



Financial Readiness Program's 2012 Financial Makeover Challenge

The 2012 Financial Makeover Challenge is a 6 month program to teach our Soldiers and Families a way to budget and manage their money in a way that sheds bad financial habits and develops habits that take control of their finances. FRP's coaches will help the participants overhaul how they manage their finances with regular coaching sessions and classes through the 6 month period. Participants will learn how to reduce debt, prepare a budget, and start a savings plan that will empower them to make decisions about their lifestyle in order to attain a successful financial makeover.

Name: _____ Rank: _____

Co: _____ Bn: _____ Bde: _____

Unit Phone: _____ Cell Phone: _____

Spouse Name: _____ Phone: _____

Does the spouse work? Yes: _____ No: _____

Active Duty Spouse? If Yes, give Rank _____ Unit _____

Total people in the household: _____ Ages of Children _____

Eight families will be selected for the FRP's Financial Makeover Challenge. Application must be complete with the following: 1. Signed application form; 2. Completed budget; 3. End of Month LES for SM/paystubs for Spouses and 4.Goal Sheet.

Please deliver this completed application packet to ACS by **COB 24 February 2012** in an envelope in order to protect the financial confidentiality of the family involved, ATTN: FRP's 2012 Financial Makeover Challenge. Families selected to participate in the FRP's 2011 Financial Makeover Challenge will be contacted by Monday, March 5th.

I hereby understand and promise to attend monthly classes and coaching sessions for the next 6 months. I promise to maintain an open mind, committed to saving and adapting a lifestyle change in order to fully participate in the FRP's 2012 Financial Makeover Challenge.

Soldier

Spouse

I understand and grant permission to the above Soldier, to participate in the FRP's 2012 Financial Makeover Challenge, to attend monthly classes, and coaching sessions twice a month for 6 months.

Commander or First Sergeant (Print Name)

Commander or First Sergeant (Signature)

Phone _____

Date: _____

Email _____



Financial Readiness Program's 2011 Financial Makeover Challenge

GOAL SHEET

Soldier's Name _____

Spouse's Name _____

Please list 2-3 realistic financial goals you would like to achieve in 6 months.

Priority	Goal	Cost

Please list 2-3 realistic financial goals you would like to achieve in 6 months – 2 years.

Priority	Goal	Cost

Please list 2-3 realistic financial goals you would like to achieve in 5 years

Priority	Goal	Cost

NAME:				
DATE:				
DOB:				
COMPANY:				
LES Date				
MONTH			Monthly	
ARMY NET INCOME				
SPOUSE NET INCOME			\$	-
OTHER INCOME			\$	-
TOTAL NET INCOME			\$	-
LIVING EXPENSES	BALANCE	UNPAID		Monthly
HOUSING	\$	\$		\$
LOT RENT	\$	\$		\$ -
ELEC	\$	\$		\$ -
GAS	\$	\$		\$ -
WATER	\$	\$		\$ -
PHONE	\$	\$		\$ -
CELL PHONE	\$	\$		\$ -
CABLE/SATELLITE TV	\$	\$		\$ -
INTERNET	\$	\$		\$ -
GROCERIES	\$	\$		\$ -
SNACKS/BEVERAGES	\$	\$		\$ -
DINING OUT	\$	\$		\$ -
TOBACCO	\$	\$		\$ -
WIC (Y/N)				
FOOD STAMPS (Y/N)				
CAR PAYMENT	\$	\$		\$ -
CAR INSURANCE	\$	\$		\$ -
REG & MAINT	\$	\$		\$ -
TRANSPORTATION	\$	\$		\$ -
SCHOOL/CHILD CARE	\$	\$		\$ -
CHILD SUPPORT	\$	\$		\$ -
HYGIENE / DIAPERS	\$	\$		\$ -
HAIR CARE	\$	\$		\$ -
CLOTHES	\$	\$		\$ -
LAUNDRY/DRY CLEAN	\$	\$		\$ -
EDUCATION	\$	\$		\$ -
ENTERTAINMENT	\$	\$		\$ -
HOBBIES	\$	\$		\$ -
GIFTS	\$	\$		\$ -
VACATION	\$	\$		\$ -
BANK FEES	\$	\$		\$ -
NSF CHARGE	\$	\$		\$ -
ATM FEES	\$	\$		\$ -
SEND TO SAVINGS	\$	\$		\$ -
MEDICAL	\$	\$		\$ -
	\$	\$		\$ -
	\$	\$		\$ -
	\$	\$		\$ -
*ATM WITHDRAWAL				\$ -
TOTAL EXPENSES		\$ -		\$ -
DEBTS/BILLS	BALANCE	UNPAID	Interest Rate	Monthly
	\$	\$		\$ -
	\$	\$		\$ -
	\$	\$		\$ -
	\$	\$		\$ -
	\$	\$		\$ -
	\$	\$		\$ -
	\$	\$		\$ -
TOTAL DEBTS/BILLS		\$ -		\$ -
ALLOTMENTS	BALANCE	UNPAID	Interest Rate	Monthly
	\$	\$		\$ -
	\$	\$		\$ -
	\$	\$		\$ -
	\$	\$		\$ -
TOTAL ALLOT:	\$	\$		\$ -
TOTAL EXPENSES				\$ -
SAVINGS ACCT BAL				\$ -
CURR CHECK BAL				\$ -