



A ministry of Watermark Community Church
www.watermark.org

Client Profile

Upon completion, please return:

By fax:

(214) 361-6519

Attention: Kelly Fillingim, MoneyWise Administration

By e-mail:

moneywise@watermark.org

By mail:

Kelly Fillingim, MoneyWise Administration

Watermark Community Church

7540 LBJ Freeway

Dallas, Texas 75251

If questions, please contact:

Kelly Fillingim

(214) 239-8814 direct

(214) 361-2275 main

moneywise@watermark.org

**We ask that you complete as much of the Client Profile as you can,
completing at least pages 1 and 2.**



Client Profile

Preferred Contact Name _____ Age _____

Marital Status _____

Spouse's Name _____ Age _____

Address _____

City _____ Zip _____

Phone (you prefer for contact) _____

E-mail(s) _____

Nature of Employment _____ Self

_____ Spouse

Name(s)/Age(s) of Children _____ Age _____

_____ Age _____

_____ Age _____

_____ Age _____

_____ Age _____

Watermark Member (Y/N) _____ Self

_____ Spouse

Community Group _____ Self
(or accountability partner)

_____ Spouse

For MoneyWise Use Only:

Date Profile Received _____

Date Counselor(s) Assigned _____

Name of Counselor(s) _____

Counseling Completed _____

REQUEST

How can the MoneyWise Ministry help you?

What steps are you taking to improve your present situation?

Have you ever seen a financial planner/advisor? _____ If yes, who? _____
How were you helped?

AGREEMENT

I (we) hereby make the commitment to actively participate with the MoneyWise Ministry of Watermark Community Church in seeking a resolution to the issues that brought me (us) to this place.

I (we) understand that MoneyWise will attempt to assist me (us) in developing a plan, and that the consultant or volunteer agents do not make any representations or warranties with respect to the results of its services or its ability to help me (us) with my (our) credit/financial management.

I (we) understand that MoneyWise is being offered to me (us) without charge or obligation, and that the people in MoneyWise are volunteers who are donating their time to people requesting assistance. MoneyWise personnel have pledged to not benefit monetarily in any way as a result of their involvement in the ministry and are thereby prohibited from selling any services or products to persons who seek their counsel.

I (we) further agree to indemnify and hold harmless all volunteers of the MoneyWise Ministry, Watermark Community Church and its employees, agents, counselors, officers, elders and directors from any claim, suit, action, demand or liability of any kind and any nature arising out of, or in any manner connected with, my (our) participation in MoneyWise.

Signature _____

Date _____

Signature _____

Date _____



TIPS FOR FILLING OUT YOUR CLIENT PROFILE

The information on your Client Profile is confidential. Please fill it out as completely and accurately as possible. The information will be used by you and your counselor to develop a budget and debt retirement plan.

WHAT I OWN

Fill in the blanks as requested for all major assets you own. For "Other Possessions," simply estimate the market value of any other major assets not listed. If you had to sell everything, what would you be able to get?

WHAT I OWE

What liabilities do you have? To whom do you owe money and how much? What interest rate are you paying on each debt? Include the minimum monthly payment on each debt.

WHAT I MAKE

The income figures should be those which you "*take home*" after taxes and other deductions. Make a note of any deductions other than taxes (such as medical insurance, retirement, etc.). Where those items occur under expenses, enter an asterisk with the footnote "payroll deduction." If your income varies from month to month, use a conservative monthly average based on the last two or three years' earnings. Referring back to your income tax records could be helpful in that determination. Remember, you want to note after-tax, take-home income.

WHAT I SPEND

Gather as much information as you can to determine a *monthly average* for expenses in each category. Going through your check book register for the past year will probably be helpful. Be sure to include such items as auto insurance, property taxes, etc., that may not be paid on a monthly basis. If you've not kept records in the past, some of the categories may be difficult to estimate. Give it your best shot, recognizing that if you don't have records showing how much you're spending in a particular area, it's probably more than you think!

If what you are spending adds up to more than your take-home income, changes will need to be made. Your counselor will help clarify your options. Some changes may not be easy to make, but when done with a willing spirit, God will be pleased and will help! We look forward to working with you.



WHAT I SPEND - MONTHLY

Cells shaded in yellow are formula driven.

INCOME			
Earnings/Income		Auto/Transportation	
Salary #1 (take home pay)	_____	Car Payments	_____
Salary #2 (take home pay)	_____	Gas	_____
Other (less taxes)	_____	Registration / License	_____
Other (less taxes)	_____	Repairs & Maintenance	_____
Other (less taxes)	_____	Total Auto/Transportation	\$0
TOTAL MONTHLY INCOME	\$0	Insurance (paid by you)	
EXPENSES		Auto	_____
Giving		Homeowners	_____
Church	_____	Life	_____
Other Contributions	_____	Medical / Dental	_____
Total Giving	\$0	Disability	_____
Savings		Other	_____
Retirement	_____	Total Insurance	\$0
Education	_____	Household/Personal	
Auto Replacement	_____	Groceries	_____
Emergency Fund	_____	Clothing / Dry Cleaning	_____
Other	_____	Gifts	_____
Total Savings	\$0	Household Items	_____
Consumer Debt (Monthly Payments)		Toiletries / Cosmetics	_____
Visa	_____	Barber / Beauty	_____
MasterCard	_____	Other:	
Discover	_____	Books / Magazines	_____
American Express	_____	Allowances	_____
Gas Card	_____	Photos	_____
Department Store	_____	Miscellaneous	_____
Student Loan	_____	Total Household/Personal	\$0
Family / Friends	_____	Entertainment	
Other	_____	Meals and Entertainment	_____
Other	_____	Babysitting	_____
Other	_____	Vacations	_____
Other	_____	Fitness/Sports	_____
Total Consumer Debt Payments	\$0	Hobbies	_____
Housing		Other	_____
Mortgage / Rent	_____	Total Entertainment	\$0
Property Taxes	_____	Education/Professional	
Repairs & Maintenance	_____	Education	_____
Utilities:		Child Care	_____
Electric	_____	Doctor Co-Pays / Meds	_____
Gas	_____	Legal / Accounting	_____
Water	_____	Bank Charges / Interest Exp.	_____
Trash	_____	Counseling	_____
Home Phone	_____	Professional Dues	_____
Cell Phone	_____	Other	_____
Internet	_____	Total Education/Professional	\$0
Cable / Satellite TV	_____	Misc Small Cash Expenses	\$0
Home Security	_____	TOTAL MONTHLY EXPENSES	\$0
Lawn Care	_____	Total Monthly Income	\$0
Neighborhood Association	_____	Less Total Monthly Expenses	\$0
Furnishings / Decorating	_____	Income Over / (Under) Expenses	\$0
Other	_____		
Other	_____		
Total Housing	\$0		