

Branch	_____
Initials	_____

Financial and Budgetary Services

The time is now, the service is free!

K Y'Wta Y'hc'5D; : 7I 'a Ya VYfg\|d''H]a Y'UbX'a cbYmigUj]b['VYbYZ]hg'UfY' bck ' Uj U]UV'Y'hc' mci ž'a UbmicZ'k \]W' UfY' Z'FY'' C bY'cZ' mci f' VYbYZ]hg']g' ci f' Z'FY' UbX' W' bZ]XYbh]U' :]bUbW]U' UbX' 6i X[YHufmGYfj]W''

H\]g'gYfj]W' k]'' Ubgk Yf' mci f' dYfgcbU' 'a cbYmia UbU[Ya Yb'hei Ygh]cbg'cf' W' bWf'bg' UbX' \Y'd' mci 'hc' VY' Ub']bZcfa YX' W' bgi a Yf']b' hcXUmf]a Uf_Yhd' UW'' M'ci ' Xcbf]i \Uj Y'hc' \Uj Y'U' cUb' Uh'5D; : 7I 'hc' hU_Y' UXj UbhU[Y' cZ'h'Y' : F 99' gYfj]W'' H\Y'dfc[fUa' ZcW' gYg'cb' h\Y'dfYj Ybh]cb' UbX'#cf' fYgc' i h]cb' cZ]bUbW]U' d'fcV'Ya gž' \Y'd]b[' mci ' Z]bX' k Umg'hc' Vf]b[' mci f']bW' ta Y' UbX' Yl dYbgYg']bhc' VU' UbW'' 6m]hU_]b[' UXj UbhU[Y' cZ' ci f' :]bUbW]U' UbX' 6i X[YHufmGYfj]W' gž' mci ' W' b [U]b' VYh'Yf' W' b' h'c' ' cZ' mci f' Z]bUbW'g''

We offer several levels of service:

- Budgets:** develop, making ends meet, paying extra to creditors
- Credit Reports:** how to obtain, education
- Future:** save for down payments, mortgages, cars, what is affordable
- Loss or Decrease in income:** How can I pay everyone, whom should I contact, etc.

...AND MORE.

All levels of our Financial and Budgetary Services are designed to help you develop money management skills, gain control of your money and ease your financial worries. Our Budgetary Advisor is extremely well versed in all levels of Financial and Budgetary Services and will be happy to provide you with personalized assistance. This service is by appointment only and appointments can be held over the phone and at a time that is convenient for you. Prior to your appointment, you will be asked to complete our Financial and Budgetary Services Form, a copy of which is attached. Your completion of this form helps us to prepare for your appointment and provide you with the best possible service.

We look forward to serving you!

Budgetary Advice Information Sheet:

- Please complete the forms in **detail**.
- Provide a brief explanation of what reasons caused you to seek financial guidance from our Budgetary Advisors.
- **Please provide verification of incomes.** Include all sources of income used to pay expenses.
- Prior to appointment, please obtain credit reports from Experian (1-866-200-6020) and/or TransUnion (1-800-888-4213) for credit report education.
- Fax or Mail the completed forms and necessary documents to:
Aberdeen Proving Ground Federal Credit Union, P.O. Box 1176, Aberdeen, MD 21001-6176
or fax to # 410-838-3145

NAME	BIRTH DATE	SOCIAL SECURITY #	DATE	BALANCE CLIENT #

STREET ADDRESS	CITY	STATE	ZIP CODE	HOME PHONE

E-MAIL		CREDIT UNION MEMBER #	
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<input type="checkbox"/> MARRIED	<input type="checkbox"/> SINGLE	<input type="checkbox"/> DIVORCED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> WIDOWED	<input type="checkbox"/> MALE	DEPENDENTS
<input type="checkbox"/> OWN	<input type="checkbox"/> BUYING	<input type="checkbox"/> RENTING	<input type="checkbox"/> FAMILY	<input type="checkbox"/> OTHER	<input type="checkbox"/> FEMALE	

INCOME SOURCE / EMPLOYER	WORK PHONE	EXT	GROSS	NET
Retirement / Pension				
Child Support				
Social Security				
Food Stamps				
Other Income				
Other Income				
TOTAL MONTHLY INCOME				

