



# NEW CLIENT ENROLLMENT FORM

(please fill out as completely as possible)

PO Box 2125 | Evanston, WY 82931-2125 | (888) 292-4333  
Fax: (307) 798-6793 | www.ffef.org | info@ffef.org

## CUSTOMER INFORMATION

Last Name		First Name		Middle Initial	Social Security #		Date of Birth mm/dd/yy
Mailing Address: Street		City		State	Rent or Own?	How Long?	Marital Status
Home Phone	Work Phone	Email Address:			# of Dependents	Net Income	
Occupation	Employer			How Long?	Level of Education		
How did you hear about FFEF? <input type="checkbox"/> Internet <input type="checkbox"/> Family/Friend <input type="checkbox"/> Advertisement <input type="checkbox"/> Yellow Pages, please list the city:							
Have you ever been dropped from a CCC program? <input type="checkbox"/> YES <input type="checkbox"/> NO Reason if dropped:							

## SPOUSE INFORMATION

Last Name		First Name		Middle Initial	Social Security #		Date of Birth mm/dd/yy
Home Phone	Work Phone	Email Address:			Net Income		
Occupation	Employer			How Long?	Level of Education		

## PAYMENT INFORMATION

Payment Method <input type="checkbox"/> Direct Deposit <input type="checkbox"/> Money Order <input type="checkbox"/> Walk-in	<b>** If Payment is Direct Deposit, Complete Autopay Transfer of Funds Form (page 2)</b>
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## CREDITOR INFORMATION

Creditor Name	Account Number	Terms of late payment	Statement Date	Interest Rate	
Payment Mailing Address			Total Balance	Min. Monthly Payment	Last Date Paid
City	State	Zip Code	Telephone	Payment Due Date	New Min. Payment
Creditor Name	Account Number	Terms of late payment	Statement Date	Interest Rate	
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Creditor Name	Account Number	Terms of late payment	Statement Date	Interest Rate	
Payment Mailing Address			Total Balance	Min. Monthly Payment	Last Date Paid
City	State	Zip Code	Telephone	Payment Due Date	New Min. Payment





# PERSONAL FINANCIAL STATEMENT

(please fill out as completely as possible)

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## APPLICANT INFORMATION

Last Name	First Name	Middle Initial	Date
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## ASSETS

CASH	Current Balance
On hand	
Checking Account	
Savings Account	
Certificate of Deposit (CDs)	
Other	
<b>Subtotal</b>	

RECEIVABLES	Current Balance
Note Receivable	
Contract Receivable	
Other	
<b>Subtotal</b>	

LIFE INSURANCE	Current Balance
Policy 1 (cash surrender value)	
Policy 2 (cash surrender value)	
Other	
<b>Subtotal</b>	

MUTUAL FUNDS	Current Balance
Mutual Fund 1	
Other	
<b>Subtotal</b>	

INVESTMENTS	Current Balance
Stocks	
Bonds	
Retirement 1 (401k, IRA, etc.)	
Retirement 2 (401k, IRA, etc.)	
Other (specify)	
Other (specify)	
<b>Subtotal</b>	

REAL ESTATE	Current Balance
House (market value)	
Other Real Estate (market value)	
<b>Subtotal</b>	

PERSONAL PROPERTY	Current Balance
Vehicle 1 (book value)	
Vehicle 2 (book value)	
Recreational vehicles (book value)	
Furniture & fixtures	
Personal Property (tools, clothing, etc.)	
Equipment (electronics, computers, etc)	
Jewelry (appraised value)	
Other (specify)	
Other (specify)	
Other (specify)	
Other (specify)	
Other (specify)	
<b>Subtotal</b>	

OTHER ASSETS	Current Balance
Other Assets (specify)	
Other Assets (specify)	
<b>Subtotal</b>	

TOTAL ASSETS	
Cash	
Receivables	
Life Insurance	
Mutual Funds	
Investments	
Real Estate	
Personal Property	
Other Assets	
<b>TOTAL ASSETS:</b>	

**INSTRUCTIONS:** Please fill in this form as completely as possible. List the current full value of all items, not just the equity (or liability) you might have. Add the columns and fill in the subtotal for each section and then total your full assets or liabilities where indicated. You will then be asked to subtract your total liabilities from your total assets to determine your Net Worth.

**Continue this form on page 4 of this document.**

# PERSONAL FINANCIAL STATEMENT—Continued

(please fill out as completely as possible)

## LIABILITIES

REAL ESTATE	Current Balance
Mortgage Loan	
Second Mortgage Loan	
Home Equity Loan	
Rental Property	
Other	
Other	
<b>Subtotal</b>	

SECURED DEBT	Current Balance
Vehicle 1 loan	
Vehicle 2 loan	
Other Vehicle loans	
Personal (furniture, appliances, etc.)	
Personal (electronics, computers, etc.)	
Title Loan	
Other Secured Debt	
Other Secured Debt	
<b>Subtotal</b>	

PERSONAL DEBT	Current Balance
Student Loan 1	
Student Loan 2	
Student Loan 3	
Other Personal Debt	
Other Personal Debt	
<b>Subtotal</b>	

CREDIT CARD DEBT (UNSECURED)	Current Balance
Credit Card 1	
Credit Card 2	
Credit Card 3	
Credit Card 4	
Credit Card 5	
Other Unsecured Debt	
Department Store 1	
Department Store 2	
Other Department Store Debt	
Payday Loan 1	
Payday Loan 2	
Medical Debts (doctor, dentist, etc.)	
Other Unpaid Debt	
<b>Subtotal</b>	

