

ARMA Financial Services, Inc.

FAMILY INFORMATION WORKSHEET

First Name							
Last Name							
Birth Date							
Soc Sec #							
Address							
City							
State, Zip							
Home Phone							
Cell Phone							
Employer							
Position							
City							
State, Zip							
Work Phone							
Childrens' Names		DOB	SSN		Parent Mother/Father	Custodian Mother/ Father	
Attorney					Phone		
Address							

Date Prepared:	Client:		Spouse:	
	Monthly Expenses	Annual Expenses	Monthly Expenses	Annual Expenses
Home Expenses				
Rent/Mortgage		\$ 0.00		\$ 0.00
Homeowners/Association Fee		\$ 0.00		\$ 0.00
Property Taxes		\$ 0.00		\$ 0.00
Telephone		\$ 0.00		\$ 0.00
Cellphone/pager		\$ 0.00		\$ 0.00
Internet		\$ 0.00		\$ 0.00
Security System		\$ 0.00		\$ 0.00
Cable/Satellite		\$ 0.00		\$ 0.00
Electricity		\$ 0.00		\$ 0.00
Gas/Fuel Oil/Propane/Wood		\$ 0.00		\$ 0.00
Water/Garbage/Sewer/Trash		\$ 0.00		\$ 0.00
Landscape Maintenance/lawn		\$ 0.00		\$ 0.00
Snow Removal		\$ 0.00		\$ 0.00
Exterminator		\$ 0.00		\$ 0.00
Gen'l Home Repairs/Maintenance		\$ 0.00		\$ 0.00
Home Improvements/Upgrades		\$ 0.00		\$ 0.00
Housecleaning		\$ 0.00		\$ 0.00
Miscellaneous Household/pool		\$ 0.00		\$ 0.00
Total Home Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Food				
Groceries		\$ 0.00		\$ 0.00
Dining Out		\$ 0.00		\$ 0.00
Total Food Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Entertainment/Recreation				
Entertainment (Excludes Dining Out)		\$ 0.00		\$ 0.00
Videos/CDs/DVDs		\$ 0.00		\$ 0.00
Movies and Theater		\$ 0.00		\$ 0.00
Hobbies		\$ 0.00		\$ 0.00
Classes/Lessons		\$ 0.00		\$ 0.00
Vacations/Travel		\$ 0.00		\$ 0.00
Memberships/Clubs		\$ 0.00		\$ 0.00
Total Entertainment/Recreation Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Medical (After Insurance-Excludes Children)				
Physicians		\$ 0.00		\$ 0.00
Dental/Orthodontist		\$ 0.00		\$ 0.00
Optometry/Glasses/Contacts		\$ 0.00		\$ 0.00
Prescriptions		\$ 0.00		\$ 0.00
Therapy		\$ 0.00		\$ 0.00
Total Medical Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Insurance				
Life Insurance		\$ 0.00		\$ 0.00
Health (PostDivorce)		\$ 0.00		\$ 0.00
Disabilty		\$ 0.00		\$ 0.00
Long Term Care		\$ 0.00		\$ 0.00
Home Insurance		\$ 0.00		\$ 0.00
Auto Insurance		\$ 0.00		\$ 0.00
Other Insurance (Boat, Umbrella,...)		\$ 0.00		\$ 0.00
Total Insurance Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Transportation				
Auto Payment		\$ 0.00		\$ 0.00
Fuel		\$ 0.00		\$ 0.00
Repair/Maintenance		\$ 0.00		\$ 0.00
License		\$ 0.00		\$ 0.00
Total Transportation Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Clothing Expenses				
Clothing-Self		\$ 0.00		\$ 0.00
Laundry/Dry Cleaning		\$ 0.00		\$ 0.00
Total Clothing Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Miscellaneous				
Postage		\$ 0.00		\$ 0.00
Gifts/Holiday Expenses		\$ 0.00		\$ 0.00
Vitamins/Non-Prescription Drugs		\$ 0.00		\$ 0.00
Toiletries		\$ 0.00		\$ 0.00
Beauty Salon/Hair/Nails		\$ 0.00		\$ 0.00
Pet Care/Vet		\$ 0.00		\$ 0.00
Books/Newspapers/Magazines		\$ 0.00		\$ 0.00
Donations		\$ 0.00		\$ 0.00
Education-Self (Non-Reimbursed)		\$ 0.00		\$ 0.00
Cash		\$ 0.00		\$ 0.00
Miscellaneous		\$ 0.00		\$ 0.00
Total Miscellaneous Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Other Payments				
Quarterly Taxes & Additional Tax Payments		\$ 0.00		\$ 0.00
Alimony/Maintenance Payments		\$ 0.00		\$ 0.00
Child Support Payments		\$ 0.00		\$ 0.00
Eldercare Expenses		\$ 0.00		\$ 0.00
Professional Fees (Financial Planning, Acc't, Legal)		\$ 0.00		\$ 0.00
Service Fees (Banks, Investment Accts, ...)		\$ 0.00		\$ 0.00
Total Other Payments Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total Monthly Expenses (Excluding Children)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
	Monthly	Annual	Monthly	Annual
Child Related Expenses				
Education/Tuition		\$ 0.00		\$ 0.00
Babysitting		\$ 0.00		\$ 0.00
Daycare		\$ 0.00		\$ 0.00
Sports/Camps/Lessons		\$ 0.00		\$ 0.00
Hobbies		\$ 0.00		\$ 0.00
Toys/Games		\$ 0.00		\$ 0.00
Clothing		\$ 0.00		\$ 0.00
Medical (Not Covered by Insurance)		\$ 0.00		\$ 0.00
Dental/Orthodontics (Not Covered by Insurance)		\$ 0.00		\$ 0.00
Optometry/Glasses/Contacts (Not Covered by Insur)		\$ 0.00		\$ 0.00
Prescriptions (Not Covered by Insurance)		\$ 0.00		\$ 0.00
Allowances		\$ 0.00		\$ 0.00
Miscellaneous		\$ 0.00		\$ 0.00
Total Child Related Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total Monthly Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

