

Client Profile

Good \$ense Ministry

Number _____

Date Mailed _____

Date Received _____

Date Counselor Assigned _____

Name of Counselor _____

Counseling Completed _____

NAME _____ AGE _____

MARITAL STATUS _____

SPOUSE'S NAME _____

ADDRESS _____

CITY _____ ZIP _____

HOME PHONE () _____

WORK PHONE () _____

E-Mail(s) _____

NATURE OF EMPLOYMENT:

SELF _____

SPOUSE _____

NAME(S)/AGE(S) OF CHILDREN _____

WHAT I OWN

Checking Accounts _____

Savings Account _____

Other Savings _____

Insurance (cash value) _____

Retirement Funds _____

Home (market value) _____

Auto (age____make_____) _____

Auto (age____make_____) _____

Other Possessions (estimate) _____

Money Owed to Me _____

Other _____

Other _____

WHAT I OWE

	Total Owed	Min. Mo. Payment	Interest	Other	Total Owed	Min. Mo. Payment	Interest
Mortgage (current bal.)	\$ _____	_____	_____ %	_____	\$ _____	_____	_____ %
Home Equity Loan	_____	_____	_____ %	_____	_____	_____	_____ %
Credit Cards:	_____	_____	_____ %	_____	_____	_____	_____ %
_____	_____	_____	_____ %	_____	_____	_____	_____ %
_____	_____	_____	_____ %	_____	_____	_____	_____ %
_____	_____	_____	_____ %	_____	_____	_____	_____ %
_____	_____	_____	_____ %	_____	_____	_____	_____ %
Car Loans	_____	_____	_____ %	_____	_____	_____	_____ %
Education Loans	_____	_____	_____ %	_____	_____	_____	_____ %
Family/Friends	_____	_____	_____ %	_____	_____	_____	_____ %

WHAT I MAKE

Use take-home pay figures (the amount of the check):

Job #1 \$ _____ weekly every other week monthly twice a month

Job #2 \$ _____ weekly every other week monthly twice a month

Other Income (explain) _____

Total Monthly Income _____

My spouse gets a check for:

Job #1 \$ _____ weekly every other week monthly twice a month

Job #2 \$ _____ weekly every other week monthly twice a month

WHAT I SPEND

EARNINGS/INCOME PER MONTH

Salary #1 (net take-home) _____
 Salary #2 (net take-home) _____
 Other (less taxes) _____

TOTAL MONTHLY INCOME:

GIVING

Church _____
 Other Contrib. _____
TOTAL GIVING

SAVINGS

TOTAL SAVINGS

DEBT

CREDIT CARDS
 Visa _____
 Master Card _____
 Discover _____
 Am. Express _____
 Gas Cards _____
 Dept. Stores _____

EDUCATION LOANS _____

OTHER LOANS:
 Bank Loans _____
 Credit Union _____
 Family/Friends _____
 Other _____

TOTAL DEBT

HOUSING

MORTGAGE/TAXES/RENT _____
MAINTENANCE/REPAIRS _____

UTILITIES:
 Electric _____
 Gas _____
 Water _____
 Trash _____
 Telephone/Internet _____
 Cable TV _____

OTHER _____

TOTAL HOUSING

AUTO/TRANSPORTATION

CAR PAYMTS./LICENSE _____
GAS/BUS/TRAIN/PKING. _____
OIL/LUBE/MAINT. _____
TOTAL AUTO

INSURANCE (paid by you)

AUTO _____
HOMEOWNERS _____
LIFE _____
MEDICAL/DENTAL _____
OTHER: _____
TOTAL INSURANCE

HOUSEHOLD/PERSONAL

GROCERIES _____
CLOTHES/DRYCLEANING _____
GIFTS _____
HOUSEHOLD ITEMS _____
PERSONAL

Liquor/Tobacco _____
 Cosmetics _____
 Barber/Beauty _____

OTHER
 Books/Magazines _____
 Allowances _____
 Music Lessons _____
 Personal Technology _____
 Education _____
 Miscellaneous _____

