



Financial Profile Instructions

This is a free, no-obligation assessment of your current finances, from which we can assess and recommend various options to achieve your goals (or help you identify and establish a set of goals).

The primary purpose of the *Profile* is to assess your debt, and calculate how much time and money *Mortgage & Consumer Debt Acceleration* will save you, so that we can subsequently help you better assess *when* and *how* to start planning your retirement.

The most crucial factors of financial planning are *Income and Expenses* (commonly known as your *budget*). Knowing your *current* budget, we can better project *the most feasible point in time* to retire, and how closely your current standard of living can be achieved in and throughout retirement. We then provide various options and the necessary steps to achieve these goals.

Conversely, most financial, estate, or retirement planners (especially those selling the traditional *Pre-tax Vehicles* or *Wall Street investment options*) are not concerned with your *income, expenses, or debt* --present or future. In our opinion, **financial planning cannot (and should not) be performed without this vital data.**

Obtaining the best picture of what your debt-acceleration savings and/or your retirement will look like requires *accuracy*. Invest the time necessary to *accurately* log your *Profile* entries. The more accurate you are, the more accurate we are.

1) Fill out this form in Adobe Reader or print and fill by hand (additional forms can be downloaded at www.americanfinancialplanner.com/profile)

2) Save and email it to: info@americanfinancialplanner.com

Note:

- ❖ **Monthly Amounts:** Use monthly figures (not annual). For Quarterly, Semi-Annual, or Annual expenses, use a monthly average.
- ❖ **Net Income:** This is your monthly take-home pay (what is written on your check). It is imperative that you provide a *net* income, and NOT a *gross* income.
- ❖ **Mortgage P&I Payment:** Principal & Interest only—there is a separate line for Taxes and Insurance. Make sure these mortgage payment components are separated.
- ❖ **Escrow:** This is your Property Tax and Insurance combined. If this is paid yearly by you (and not by your mortgage company, via escrow), combine these two yearly expenses, and divide that number by 12.
- ❖ **Home Maintenance:** This is for home upkeep, gardening, broken windows etc., but NOT for large projects. Remodeling and landscaping projects will be accounted for differently when you meet with our office personnel.
- ❖ **Presents & Gifts:** This includes Christmas, holidays, birthdays, weddings, etc. (Divide your total Christmas expense, birthday gifts, and gift expenses, etc. by 12 months).
- ❖ **Donations:** Regular monthly or annual donations to charity or church (this would include tithes).
- ❖ **Pre-Tax Items:** Check the Pre-Tax boxes for items that are deducted from your paycheck pre-tax (i.e. before your employer arrives at your final "take-home pay" amount). These typically include health insurance payments, 401(k) or IRA payments, Flex-Spending Medical Payments, Day Care, etc.

CONTACT INFORMATION

APPLICANT: Mr. Mrs. **FIRST** **LAST** **DOB** m/d/y

Ms.

SPOUSE: Mr. Mrs. **FIRST** **LAST** **DOB** m/d/y

Ms.

ADDRESS **CITY** **ST** **ZIP**

PHONE 1 **PHONE 2** **FAX**

EMAIL

Were you referred by someone? Yes No If YES, by whom?

Self Employed? Yes No If YES, entity type?

If, Yes, do you pay Quarterly Taxes? Yes No If YES, Amount each quarter: \$

Do you have a commercial Mortgage? Yes No If YES, enter mortgage information in the Mortgage Section.

At what age are you planning to retire?

Do you have a projection of how much it will take (annually) to retire? Yes No If, Yes, Amount: \$

Is paying off your mortgage part of your retirement strategy? Yes No

What is your primary retirement strategy? 401k IRA Real Estate Pension Other

Quarterly Taxes aside: For Income Tax, each year I typically : Pay \$ Get a Refund of \$ Break Even

Credit Score(s): Applicant Spouse

Any extracurricular or substantial up-and-coming financial events (i.e. purchase of a home, 2nd home, car, renovation, bankruptcy, etc.)

