

In order to view and print our [Financial Profile Form](#) you will need to download the **FREE Adobe Acrobat Reader** software by clicking on:



If you already have **Adobe Acrobat Reader**, just click on the following: [Financial Profile Form](#).

Tips on completing the Financial Profile Form

First of all try not to let this form overwhelm you. **On section #1** we are basically looking for your monthly net or bring home pay. If you are paid weekly just take your normal paycheck and multiply that figure by 4. If you are paid bi-weekly or twice a month, multiply that figure by 2. If you monthly income varies due to being paid on a commission or paid in tips, ect take at least a 6 month average. List any other sources of monthly income such as a part time job or Social Security. If you receive child support and it is irregular, only list an amount that you think you can count on each month which may be nothing.

For Section# 2, Monthly Living Expenses, start off with the easy amounts such as your monthly mortgage or rent payment. If your house insurance and property taxes are not figured into your monthly mortgage payment, take the total yearly amount and divide that number by 12 and list that figure under **Taxes & Ins-House**.

For **Food** you may not know how much you are spending each month in this category. List an amount that you think you spend and then my advise is to start tracking your monthly food costs including fast food and restaurant for the next few months.

Under **Transportation** list your car/van/truck payments if you would like to make those payments on your own. If you would like to include your van, car or truck payments in your Debt Management Plan, please list those payment under Section #3. If you pay your auto insurance quarterly, take the total quarterly payment and divide by 3. List that figure under **Auto Ins**. For **Auto Repairs**, try to estimate a yearly amount of what it what take to maintain and repair your auto/s. Most people will have to guess on that amount. You will then need to divide that yearly expense by 12 and list that amount under Auto repairs. Under **License Plates**, take your yearly plate expense and divide by 12.

For **Medical**, only list a Medical Ins. amount if your medical insurance is not deducted from your paycheck. **Under Medical Deductible**, try and figure your yearly out of pocket expenses for Doctor visits and co-pays and take that yearly amount and divide by 12.

For **Recreation** most people spend more then they think. You may have to track your Recreational expenses for a period of time to get a handle on how much your spending in this area. For now just make a good estimate.

Under Child Care, only list a **Child Support** amount if that payment is NOT taken out of your paycheck.

If you pay a **Life Insurance** premium, that is not deducted from your paycheck. list that amount under Life Insurance.

For **Fed/Sate/City Taxes**, only list an amount if you pay taxes on your own, not through an employer or if you have an IRS repayment that you make on your own.

If you have any **questions on completing your Financial Profile form**, please call our office at **260-432-8200** or **1-800-432-0420**. You may also e mail your questions to: info@financialhope.org