

TRANSITION ASSISTANCE PROGRAM
PERSONAL FINANCIAL MANAGEMENT

SECTION A: INCOME (MONTHLY)	CURRENT	PROJECTED	SECTION C: SAVINGS (MONTHLY)	CURRENT	PROJECTED
Base Pay			Emergency Funds		
BAS			Savings (House, Vacation)		
BAH			Education Fund		
OHA			Investments		
COLA			Other		
Special Pay			Section C Total		
Hazardous Duty Pay					
Flight Duty Pay					
Foreign Language Pay					
Family Separation Allowance					
Spouse Earnings (NET)					
Jump Pay					
Other Job Take Home Pay					
Military Retirement Pay					
Rental Home Income			SECTIONS TOTALS	CURRENT	PROJECTED
VA Benefits			Section B		
Child Support/Alimony			Section C		
Social Security Income			Section D		
Survivor Benefits			Section E		
Interest/Dividends			Section F		
Other			Section G		
Other			Section H		
Section A Total			Section I		
			Section J		
SECTION B: DEDUCTIONS (MONTHLY)	CURRENT	PROJECTED	Total: (Sections B thru J)		
Federal income tax (FITW)					
FICA - Social Security					
FICA- Medicare					
Service Member (SGLI)					
Family Member (SGLI)					
State Income Tax			FOR CAPSTONE:		
AFRH (AF Retirement Home)			12 Month Spending Plan	CURRENT	PROJECTED
Montgomery GI Bill			SECTION A (Income)		
Air Force Assistance Fund			Section B-J total		
Combined Federal Campaign			Income (-) Section B-J		
Meal Deduction					
Debt Deduction			12 Month Budget	CURRENT	PROJECTED
Dependent Dental			Income x 12 =		
Thrift Savings Plan			Section B thru J total x 12 =		
Child Support/Alimony Paid					
Section B Total					

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SECTION D: HOUSING RELATED	CURRENT	PROJECTED	SECTION F: FOOD	CURRENT	PROJECTED
Rent			Groceries		
Mortgage Payment			Lunches (Self)		
Second Mortgage Payment			Lunches (Spouse)		
Home/Renters Insurance			Lunches (Children)		
Electricity			Meals Out		
Gas			Entertainment (BBQ, Parties)		
Water			Quick Stops (Coffee, Snacks)		
Sewer			Other		
Garbage			Other		
Telephone Land Line			Section F Total		
Cell Phone			SECTION G: CHILD CARE	CURRENT	PROJECTED
Cable/Satellite Television			Day Care		
Internet			Babysitter		
House Repair / Yard Work			School Supplies		
Storage			Sports/Activities		
Other			Other		
Section D Total			Section G Total		
SECTION E: PERSONAL	CURRENT	PROJECTED	SECTION H: TRANSPORTATION	CURRENT	PROJECTED
Additional Life Insurance (VGLI, Etc.)			Fuel and Oil		
Child toys, Allowance			Auto Insurance		
Beauty Care			Auto Repairs		
Haircuts			Car Wash		
Hobbies			Bus, Subway, etc		
Pets			Other		
Music (In any format)			Other		
Movies (Hulu, Netflix, etc.)			Section H Total		
Church Tithes/Charity			Section I: HEALTH	CURRENT	PROJECTED
Alcoholic Beverages			Medical Expenses		
Tobacco Products			Medical Insurance		
Gifts (Birthday, Graduation)			Dental Expense		
Education (Books, Tuition)			Dental Insurance (private)		
Spending Money			Prescriptions/Equipment		
Entertainment			Vitamins/Supplements		
Checking/ATM Fees			Glasses/Contacts		
Other			Other		
Section E Total			Section I Total		

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SECTION J: CONSUMER DEBT					
DEBT NAME	DEBT TYPE	INTEREST RATE	CURRENT BALANCE	MINIMUM MONTHLY PMT.	PROJECTED PMT.
(Example) USAA	CAR PAYMENT	4.2	15,000	320	320
TOTAL					

Debt to Income Ratio: Total debt monthly payment ÷ Net Pay =