

	<b>MONTHLY BUDGET</b>	<b>CURRENT</b>	<b>TRANSITION</b>
<b>INCOME</b>	Your Monthly GROSS Income		
	Spouse Monthly GROSS Income		
	Monthly BAH (for college-it's not taxed!)	XXXXXXXXXXXX	
	INCOME TAX (20%) - Gross x .2 (subtract)		
	<b>INCOME TOTAL</b>		
<b>SAVINGS</b>	Monthly Savings (emergencies, goals, etc.)		
	Monthly Investments (IRA, TSP, 401(k), etc.)		
	<b>SAVINGS TOTAL</b>		
<b>MONTHLY</b>	<b>Housing</b> (rent, mortgage, taxes, repairs, etc.)		
<b>LIVING</b>	<b>Utilities</b> (cable, gas, telephone, cell, electric, water, garbage, etc.)		
<b>EXPENSES</b>	<b>Food</b> (dining out, groceries, snacks, etc.)		
	<b>Transportation</b> (gas, repairs, taxes, parking, bus, registration, etc.)		
	<b>Insurance</b> (auto, home, life, health, dental, renters, disability, etc.)		
	<b>Healthcare</b> (co-pays, deductibles, doctor, dental, eyes, drugs, etc.)		
	<b>Clothing</b> (purchases, laundry, dry cleaning, shoes, accessories, etc.)		
	<b>Child Care</b> (daycare, child support, diapers, wipes, supplies, etc.)		
	<b>Pet Care</b> (food, supplies, vet services, boarding, grooming, etc.)		
	<b>Personal</b> (hair care, gym, smoking, alcohol, toileteries, etc.)		
	<b>Education</b> (books, supplies, equipment, activity fees, etc.)		
	<b>Leisure</b> (concerts, sports, fishing, games, movies, travel, events, golf, netflix, hulu, spotify, etc.)		
	<b>Gifts/Charities</b> (church, birthdays, clubs, civic groups, anniversaries, etc.)		
	<b>Miscellaneous</b> (moving, ATM fees, stamps, etc.)		
	<b>LIVING EXPENSES TOTAL</b>		
<b>DEBT</b>	(what for - car, credit card, loan, etc.)	(monthly payment)	(monthly payment)
	<b>Debt to Income Ratio</b>	<b>DEBT TOTAL</b>	
<b>SUMMARY</b>	<b>INCOME TOTAL</b>		
	<b>SAVINGS</b> (subtract)		
	<b>LIVING EXPENSE TOTAL</b> (subtract)		
	<b>DEBT</b> (subtract)		
	<b>SURPLUS (+) / DEFICIT (-)</b>		

A) WRITE "SMART" FINANCIAL GOALS FOR YOURSELF BELOW

Short-Term Goal (1 month to 1 year)	
Long-Term Goal (5 to 10 years)	

B) DETERMINE CIVILIAN SALARY EQUIVALENT <https://militarypay.defense.gov/Calculators/RMC-Calculator/>

C) DETERMINE COST OF LIVING AT POTENTIAL LOCATIONS <https://smartasset.com/mortgage/cost-of-living-calculator>

RMC Salary			RMC Salary		
Location (city/zip)			Location (city/zip)		
Salary			Salary		
Housing Costs			Housing Costs		
Tax Changes			Tax Changes		

D) COST OF HEALTH INSURANCE <https://www.healthcare.gov/see-plans/>

Option 1:	Monthly Cost:	Deductible:
Option 2:	Monthly Cost:	Deductible:

E) FINANCIAL ACTION PLAN

Increase Income	
Decrease Living Expenses	
Decrease Indebtedness	
Notes:	