INCOME & RETIREMENT INFORMATION

NET MONTHLY INCOME

PRIMARY INCOME \$

SECONDARY INCOME \$

RENTAL INCOME \$

SOCIAL SECURITY INCOME \$

TAX RETURN INCOME \$

OTHER INCOME \$

OTHER INCOME \$

ALIMONY INCOME \$

UNTIL DATE

CHILD SUPPORT INCOME 1 \$

UNTIL DATE

CHILD SUPPORT INCOME 2 \$

UNTIL DATE

CHILD SUPPORT INCOME 3 \$

UNTIL DATE

ASSETS

CHECKING 1 \$ CHECKING 2 \$

SAVINGS 1 \$ SAVINGS 2 \$

401k 1 \$ 401k 2 \$

IRA 1 \$ IRA 2 \$

OTHER 1 \$ OTHER 2 \$

STOCKS/BONDS VALUE \$ BASIS \$

STOCKS/BONDS VALUE \$ BASIS \$

PENSION 1 \$ PENSION 2 \$

FROM DATE FROM DATE

TO DATE TO DATE

ANNUITY 1 \$ ANNUITY 2 \$

FROM DATE FROM DATE

TO DATE TO DATE

NOTES/EXEPTIONS/CLARIFICATIONS:

INSURANCES

TERM

APPLICANT'S DEATH BENEFIT \$

APPLICANT'S MONTHLY PREMIUMS \$

APPLICANT'S YEARS REMAINING

SPOUSE'S DEATH BENEFIT \$

SPOUSE'S MONTHLY PREMIUMS \$

SPOUSE'S YEARS REMAINING

CASH VALUE INSURANCE

APPLICANT'S DEATH BENEFIT \$

APPLICANT'S MONTHLY PREMIUMS \$

CASH VALUE

THIS POLICY IS:

WHOLE LIFE IUL VUL OTHER

APPLICANT'S DEATH BENEFIT \$

APPLICANT'S MONTHLY PREMIUMS \$

CASH VALUE

TERM

DO YOU HAVE COVERAGE FROM WORK? Yes No

DO YOU HAVE POLICIES ON CHILDREN? Yes No

THIS POLICY IS:

WHOLE LIFE IUL VUL OTHER

MORTGAGE INFORMATION

	MTG 1 NAME <input style="width: 90%;" type="text"/>	MTG 2 NAME <input style="width: 90%;" type="text"/>	MTG 3 NAME <input style="width: 90%;" type="text"/>
MONTHLY PAYMENT Principle & Interest Only	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
ESCROW Taxes & Insurance Only	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
CURRENT MORTGAGE BALANCE	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
MOST RECENT MARKET VALUE	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
LOAN TYPE	<input type="radio"/> Fixed <input type="radio"/> Interest Only	<input type="radio"/> Fixed <input type="radio"/> Interest Only	<input type="radio"/> Fixed <input type="radio"/> Interest Only
	<input type="radio"/> Int. Only Fixed <input type="radio"/> Adj. Rate	<input type="radio"/> Int. Only Fixed <input type="radio"/> Adj. Rate	<input type="radio"/> Int. Only Fixed <input type="radio"/> Adj. Rate
If the Loan is an ARM, LOAN MATURE DATE	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
INTEREST RATE	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
ORIGINAL MORTGAGE TERM 10/15/20/30 YEARS	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
CURRENT REMAINING YEARS & MONTHS	YEARS <input style="width: 30px;" type="text"/> MONTHS <input style="width: 30px;" type="text"/>	YEARS <input style="width: 30px;" type="text"/> MONTHS <input style="width: 30px;" type="text"/>	YEARS <input style="width: 30px;" type="text"/> MONTHS <input style="width: 30px;" type="text"/>
RENTAL INCOME	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

	MTG 4 NAME <input style="width: 90%;" type="text"/>	MTG 5 NAME <input style="width: 90%;" type="text"/>	MTG 6 NAME <input style="width: 90%;" type="text"/>
MONTHLY PAYMENT Principle & Interest Only	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
ESCROW Taxes & Insurance Only	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
CURRENT MORTGAGE BALANCE	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
MOST RECENT MARKET VALUE	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
LOAN TYPE	<input type="radio"/> Fixed <input type="radio"/> Interest Only	<input type="radio"/> Fixed <input type="radio"/> Interest Only	<input type="radio"/> Fixed <input type="radio"/> Interest Only
	<input type="radio"/> Int. Only Fixed <input type="radio"/> Adj. Rate	<input type="radio"/> Int. Only Fixed <input type="radio"/> Adj. Rate	<input type="radio"/> Int. Only Fixed <input type="radio"/> Adj. Rate
If the Loan is an ARM, LOAN MATURE DATE	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
INTEREST RATE	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
ORIGINAL MORTGAGE TERM 10/15/20/30 YEARS	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
CURRENT REMAINING YEARS & MONTHS	YEARS <input style="width: 30px;" type="text"/> MONTHS <input style="width: 30px;" type="text"/>	YEARS <input style="width: 30px;" type="text"/> MONTHS <input style="width: 30px;" type="text"/>	YEARS <input style="width: 30px;" type="text"/> MONTHS <input style="width: 30px;" type="text"/>
RENTAL INCOME	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

MORTGAGE NOTES/ANOMALIES/CLARIFICATIONS:

HOUSEHOLD EXPENSES

RENT	<input type="text"/>
GROCERIES/GENERAL GOODS	<input type="text"/>
HOME MAINTENANCE (NOT RENOVATIONS)	<input type="text"/>
ELECTRICITY	<input type="text"/>
GAS (HOME HEATING)	<input type="text"/>
WATER	<input type="text"/>
WASTE	<input type="text"/>
TV/CABLE/SATELLITE	<input type="text"/>
INTERNET	<input type="text"/>
PHONE (LANDLINE)	<input type="text"/>
PHONE (CELL)	<input type="text"/>
HOA FEE	<input type="text"/>
OTHER	<input type="text"/>
OTHER	<input type="text"/>
OTHER	<input type="text"/>
OTHER	<input type="text"/>
OTHER	<input type="text"/>

AUTO EXPENSES

FUEL	<input type="text"/>
LICENSE/REGISTRATION	<input type="text"/>
AUTO INSURANCE	<input type="text"/>
AUTO MAINTENANCE	<input type="text"/>
SAFETY/EMISSIONS	<input type="text"/>
PARKING	<input type="text"/>
PUBLIC TRANSIT	<input type="text"/>
OTHER	<input type="text"/>
OTHER	<input type="text"/>

PERSONAL EXPENSES

ITEM	COST	PRE-TAX?
HEALTH INSURANCE	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
OUT OF POCKET MED	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
DENTAL INSURANCE	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
OUT OF POCKET DENT	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
FLEX SPENDING/HSA	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
LIFE INSURANCE	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
RETIREMENT ACCT	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
VACATION	<input type="text"/>	
DINING	<input type="text"/>	
SPORTS/GYM	<input type="text"/>	
LEISURE (Movies, Hobbies, Magazines)	<input type="text"/>	
LESSONS	<input type="text"/>	
HAIR, NAILS, SPA, HEALTH	<input type="text"/>	
DONATIONS, TITHING, CHARITY	<input type="text"/>	
CLOTHING	<input type="text"/>	
PRESENTS/GIFTS (Xmas, BDays, Weddings)	<input type="text"/>	
OTHER	<input type="text"/>	
OTHER	<input type="text"/>	

TUITION

TUITION 1	<input type="text"/>	START	<input type="text"/>	END	<input type="text"/>
TUITION 2	<input type="text"/>	START	<input type="text"/>	END	<input type="text"/>
TUITION 3	<input type="text"/>	START	<input type="text"/>	END	<input type="text"/>

CHILD SUPPORT EXPENSE

CHILD SUPPORT 1	<input type="text"/>	END	<input type="text"/>
CHILD SUPPORT 2	<input type="text"/>	END	<input type="text"/>
CHILD SUPPORT 3	<input type="text"/>	END	<input type="text"/>

BANK LOANS

THIS LOAN SECTION IS FOR BANK LOANS, 401k LOANS, CAR LOANS, FAMILY LOANS, ETC. THAT ARE TYPICALLY "FIXED" WITH PRINCIPLE AND/OR INTEREST COMPONENTS. THIS SECTION IS NOT FOR CREDIT CARDS OR OTHER LINES OF CREDIT.

NAME	BALANCE	% RATE	PAYMENT	LOAN TYPE	MONTHS LEFT
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="radio"/> Fixed <input type="radio"/> Int. Only <input type="radio"/> Balloon	<input style="width: 95%;" type="text"/>

CREDIT CARDS / LINES OF CREDIT / REVOLVING CREDIT / DEPARTMENT STORES

ACCOUNT NAME	BALANCE	% RATE	MINIMUM PAYMENT	ACCOUNT LIMIT
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

LEASES

ACCOUNT NAME	PAYMENT	REMAINING MONTHS
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

BUSINESS EXPENSES

BUSINESS RENT/BUILDING LEASE

MARKETING/ADVERTISING

INVENTORY/PRODUCT

UNIFORMS/LAUNDRY

OFFICE SUPPLIES

TRAVEL EXPENSES

PROFESSIONAL FEES

OTHER

PAYROLL/COMMISSIONS

OTHER

UTILITIES

OTHER

PHONE(S)/RADIO SERVICE

OTHER

INTERNET/CABLE

OTHER

QUARTERLY TAXES (AVG'D BY MONTH)

OTHER

OTHER TAXES

OTHER

PROFESSIONAL LIC/FEES/EDUCATION

OTHER

UNION/PROFESSIONAL DUES

OTHER

BANKING FEES

OTHER

POSTAGE

OTHER

OTHER NOTES/CLARIFICATIONS/FUTURE FINANCIAL CONSIDERATIONS/