OTHER LIABILITIES	Current Balance
Debt 1 (specify)	
Debt 2 (specify)	
Debt 3 (specify)	
<b>Subtotal</b>	

TOTAL LIABILITIES	
Real Estate	
Secured Debt	
Personal Debt	
Credit Card Debt	
Other Liabilities	
<b>TOTAL DEBT:</b>	

## PERSONAL NET WORTH

Subtract Liabilities from Assets to determine Net Worth:

TOTAL ASSETS	
TOTAL LIABILITIES	
<b>TOTAL NET WORTH:</b>	

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Client Number

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Spouse Signature

\_\_\_\_\_  
Date Signed



# PERSONAL MONTHLY BUDGET

(please fill out as completely as possible)

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## APPLICANT INFORMATION

Last Name	First Name	Middle Initial	Date
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HOUSING	Projected Expense	Actual Expense	Difference
First Mortgage or Rent			
Second Mortgage			
Phone			
Electricity			
Gas			
Water and Sewer			
Cable/Satellite/Internet			
Cell Phone			
Home Maintenance/Repairs			
Property Taxes			
Other			
Subtotal			

PERSONAL CARE	Projected Expense	Actual Expense	Difference
Medical Exp./Co-pays			
Prescriptions			
Hair/Nails			
Clothing			
Dry Cleaning			
Spa/Gym Dues or Fees			
Child Care/Day Care			
Gifts			
Other			
Subtotal			

TRANSPORTATION	Projected Expense	Actual Expense	Difference
Vehicle 1 Payment			
Vehicle 2 Payment			
Public Transport. (Bus/Taxi)			
Registration/Licensing/Tags			
Fuel & Oil			
Vehicle Maintenance			
Other			
Other			
Subtotal			

ENTERTAINMENT	Projected Expense	Actual Expense	Difference
Movie Tickets/Rentals			
Video Games			
Concerts/Plays/Sport Events			
Travel/Recreation			
Clubs			
Child activities/sports			
Other			
Subtotal			

INSURANCE	Projected Expense	Actual Expense	Difference
Home			
Vehicle			
Health			
Life			
Other			
Subtotal			

LOANS	Projected Expense	Actual Expense	Difference
Personal (Unsecured)			
Student Loan			
Credit card debt 1			
Credit card debt 2			
Credit card debt 3			
Credit card debt 4			
Credit card debt 5			
Other			
Subtotal			

FOOD	Projected Expense	Actual Expense	Difference
Groceries			
Dining out			
Other			
Subtotal			

TAXES	Projected Expense	Actual Expense	Difference
Federal			
State			
Local			
Social Security/Medicare			
Other			
Subtotal			

PET CARE	Projected Expense	Actual Expense	Difference
Food/Medical/Other			
Subtotal			

**Continue this form on page 6 of this document.**

# PERSONAL MONTHLY BUDGET—Continued

(please fill out as completely as possible)

SAVINGS OR INVESTMENTS	Projected Expense	Actual Expense	Difference
Personal Savings			
Retirement Account			
401 K Investment			
Medical/cafeteria plan			
Investment Account			
Other			
<b>Subtotal</b>			

GIFTS AND DONATIONS	Projected Expense	Actual Expense	Difference
Charity 1			
Charity 2			
Other			
<b>Subtotal</b>			

LEGAL	Projected Expense	Actual Expense	Difference
Attorney			
Alimony			
Liens or Judgments			
Other			
<b>Subtotal</b>			

BUDGET SUBTOTALS	Projected Expense	Actual Expense	Difference
Housing			
Transportation			
Insurance			
Food			
Pet Care			
Personal care			
Entertainment			
Loans			
Taxes			
Savings or investments			
Gifts and donations			
Legal			
<b>TOTAL EXPENSES:</b>			

PROJECTED GROSS INCOME	Projected	Actual	Difference
Monthly Salary 1			
Monthly Salary 2			
Other Income			
<b>Total monthly income</b>			

TOTAL ACTUAL MONTHLY EXPENSES	
TOTAL ACTUAL MONTHLY INCOME	
<b>CASH FLOW</b> (Subtract Income from Expenses)	

If the Cash Flow is negative you should think about increasing your income or decreasing expenses. If the Cash Flow is positive, you should consider putting this money in savings.

## INSTRUCTIONS FOR COMPLETING THE PERSONAL MONTHLY BUDGET FORM:

1. Gather your income and expense information.
2. Fill in the amount you plan to spend during the month in the Projected Expense column for each item.
3. Track everything you spend throughout the month. This will help you identify unexpected or periodic expenses you didn't list on your budget.
4. At the end of the month, write down what you actually spent on each category in the Actual Expense column.
5. Record the difference (plus or minus) between the Projected Expense and the Actual Expense in the Difference column.
6. Subtotal each category. Record the Total Projected Expense, the total Actual Expense, and the Total Difference and copy this information to the Budget Subtotals area.
7. Complete the Gross Monthly Income section and record the projected, actual and difference.
8. Fill in the Total Actual Gross Monthly Income and Total Actual Monthly Expenses sections and subtract them to find your Net Cash Flow.
9. Evaluate your Budget and make adjustments as necessary. If you have a negative cash flow, you will want to increase your income and decrease your expenses. If your cash flow is positive, you may want to consider placing this money in a savings account.
10. Create your Budget for the next month.

## Family Financial Education Foundation



724 Front Street, Suite 340  
Evanston, WY 82930  
contact: (888) 292-4333  
www.ffef.org | info@ffef.org

If you have any questions about this form or would like an additional copy of the Personal Financial Statement and Monthly Budget spreadsheet e-mailed to you. Contact us at info@ffef.org or call (877)789-1470.