TOTAL HOUSEHOLD

ENTERTAINMENT

GOING OUT:
 Meals _____
 Movies/Events _____
 Babysitting _____

TRAVEL (VAC./TRIPS) _____

OTHER:
 Fitness/Sports _____
 Hobbies _____
 Media Rental _____
 Other _____

TOTAL ENTERTAINMENT

PROFESSIONAL SERVICES

CHILD CARE _____
MED./DENTAL/PRESCRIP. _____

OTHER:
 Legal _____
 Counseling _____
 Union/Prof. Dues _____
 Other _____

TOTAL PROFESSIONAL

MISC. SMALL CASH EXPENSES

TOTAL EXPENSES _____

TOTAL MONTHLY INCOME	\$ _____
LESS TOTAL EXPENSES	\$ _____
INCOME OVER/(UNDER) EXPENSES	\$ _____

REQUEST

How can the Good \$ense Ministry help you? _____

What steps are you taking to improve your present situation? _____

Have you ever seen a financial planner/advisor? Yes No If yes, who? _____

How were you helped? _____

AGREEMENT

MY (OUR) AGREEMENT WITH _____

I (we) hereby make the commitment to actively participate with the Good \$ense Ministry in seeking a resolution to the issues that brought me (us) to this place.

I (we) understand that Good \$ense will attempt to assist me (us) in developing a plan, and that the consultant or volunteer agents do not make any representations or warranties with respect to the results of its services or its ability to help me (us) with my (our) credit/financial management.

I (we) understand that Good \$ense is being offered to me (us) without charge or obligation, and that the people in Good \$ense are volunteers who are donating their time to people requesting their assistance. Good \$ense personnel have pledged to not benefit monetarily in any way as a result of their involvement in the ministry and are thereby prohibited from selling any services or products to persons who seek their counsel.

I (we) further agree to indemnify and hold harmless all volunteers of the Good \$ense Ministry, the sponsor church and its employees, agents, counselors, officers, and directors from any claim, suit, action, demand or liability of any kind and any nature arising out of, or in any manner connected with, my (our) participation in Good \$ense.

X _____ Date _____

X _____ Date _____

(If married, both spouses should sign.)

TIPS FOR FILLING OUT YOUR CLIENT PROFILE

The information on your Client Profile is confidential. Please fill it out as completely and accurately as possible. The information will be used by you and your counselor to develop a budget and debt retirement plan.

Please return the Client Profile as soon as possible.

WHAT I OWN

Fill in the blanks as requested. For "Other Possessions," simply estimate the market value of your major assets. If you had to sell everything, what would you be able to get?

WHAT I OWE

What liabilities do you have? To whom do you owe money and how much? What interest rate are you paying on each debt? Include the minimum monthly payment on each debt.

WHAT I MAKE

The income figures should be those which you take home after taxes and other deductions. Make a note of any deductions other than taxes (such as medical insurance, retirement, etc.). Where those items occur under expenses, enter an asterisk with the footnote "payroll deduction." If your income varies from month to month, use a conservative monthly average based on the last two or three years' earnings. Referring back to your income tax records could be helpful in that determination. Remember, you want to note after-tax, take-home income.

WHAT I SPEND

Gather as much information as you can to determine a monthly average for expenses in each category. Going through your check book register for the past year will probably be helpful. Be sure to include such items as auto insurance, property taxes, etc., that may not be paid on a monthly basis. If you've not kept records in the past, some of the categories may be difficult to estimate. Give it your best shot, recognizing that if you don't have records showing how much you're spending in a particular area, it's probably more than you think!

If what you are spending adds up to more than your take-home income, changes will need to be made. Your counselor will help clarify your options. Some changes may not be easy to make, but when done with a willing spirit, God will be pleased and will help! We look forward to working with you.