PROPERTY	PRESENT VALUE	AMOUNT OWED	EQUITY	PAYMENT
Mortgage				
2nd Mortgage	n/a			
Car Payment 1				
Car Payment 2				

ASSETS/LIABILITIES	PRESENT VALUE	AMOUNT OWED	EQUITY	PAYMENT
Boat				
Property/Land				
Timeshare				
401K-403B Loan				
Other				
Other				

INVESTMENTS	PRESENT VALUE	MONTHLY CONTRIBUTION AMOUNT
401K-403B Contribution		
Savings Account		
IRA		
Stocks/Mutual Funds		
Other		
Other		

TOTAL	ASSETS	LIABILITIES	PAYMENTS

ESSENTIAL LIVING EXPENSES	CURRENT MONTHLY	VARIABLE LIVING EXPENSES	CURRENT MONTHLY
1. HOUSING		8. PERSONAL	
Rent/Mortgage		Beauty/Barber	
2nd Mortgage		Other	
HOA (Association Dues)		9. ENTERTAINMENT	
Property Taxes		Movie/Video	
Homeowner's Insurance		Dining Out	
Renter's Insurance		Sports/Hobbies/Clubs/Gym	
Gas/Electric (average)		Vacations/Travel	
Water/Sewer/Garbage		Reading Material/Music	
Cable/Satellite		10. CLOTHING	
Telephone		Purchases	
2. FOOD		Laundry/Dry Cleaning	
Groceries/Household Items		11. HOME CARE	
At Work/School		Maintenance/Cleaning	
3. MEDICAL		Pool Service/Gardening	
Health Insurance (Dental/Vision)		Monitored Alarm	
Prescriptions/Doctor Visits		12. MISCELLANEOUS	
4. TRANSPORTATION		Gifts	
Car Payment #1		Pet Care	
Car Payment #2		Pager/Cell Phone	
Gasoline		Banking Fees/Postage	
Maintenance/Repairs		Cigarettes/Alcohol	
Auto Insurance		Computer/Online Fees	
Auto Registration		Religious/Charity	
Tolls/Parking/Bus		Other	
5. CHILDCARE		Other	
Daycare/Sitting		TOTAL VARIABLE	
Alimony/Child Support			
6. EDUCATION		Assets/Liability/Investment	
Tuition/Lessons		Payments From First Page	
Student Loans			
7. MISCELLANEOUS		TOTAL EXPENSES	
Taxes (monthly repayment)			
Life Insurance			
Union Dues			
Storage Fee			
Other			
Other			
Other			
TOTAL ESSENTIAL			

CASH FLOW SUMMARY	
TOTAL NET INCOME	
OUTGOING EXPENSES	
DEBT PAYMENT	
BALANCE =	

Name: _____ Balance #: _____

Date: _____

	NAME OF CREDITOR	ACCOUNT #	CURRENT			
			BALANCE	PAYMENT	INT %	LATE
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
		Total				

Please provide a brief explanation of what reasons caused you to seek guidance from our budgetary advisors.

What do you hope to accomplish through our budgetary advice service?

Name: _____ Balance #: _____

Date: _____

Thank you for taking the time to complete the necessary information. An advisor will be in contact with you shortly.
**All information in this form will be treated as confidential and will be used for budgetary advice purposes only.*

I/We understand that the Credit and Budget Counseling services of Aberdeen Proving Ground Federal Credit Union are provided to me at no cost because I am a member of said credit union. I/We understand that the service offers various ways to solve money problems, techniques for money management, and information for developing informed consumer economic skills. I/we further understand that the purpose of Credit and Budget Counseling is 1) develop a budget to manage my personal finances on an ongoing basis, 2) to develop a plan to repay my outstanding debts and 3) develop a savings plan.

I/We am responsible for my decisions and agree to hold Aberdeen Proving Ground Federal Credit Union harmless of any claim, suit, action or demand from my creditors or myself or any other person resulting from decisions I/we make during or as result of my Credit and Budget Counseling sessions.

I/we agree to notify my Credit and Budget Counselor prior to incurring any new debts or obligations. APG Federal Credit Union may obtain a current credit report for the purpose of monitoring my debt repayment progress. I/we agree to meet regularly with my Budgetary Advisor. This information will not be provided to any non-affiliated third party.

Member Signature

Member Number

Date

Member Signature

Member Number

Date