

NMCRS Monthly Budget

Office		NMCRS Office		Interviewer	Vicky Volunteer	
SERVICEMEMBER'S NAME	Sarah Sailor		3 mos	SSN:	xxx xx 1234	
LES: YES/NO	NO		# MOS.		DATE	Dec 15 2004
PAY OF SM		ACTUAL	PROJ	FAMILY INCOME	ACTUAL	PROJ
Base Pay (Grade/Yrs)	E-5 over 06	2,130.60	2,130.60	Net Pay Of SM	2,137.61	1,580.97
Flight/Submarine Pay			0.00	Other Income SM		0.00
Sea/Hardship Duty Pay			0.00	"D" Allotment		0.00
Other Pay (Type)			0.00	Net Pay Of Spouse		0.00
TOTAL TAXABLE INCOME		(1)	\$2,130.60	\$2,130.60	"S" Allot (Total Saved)	0.00
ALLOWANCES OF SM				Child Support/TANF	210.00	210.00
BAH		597.60	597.60	Other		0.00
BAS		254.46	254.46	TOTAL FAMILY INCOME (C)	\$2,347.61	\$1,790.97
Separation Allowances (FSA)			0.00	# In Household	2	AGES: 3 YRS
COLA (Location)			0.00	FAMILY LIVING EXPENSES		
Other Allowances			0.00	Rent/Mortgage	rent 550.00	*****housing
TOTAL ALLOWANCES	(2)	\$852.06	\$852.06	Electric	75.00	
GROSS INCOME (A) = (1+2)		\$2,982.66	\$2,982.66	Water/Sewage/Garbage	25.00	
DEDUCTIONS FROM SM'S PAY				Heating Fuel/Natural Gas		0.00
Fed Income Tax (M/S)	s-1	220.00	220.00	Homeowners/Renters Ins	15.00	
Social Security (FICA)		132.10	132.10	Other	0.00	
Medicare		30.89	30.89	SUB-TOTAL HOUSING EXP (1)	\$650.00	\$15.00
State Income Tax (State)	FL	0.00	0.00	Food (NMCRS est.	\$258 200.00	200.00
Insurance: (SGLI)/ Navy Home		16.75	16.75	Clothing (NMCRS est.	\$100 50.00	50.00
Insurance (Other)			0.00	Child Care	550.00	550.00
Dental Plan		9.07	9.07	Telephone (Base Rate	\$18 18.00	18.00
"D" Allotment			0.00	Cell/Pager/Other	58.00	58.00
Savings/Bonds/TSP (Amnt)			0.00	Cable (Base Rate \$40	60.00	60.00
Government Quarters			597.60	Medical		0.00
Meal Deduction			0.00	Savings (Total Saved		35.00
Garnishment			0.00	Insurance		0.00
Charity Allotment (NMCRS/CFC)			0.00	Deployed SM Exp		0.00
Education (Ends			0.00	Misc (From misc. expense list)	374.00	389.00
CU/Bank Loan (Ends	(1) June 06	311.74	311.74			0.00
NMCRS Loan (Ends	(2) January 05	124.50		SUB-TOTAL OTHER (2)	\$1,310.00	\$1,360.00
Advance Pay/BAH (Ends			0.00	Gasoline	110.00	75.00
Govt Indebt (Ends			0.00	Car Maint		50.00
Loan Allotment (Ends			0.00	Car Insurance (Annual)	1020. 85.00	85.00
NMCRS Loan	(5) 12 of months	83.54	Tax/Tags/Reg (Annual)	120 10.00	10.00	10.00
TOTAL DEDUCTIONS (B)		\$845.05	\$1,401.69	SUB-TOTAL TRANSPORTATION (3)	\$205.00	\$220.00
NET PAY (A-B)		\$2,137.61	\$1,580.97	TOTAL LIVING EXP (D)=(1+2+3)	\$2,165.00	\$1,595.00

Vehicles (Year/Model)

Saturn 2002

(2)

INDEBTEDNESS									
To Whom Owed	% Int	Purpose Incurred	Date Incurred	Original Amount	Balance Owed	Months to Go	Months Behind	Monthly Payments	Projected Payments
1. NFCU	9%	car	June 2002	\$15,000	\$5,850	18		ALLOT	ALLOT
2. NMCRS	0%	emergency travel	January 2004	1,245	125	1		ALLOT	ALLOT
3. VISA	14%	misc	May 2001	unknown	1,192	31.4		45.55	97.00
4. The Room Store	20%	furniture	Sept 2001	1,200	105	2.0		52.67	
5. New NMCRS Loan		car repair	this month	1,002	1,002	#VALUE!		allot	allot
Last Pay:		Sub totals from Page 1			\$8,274		(E1)	\$98.22	\$97.00
Next Pay		Totals from Page 2			\$0		(E2)	\$0.00	\$0.00
Recommendations		Grand Totals			\$8,274		(E=E1 + E2)	\$98.22	\$97.00
1. Purchase renters insurance		Total Monthly Expenses					(F=D+E)	\$2,263.22	\$1,692.00
2. Start savings, start small and build up slowly.							IF C>F		
3. Set aside at least \$50 per month for car repair.							SURPLUS	DEFICIT	\$84.39 \$98.97
4. Pay off high interest credit cards. Set aside more money for gifts and don't use credit card.							(-) CUSHION		50.00 50.00
							NET (+) (-)		\$34.39 \$48.97

HM2 Sarah Sailor

Yesterday, the transmission on HM 2 Sarah Sailor's 2002 Saturn went out. The estimate from Joe's Transmission is \$1002.48. She did not know how she would be able to pay for a new transmission. She spoke to her CFS who suggested she go to Navy-Marine Corps Relief Society.

