

Instructions: Please fill out the Financial Planning Worksheet and bring it to a Financial Service Representative to start achieving your goals!



At ICCU, we promise to ... partner with you to achieve financial success.

Employment

Employer (above)

Position | Title

Length of Employment

Spouse | Other Employer

Yearly Household Income:

- Under \$25,000
 \$26,000 - \$45,000
 \$46,000 - \$65,000
 \$66,000 - \$98,000
 Over \$100,000

My Financial Planning Worksheet

Personal Information

Date: _____ Member Since: _____ New ICCU Member
 Name: _____ DOB: _____
 Spouse/Partner: _____ DOB: _____
 Child Name: _____ DOB: _____
 Child Name: _____ DOB: _____
 Child Name: _____ DOB: _____
 Best way to reach you: Phone: _____ Email: _____

My Priorities

Rank the importance of the following items:

	low	-----	high
Finding more "room" in my budget	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establishing an emergency savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings for children's education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retirement planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchasing/building/remodeling a home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixing or building credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other major event or purpose: _____

My Accounts | Money

Do you currently: Rent Own Other: _____

If own a home, approximate value: \$ _____

If we currently have the following accounts:

Account Type	Interest Rate	Balance	Loacation	Place
Mortgage	_____ %	\$ _____	_____	_____
Home Equity Loan	_____ %	\$ _____	_____	_____
Auto Loan	_____ %	\$ _____	_____	_____
Checking	_____ %	\$ _____	_____	_____
IRA Retirement	_____ %	\$ _____	_____	_____
Savings CD's	_____ %	\$ _____	_____	_____
Other:	_____ %	\$ _____	_____	_____

Comments : _____

I authorize ICCU to check financial information data, which may include obtaining a credit report or credit score from any consumer reporting agency to verify my eligibility for any accounts and services ICCU offers or I may request.

Member signature

Member Account #

My Budgeting Worksheet

Income

Monthly Gross Income..... \$ _____
Add: Any Additional Income (Child Support, etc.) \$ _____
Total Monthly Gross Income..... **\$ _____**
Subtract: Taxes | Health Ins. | Other Payroll Deductions..... \$ _____
Subtract: Savings | 401k..... \$ _____
TOTAL MONTHLY SPENDABLE INCOME..... **\$ _____**

Expenses

HOUSING EXPENSES

Rent or Mortgage..... \$ _____
Utilities (Electric, Gas, Water, Sewage, Trash)..... \$ _____
Insurances..... \$ _____
Repairs..... \$ _____
Taxes..... \$ _____
Total Housing Expenses..... \$ _____

CAR EXPENSES

Loan Payment(s)..... \$ _____
Gas..... \$ _____
Insurance..... \$ _____
Maintenance | Repairs..... \$ _____
Total Car Expenses..... \$ _____

DEBTS

Creditor #1: _____ Balance \$ _____ Monthly Payment \$ _____
Creditor #2: _____ Balance \$ _____ Monthly Payment \$ _____
Creditor #3: _____ Balance \$ _____ Monthly Payment \$ _____
Creditor #4: _____ Balance \$ _____ Monthly Payment \$ _____
Creditor #5: _____ Balance \$ _____ Monthly Payment \$ _____
Total Creditor Debt..... \$ _____

MISCELLANEOUS EXPENSES

Cable | Internet..... \$ _____
Cell phone | Telephone..... \$ _____
Charitable Contributions | Church | Community Giving..... \$ _____
Childcare | Support..... \$ _____
Clothing | Shoes..... \$ _____
Entertainment | Video Rentals..... \$ _____
Gifts (Birthday, Holidays, etc.)..... \$ _____
Groceries..... \$ _____
Haircuts | Nails | Personal Care..... \$ _____
Hobbies..... \$ _____
Lawn Care | Snow Plowing..... \$ _____
Lunches | Meals Away from Home..... \$ _____
Medical | Co-Pays | Medication | Health Care..... \$ _____
Newspaper | Magazine Subscriptions | Club Dues..... \$ _____
Pet Supplies | Food | Vet Exams..... \$ _____
School Tuition | Supplies | Books..... \$ _____
Other: _____ \$ _____
Total Miscellaneous Expenses..... \$ _____

TOTAL MONTHLY EXPENSES..... **\$ _____**

Monthly Surplus or Shortage..... **\$ _____**

Subtract your "total monthly expenses" from "total monthly spendable income