

STEP II IN THE CONSUMER AID GRANT: DEEPER DIVE

The Development team has reviewed the first part of your information. The next step is to complete a credit score.

Please visit the Experian website to pull your free credit report
- <https://www.experian.com/consumer-products/free-credit-report.html>

INSTRUCTIONS

Please complete the attached forms
and mail or scan them to:

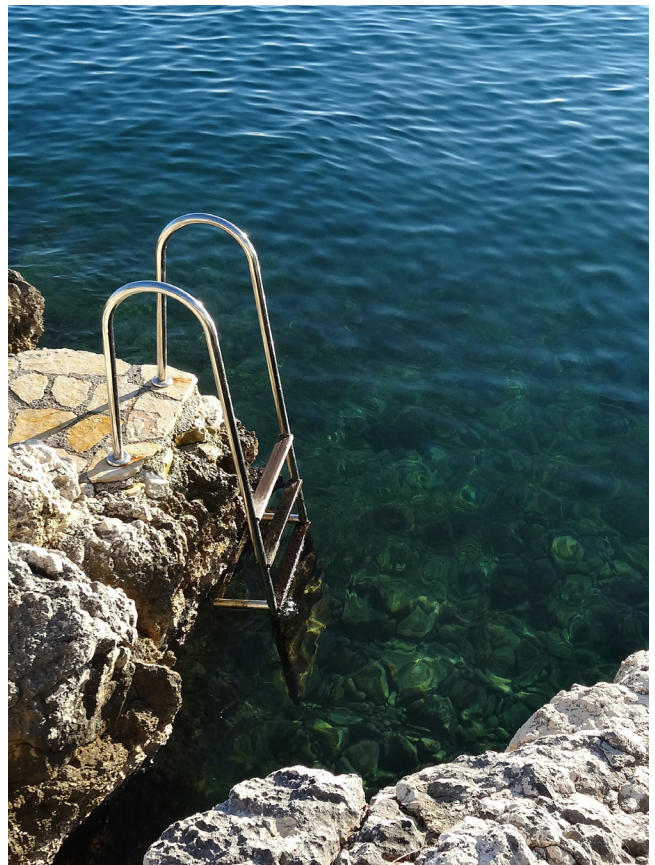
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Marti Burger

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ECC Develop Leaders



INCOME WORKSHEET

HOUSEHOLD MEMBER	INCOME/EMPLOYMENT SOURCE	ANNUAL NET INCOME
TOTAL INCOME FROM ALL SOURCES: \$		

CONTINUE BELOW

DEBT WORKSHEET

Use this worksheet to list all of your debts (financial obligations) which you normally pay on a monthly basis, such as car loans, student loans, credit cards, or include the name/type of the account, the interest rate, the monthly payment, and the balance remaining on the loan. This worksheet will help you to calculate your total monthly debt payments and your total overall indebtedness. Circle debt that you might be most motivated to pay off first, identify why, and name the common payoff strategy that guides this choice.

A. NAME/TYPE OF ACCOUNT	B. TYPE OF DEBT	C. INTEREST RATE	D. MONTHLY PAYMENT AMOUNT	E. REMAINING BALANCE OWED
TOTAL MONTHLY DEBT PAYMENTS (add the numbers in Column D)			\$	
TOTAL INDEBTEDNESS (add the numbers in Column E)				\$

BUDGET AND MONTHLY

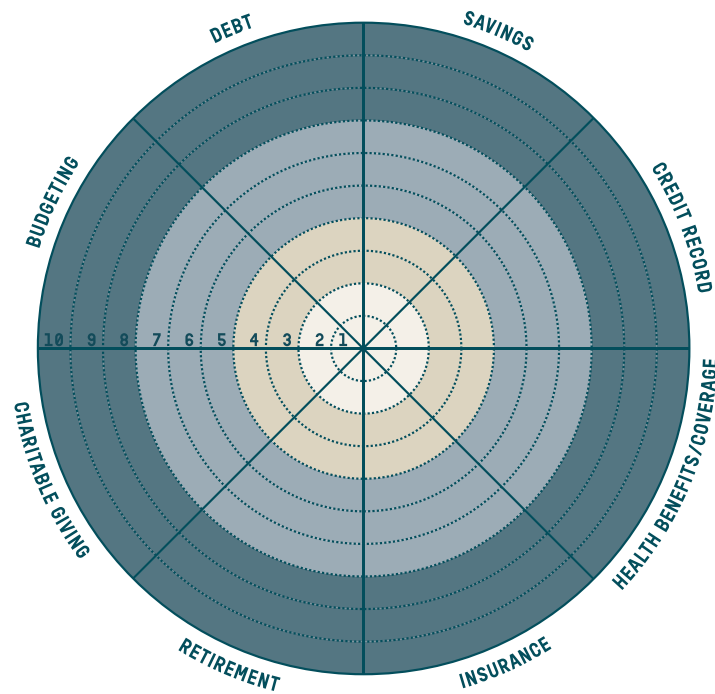
SPENDING WORKSHEET

SPENDING PLAN CATEGORIES Review each category from your current household spending plan sheet and put a + (increase), - (decrease), or * (just right) next to each heading.

BUDGET CATEGORY	AVERAGE MONTHLY SPENDING	PERCENTAGE OF BUDGET	SPENDING PLAN + OR - *
HOUSING Mortgage, taxes, rent, insurance, water, garbage/sewer			
FOOD Groceries			
TRANSPORTATION Fuel, insurance, car loan, maintenance, bus, taxi			
SAVINGS & INVESTING Emergency, cash reserve, long-term, retirement			
MEDICAL Health care premiums, specialists, prescriptions			
CHARITABLE GIVING Local church, kingdom mission, other			
DEBT PAYMENTS & QUARTERLY TAXES All debt except for home mortgage			
UTILITIES Phone, gas/electric, cable, internet			
PERSONAL & HOUSEHOLD Entertainment, recreation, eating out, gaming, haircuts, hobbies, childcare			

PERSONAL FINANCES WHEEL

Rate your level of satisfaction in each area of your life. Each pie slice below represents an area of your financial life. Mark your level of satisfaction for each by drawing on the dotted line associated with the number shown. The closer you are to a 10 on the outside of the circle, the more satisfied you are with that area of your life.



● Which area(s) do you most want to improve?

● Which area(s) do you most want to improve?
(Answer for each goal)

- a. I don't intend to start in the near future.
- b. I seriously intend to start in the next SIX months.
- c. I plan to start within the next 30 days.
- d. I've already started.
- e. I've been doing this for more than six months.

● What financial goal(s) could you set for that area/
those areas? My goal is/goals are:

Return to Marti.Burger@covchurch.org or mail into 8303 W Higgins, Chicago, IL 60631