When HM2 Sailor comes into the office she is asked for her ID card and the receptionist fills out the application.



HM2 Sailor then meets with an NMCRS Volunteer caseworker who listens to her request and verifies the information. (When doing a car repair the caseworker must verify the estimate, driver's license, registration, and insurance.)

The caseworker and client do both an actual and a projected budget. The actual budget shows what is actually happening today and the projected reflects any changes that will take place within the next three months as well as suggested improvements to the budget.

If the assistance is provided in the form of a no-interest loan, the caseworker and the client work out a suitable repayment plan. NMCRS loans are repaid by allotment if at all possible.

NMCRS normally writes the check to the provider of the service.

NMCRS Fact or Fiction

- | | |
|------------|---|
| True/False | 1. The Society routinely sends the service member to the bedside of a critically ill grandparent. |
| True/False | 2. Under no circumstances will the Society assist a service member who is involved with payday lenders. |
| True/False | 3. Only spouses of senior enlisted and officers are eligible to volunteer as caseworkers for the Society. |
| True/False | 4. NMCRS routinely assists service members establish a second house hold in case of divorce. |
| True/False | 5. If the command grants a service member paternity leave the Society will loan the service member funds for the cost of travel to see the new child. |
| True/False | 6. NMCRS cannot assist a spouse unless the service member can be reached for approval. |
| True/False | 7. Once a denial is given and approved by the local Director, there is no other recourse for the client. |
| True/False | 8. The Navy-Marine Corps Relief Society reimburses childcare cost and mileage for those who work as Volunteers for the Society. |
| True/False | 9. If a command calls ahead and requests assistance be provided to the service member the Society automatically assist. |
| True/False | 10. In order to come to the Society for assistance, a service member must first go through his/her supervisor for permission. |
| True/False | 11. If a commanding officer provides a request in writing he/she may have access to the NMCRS files of their subordinates. |

NMCRS Fact or Fiction Answer Sheet

- | | |
|-------|---|
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Navy – Marine Corps Relief Society

Working Together – To Promote Personal Financial Responsibility



The NMCRS Story

Over a hundred years ago the Society began as Navy Relief

...



The NMCRS Story



...with the proceeds from the Army-Navy game of 1903.



NMCRS Clients

Active duty Navy & Marine Corps personnel and their family members



Retirees, their family members and their survivors



Mission Statement

NMCRS works in partnership with the Navy and Marine Corps to:

- Provide financial, educational, and other assistance
- Help members of the Naval Services of the United States, and their eligible family members and survivors, when in need
- Receive and manage funds to administer these programs



Vision

We are a private, non-profit Center of Excellence committed to assisting personnel of the Naval Services – active, retired, and their eligible family members to:

- Ensure that all available resources are utilized
- Achieve financial self-sufficiency
- Find solutions to emergency needs



Guiding Principles

To accomplish this mission, the following principles guide our decisions and actions:

- Provide quality service
- Value our clients, our staff, and our Volunteers
- Exercise good stewardship
- Believe in personal financial responsibility



Our Global Reach

We have over 230 activities worldwide including:

- ❖ Full Service Offices (FSO)
- ❖ Emergency Service Offices (ESO): ashore and afloat

These sites are staffed by a small cadre of employees who mentor and support:

- ❖ 3600+ Volunteers



Programs



Need Based Financial Assistance

- Basic Living, Emergency Leave, Medical, Dental, Vehicle, Disaster
- Interest-free loans and grants
- Quick Assist Loans



Programs

Survivor's Financial Assistance

- Supplements
- Armed Forces Service Corporation Lifetime Survivor Benefit Program



Programs



Non-Financial Assistance

- Spending Plans
- Information and Referral



Programs

Education

- Travers Program
- STAP - Spouse Tuition Aid Program (overseas only)





Programs



Budget for Baby & Layettes

- Class offers valuable financial information for families and new baby.
- Includes a layette filled with a handmade and other baby items.



Programs

Visiting Nurses

- In-home visits
 - New Parents
 - Retirees and Widow(er)s
 - Combat Casualty Recovery



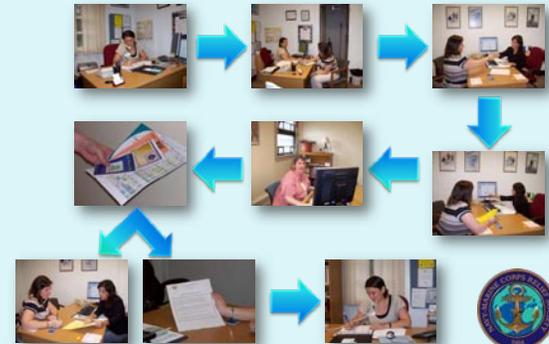
Programs



Thrift Shops

- Gently worn clothing
 - Civilian
 - Uniforms
- Household items in good condition

The Casework Process



Who We Are

NMCRS Local Team Members



- Director
- Relief Services Assistant
- Visiting Nurse
- Volunteers
- COV/HCOV
- Program Chairmen



NMCRS Volunteer Opportunities

- Client Services Assistant
- Caseworker
- Thrift Shop Workers
- Speaker's Bureau
- Budget for Baby
- Record Keeping
- Publicity





Working Together

- CFS can refer for possible financial assistance. Please send copy of your budget and recommendations.
- NMCRS may refer SM to CFS for on-going budget follow-up or to facilitate payment of bills.
- With the Member's permission we can work in partnership to assist the Member in achieving financial self-sufficiency.



Thank You!



www.nmcrcs.org