	Mortgage	Homeowners Fee	Property Tax	Homeowners/ Jewelry Insurance	GTE/Verizon Telephone	Verizon Cellphone	First Alert Security System	Media One Cable/ RoadRunner*
Jan-01								
Feb-01								
Mar-01								
Apr-01								
May-01								
Jun-01								
Jul-01								
Aug-01								
Sep-01								
Oct-01								
Nov-01								
Dec-01								
Jan-02								
Feb-02								
Mar-02								
Apr-02		\$ 0.00						
TOTAL	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Ave/Month	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Projected Monthly	\$ 1,304.00	\$ 10.00	\$ 413.00	\$ 66.00	\$ 52.00	\$ 22.00	\$ 106.00	

* Plan to add Roadrunner service in January 2001, there will be a \$30/month additional cost, total estimated at \$106..

	Detroit Edison	Michigan Consol'd Gas	AOL	Water & Sewer*	Grass Cutting/ Fertilizing	Orkin Exterminator	Tree Mtn.	Landscape Mtn./ Upgrades
Jan-01								
Feb-01								
Mar-01								
Apr-01								
May-01								
Jun-01								
Jul-01								
Aug-01								
Sep-01								
Oct-01								
Nov-01								
Dec-01								
Jan-02								
Feb-02								
Mar-02								
Apr-02								
TOTAL	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Ave/Month	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Projected Monthly	\$ 141.00			\$ 21.00	\$ 83.00	\$ 23.00	\$ 17.00	146.00

* Water and Sewer Rates to increase 9.5% in 2001.

	General Home Repair/Mtn Windows/ Carpets*	Lunches (School)	Grocery Store Items	Restaurant Meals	Doctor/ Dentist Prescription	Health/Dental Insurance (PostDivorce)	Auto Payment**	Auto Fuel/License
Jan-01								
Feb-01								
Mar-01								
Apr-01								
May-01								
Jun-01								
Jul-01								
Aug-01								
Sep-01								
Oct-01								
Nov-01								
Dec-01								
Jan-02								
Feb-02								
Mar-02								
Apr-02								
TOTAL	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Ave/Month	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Projected Monthly	\$ 487.00		\$ 400.00	250.00		\$ 200.00	500.00	125.00

** Auto Payment Projected to Start 6/01.

	Auto Repair/Mtn/ Car Wash	Auto Insurance	Clothing	Laundry/ Dry Cleaning	Entertainment Movies/ Plays/Videos/ CDs/etc.	Hobbies/ Crafts	Local Trips & Vacations	Memberships/ Clubs*
Jan-01								
Feb-01								
Mar-01								
Apr-01								
May-01								
Jun-01								
Jul-01								
Aug-01								
Sep-01								
Oct-01								
Nov-01								
Dec-01								
Jan-02								
Feb-02								
Mar-02								
Apr-02								
TOTAL	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Ave/Month	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Projected Monthly	\$ 100.00	\$ 50.00	\$ 300.00	\$ 50.00	\$ 120.00	\$ 25.00	\$ 600.00	257.00

* See Report 6 for Details.

*** December 2000 expenses are actuals or estimates based on expenses incurred through 12/15/00.

	Postage & Office Supplies	Gifts/ Holidays*	Drug Store Items/ Personal Items	Hair/ Electrolysis/ Personal Items	Pet Care	Subscriptions Books/ Newspapers/ Magazines	Donations	Household Expenses (Linens, Kitchen & BR Items)
Jan-01								
Feb-01								
Mar-01								
Apr-01								
May-01								
Jun-01								
Jul-01								
Aug-01								
Sep-01								
Oct-01								
Nov-01								
Dec-01								
Jan-02								
Feb-02								
Mar-02								
Apr-02								
TOTAL	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Ave/Month	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Projected Monthly		\$ 300.00		\$ 100.00		\$ 36.00	\$ 100.00	50.00

	Banking/ Accounting/ Service/FP Legal Fees*	Household Upgrades	Cash/ Misc**	Aaron Misc	Aaron College Tuition. Housing/ Books***	Kim Misc	Kim College Tuition. Housing/ Books***	Quarterly Fed'l & State Taxes & Tax Payments
Jan-01								
Feb-01								
Mar-01								
Apr-01								
May-01								
Jun-01								
Jul-01								
Aug-01								
Sep-01								
Oct-01								
Nov-01								
Dec-01								
Jan-02								
Feb-02								
Mar-02								
Apr-02								
TOTAL	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Ave/Month	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00
Projected Monthly	\$ 282.00	\$ 200.00			\$ 416.67	\$ 350.00	416.67	