



First General Credit Union Financial Fitness Worksheet

Income			
Net Income			
Spouse Net Income			
Other Income			
Income Total			
Expenses			
Home		Family	
Mortgage or Rent		Child Support	
Homeowner/Renters Insurance		Alimony	
Property Taxes		Daycare/Babysitting	
HOA Dues			
Vacation Home		Health & Medical	
Home Repairs		Insurance	
		Copays	
Utilities		Medicine	
Electricity		Fitness Membership	
Water/Sewer			
Natural Gas/Oil		Transportation	
Phone (Landline & Cellphone)		Car Payment 1	
Trash		Car Payment 2	
Cable		Gasoline/Oil	
Internet		Auto Repairs/Maintenance	
		Auto Insurance	
Food		Other	
Groceries			
Kids Lunches/ Snacks		Entertainment	
Eating Out		Hobbies	
		Subscriptions & Dues	
		Vacations	
		Other	

Debts		Pets	
Credit Card 1		Food	
Credit Card 2		Vet Bills	
Student Loans		Grooming/Boarding/Etc.	
Other			
Other		Clothing	
Other		Clothing & Shoes	
Investments & Savings		Miscellaneous	
401K or IRA		Household Items	
Stocks/Bonds/Mutual Funds		Gifts/Donations	
College Fund		Grooming/Personal Care	
Savings		Miscellaneous Expense	
Emergency Fund			
Totals			
Total Expenses			
Total Income - Expenses			
Difference +/-			

Do your monthly expenses exceed your monthly income? Yes _____ No _____

Are you interested in:

Vacation Savings? Yes _____ No _____

Christmas Savings? Yes _____ No _____

Sub Savings Account? Yes _____ No _____

IRA? Yes _____ No _____

Debt Consolidation

Are you paying a budget consultant? Yes _____ No _____

Are you paying high credit card payments? Yes _____ No _____

Do you want to refinance your current auto loan? Yes _____ No _____

Do you want to refinance your mortgage? Yes _____ No _____

Do you have any home equity? Yes _____ No _____

Call First General Credit Union to set up your FREE financial physical at (231) 798-4321.
Fill out this worksheet and bring it with you to get the best use of your appointment.