

Financial Peace Counseling - The Spero Group

PO Box 80926, Charleston, SC 29416-0926

Tel 843.324-9094 / Fax 843.746.4874

Financial Peace Counseling

To: _____ Fax: _____

From: _____ Date: _____

Re: _____ Pages: _____

CC: _____

Urgent For Review Please Comment Please Reply

Notes: Please return these forms at least 2 business days prior to your appointment time.



CONFIDENTIAL



INSTRUCTIONS FOR PRELIMINARY WORK

MONTHLY INCOME SOURCES

- ~ List all regular net income sources*
- ~ List all irregular net income sources (i.e. commissions, bonuses, etc.)*
- ~ Tax refunds/ Rents*
- ~ Self-Employment income*

(You only need to fill out form above Total Income line.)

The counselor will complete the remaining items on the Monthly Income Sheet

CONSUMER EQUITY

- ~ List all assets*
- ~ List estimated market value as well as payoff of secured debt*
- ~ List unsecured debt (Such as Credit Cards, Unsecured Loans, etc...)*

BASIC BUDGET

- ~ Add categories when necessary*
- ~ Remember non-monthly annual lump sums totals (such as insurances, Christmas, Back-to-school, Birthdays, Professional Fees, etc...)*

DEBT SNOWBALL

- ~ List all debt smallest balance amount to largest*
- ~ List minimum payment due*

Fax or e-mail forms to our counseling office at least two days before scheduled appointment date.
For more information call 843-746-4874

PREPARING FOR YOUR COUNSELING SESSION

THINGS YOU NEED TO BRING TO THE COUNSELING SESSION: Many of these items will be included in the forms you return to us.

- ~ Your monthly budget or monthly expenses.
- ~ A list of all household income sources.
- ~ A complete list of all debts (including, but not limited to, credit cards, student loans, mortgages, etc.). For each item in this list, include the current minimum payment and the total payoff.
- ~ A list of all insurances (including, but not limited to, health, life disability, car, homeowner, etc.). For each item in this list, include current deductible and all possible deductibles.
- ~ A thorough list of all financial assets (including, but not limited to, savings, 401k's, IRA's, CD's, etc.).
- ~ Present market values of all real estate owned.
- ~ If you own your own business (as a sole proprietorship), include all relevant company documents (including company P & L statements).

MOST IMPORTANTLY!

BRING A LIST OF ALL PERTINENT QUESTIONS THAT YOU WOULD LIKE ANSWERED!

Financial Peace Counseling ***Client Information***

Name(s) First : _____ **Last:** _____

Address: _____ **Phone:** _____

Email: _____ **Fax :** _____

Ages of Children Living At Home: _____

Birthdates: Husband ___/___/___ **Wife** ___/___/___

The information below is optional but will aid the counselor in helping you.

How long have you been at your current job(s)? _____

Do you attend a church more than 2 times a year? _____ YES _____ NO

If you have ever filed for Bankruptcy please give a brief summary about it!

Is anyone threatening to sue you or garnish your wages?

Can you work more hours or another job if necessary?

SPERO GROUP - COUNSELING PRIORITY ANALYSIS

Identify with “1”, “2”, “3” your top 3 priorities for the next six (6) months.

- 1. Developing a Money Spending Plan (Budget)** _____
- 2. Personal Debt Elimination** _____
- 3. Establishing An Emergency Fund /
Savings Account For A Major Purchase** _____
- 4. Estate Planning – Wills & Trusts** _____
- 5. Career Planning** _____
- 6. Retirement Planning/
Financial Independence Planning** _____
- 7. Investment Planning** _____
- 8. Business Development – Planning** _____
- 9. Other Goals** _____

What issues would you like to discuss during our meeting?

MONTHLY INCOME SOURCES

<u>Types of Income</u>	<u>Mo. Amount</u>	<u>IRREGULAR</u>
Income 1		
Income 2		
Commission		
Interest/Rents/Misc		
Tax Refund		
Other		
Self-Employment		
TOTAL INCOME		
- TOTAL NECESSITIES		
= DISPOSABLE INCOME		
- DEBT PAYMENT		
= EXTRA FOR DEBT REDUCTION and/or SAVINGS		
EMERGENCY FUND		
3X Monthly Necessities		
LIFE INSURANCE		
8X Annual Income		

CONSUMER EQUITY

<u>ITEM / DESCRIBE</u>	<u>VALUE</u>	<u>- DEBT</u>	<u>= EQUITY</u>
Real Estate 1			
Real Estate 2			
Car 1			
Car 2			
Cash on Hand			
Checking Account 1			
Checking Account 2			
Savings Account 1			
Savings Account 2			
Money Market Account			
Mutual Funds			
Retirement Plan 1			
Retirement Plan 2			
Retirement Plan 3			
Retirement Plan 4			
Stocks or Bonds			
Insurance (Cash Value Of It)			
Household Items			
Jewelry			
Antiques			
Unsecured Debt (Neg.)			
IRS Debt (Neg.)			
Boat/MotorCycle/JetSki			
Other:			
Other:			
Other:			
Other:			
Other:			
Other:			
Other:			
TOTAL			

