>		
<b>Phone/Cell</b>		
<b>Cable</b>		
<b>Internet Access</b>		
<b>Repairs/Improvements*</b>		
<b>Household Expenses</b>		
<b>Homeowners Insurance</b>		

\* Take year's estimate & divide by 12

<b>Food:</b>	<b>Amount</b>	<b>Comments</b>
<b>Groceries</b>		
<b>Non-Food/Toiletries</b>		
<b>Mid-week Shopping</b>		
<b>Meals Out</b>		

<b>Transportation:</b>	<b>Amount</b>	<b>Comments</b>
<b>Gas/Vehicle</b>		
<b>Maintenance</b>		
<b>Parking</b>		
<b>Car Insurance</b>		

<b>Other Expenses:</b>	<b>Amount</b>	<b>Comments</b>
<b>Clothing*</b>		
<b>Medical/Dental*</b>		
<b>Education*</b>		
<b>Self Paid Life Insurance</b>		
<b>Gifts*</b>		
<b>Donations*</b>		
<b>Entertainment**</b>		
<b>Child Care</b>		
<b>Vacations*</b>		
<b>Beauty/Barber</b>		
<b>Laundry/Dry Cleaning</b>		
<b>Pets*</b>		
<b>Alcohol/Tobacco</b>		
<b>Other</b>		
<b>Other</b>		

\* Take year's estimate & divide by 12

\*\* Entertainment includes: reading, videos, movies, hobbies, etc.

**Subtotal:**  
**+ Savings:**  
**= Monthly Expenses:**

**Average Monthly Income:**

<b>Net Pay:</b>	<b>Amount</b>	<b>Employer Name</b>
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**Your Monthly Income**

**Joint Member's Monthly Income**

<b>Other Income:</b>	<b>Amount</b>	<b>Comments</b>
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**Child Support**

**Alimony**

**Rental Property**

**Other**

**Other**

**Total Income**

**Total Income:**

**- Expenses:**

**= Total Available for Debt:**

**Loans:**

**Creditor**

**Debt:**

**Balance**

**Payment**

**Credit Cards :**

**Creditor**

**Balance**

**Payment**

**Total Debt:**

**Total Mo. Payment:**

**Amount Available for Debt:**

**- Total Monthly Payment:**

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**This is Your Bottom Line!**

**Asset Information:**

Type	Description	Value	Existing Loan		Balance
Home			Yes	No	
Auto			Yes	No	
Auto			Yes	No	
401K			Yes	No	
Other*			Yes	No	
Other*			Yes	No	

**Potential Cosigners:**

Name:	Member Account #:
Name:	Member Account #:
Name:	Member Account #: