CLIENT FINANCIAL PROFILE

FINANCIAL PROFILE OF

____
Name   Social Security Number

STATEMENT OF INCOME AND EXPENSES

I. INCOME

A. Name and address of employer____

____

Gross Wages or Salary and Commissions each pay period $ ____________

Paid: ____ Weekly ____ Biweekly ____ Semi-monthly ____ Monthly

Number of dependents claimed: _____

Payroll Deductions:

F.I.C.A. (Social Security Tax) $ ____________

Medicare Tax $ ____________

Federal Withholding Tax $ ____________

State Withholding Tax $ ____________

City Earnings Tax $ ____________

Union Dues $ ____________

Total Tax Deductions Each Pay Period $ ____________

Net Salary Each Pay Period (Gross Minus Taxes Only) $ ____________

Average Monthly Net Salary (Gross Minus Taxes Only) $ ____________

Other Deductions (List here only if not listed elsewhere as expenses)

____

____

____

B. Additional Income From All other Sources (Includes, but is not limited to, income from rentals, dividends, business enterprises, Social Security, A.F.D.C., V.A. benefits, pensions, annuities, bonuses, child support, trusts, and all other sources. List each source and give a monthly gross average.)

____________________________________ $____________

____________________________________ $____________

____________________________________ $____________

____________________________________ $____________

Average Monthly Income from Other Sources $____________

C. Business Perquisites (Includes all fringe benefits in addition to regular salary or wages, i.e., cars, reimbursed business expenses, housing, etc. List each item and give a monthly average, but do not include these amounts in total income.)

____

____

____

D. Taxes Withheld or Anticipated $____________

E. TOTAL AVERAGE MONTHLY NET INCOME $____________

F. Your Gross Income Shown on Last Year's Federal Income Tax Return $____________

II. EXPENSES

Estimate your expenses for the "day after divorce," NOT your present expenses. Figure all amounts prorated on a monthly basis. If where the children will live is to be discussed, please put your estimated expenses with the children to the left of the space and your estimate of expenses without the children to the right of the space.

A. Fixed Expenses

1. Housing

a. Rent or mortgage payments $ ____________

b. Second mortgage/home equity loan $ ____________

c. Real estate taxes (if not included in mortgage payment) $ ____________

d. Maintenance (Itemize cost of upkeep, i.e., yard, housecleaning, etc.)

______________________________ $ ____________

______________________________ $ ____________

______________________________ $ ____________

e. Repairs $ ____________

f. Other (Itemize, i.e., condo fees, subdivision dues, etc.)

______________________________ $ ____________

______________________________ $ ____________

______________________________ $ ____________

______________________________ $ ____________

Subtotal of housing expenses $ ____________

2. Utilities

a. Gas $ ____________

b. Electricity $ ____________

c. Water $ ____________

d. Sewer $ ____________

e. Trash service $ ____________

f. Cable $ ____________

g. DSL $ ____________

h. Satellite $ ____________

i. Telephone

1) Land line $ ____________

2) Long distance $ ____________

3) Mobile $ ____________

Subtotal of utilities $ ____________

4. Automobiles or Transportation

a. Gas $ ____________

b. Routine maintenance, including oil changes $ ____________

c. Personal property taxes $ ____________

d. Inspection and registration fees $ ____________

e. Driver's license fees $ ____________

f. Payment on auto loan $ ____________

g. Bus fare, taxi, parking, etc. $ ____________

h. Other (i.e., AAA) $ ____________

Subtotal of automobiles or transportation expenses $ ____________

4. Insurance Premiums (Identify whether policy is provided by employer or is a personal policy and who is covered by the policy.)

a. Life insurance $ ____________

b. Health & accident insurance $ ____________

c. Disability insurance $ ____________

d. Automobile insurance $ ____________

e. Homeowner's/renter's insurance
(if not included in mortgage payment) $ ____________

f. Umbrella insurance $ ____________

g. Other $ ____________

Subtotal of insurance expenses $ ____________

5. Other

a. Installment contracts (Include personal loans, revolving charge accounts, furniture, etc. Exclude auto loan and normal amounts budgeted for food, clothing, etc.)

______________________________ $ __________

______________________________ $ __________

______________________________ $ __________

______________________________ $ __________

b. Child support paid to others for children not in your care and not of this marriage $ __________

c. Maintenance or alimony paid pursuant to court order $ __________

Subtotal of other expenses $ __________

Subtotal Of All Fixed Expenses $ __________

B. Discretionary Expenses (Exclude business expenses which are written off.)

	Yours	Children (while with you)
1. Food (Include household supplies, lunches)	$ ________	$ ________
2. Clothing	$ ________	$ ________
3. Medical, dental, drugs (not covered by insurance)	$ ________	$ ________
4. Recreation & cultural events	$ ________	$ ________
5. Laundry & dry cleaning	$ ________	$ ________
6. Barber/beauty shop	$ ________	$ ________
7. Cosmetics/toiletries	$ ________	$ ________
8. School, books, fees, room & board	$ ________	$ ________
9. Club memberships, dues	$ ________	$ ________
10. Lessons (dance, music, etc.)	$ ________	$ ________

11. Gifts	$ ____________	$ ____________
12. Vacations/summer camp	$ ____________	$ ____________
13. Subscriptions: newspaper/magazines	$ ____________	$ ____________
14. Charitable contributions	$ ____________	$ ____________
15. Counseling/therapy/support groups	$ ____________	$ ____________
16. Child care (day care/baby-sitting)	$ ____________	$ ____________
17. Hobbies	$ ____________	$ ____________
18. Pets	$ ____________	$ ____________
19. Children's allowances		$ ____________
20. Health insurance - children		$ ____________
21. Life insurance - children		$ ____________
22. Auto insurance - children		$ ____________
23. Other		
____________________	$ ____________	$ ____________
____________________	$ ____________	$ ____________
Subtotal of Discretionary Expenses	$ ____________	$ ____________
TOTAL AVERAGE MONTHLY EXPENSES	$ ____________	$ ____________

STATEMENT OF PROPERTY: ASSETS AND LIABILITIES

I. ASSETS

Where assets are secured, please provide statements of mortgage/ note balances due. For separate property, please indicate how the property was acquired (gift, inheritance, owned prior to marriage, or exchanged for such during the marriage) and who owns the property.

	Present Value	Amount Owed	Marital or Separate	Possession
A. Real Estate (Include address, legal description, name of mortgagor) 1. ____________ ____________ ____________ 2. ____________ ____________ ____________ 3. ____________ ____________ ____________				

	Present Value	Amount Owed	Marital or Separate	Possession
B. Motor Vehicles (Include all autos, boats, trailers, aircraft, recreational vehicles, and campers. Give year, make, model, serial number, name on title, and name of mortgagor.) 1. ______ ______ ______				
2. ______ ______ ______				
3. ______ ______ ______				

	Present Value	Amount Owed	Marital or Separate	Possession
C. Bank Accounts (List all checking, savings, money market accounts, CDs held in your name alone or in your name and that of another person. Note the type of account, name of the financial institution, names on the account, and account numbers. 1. ____________ ____________ ____________ 2. ____________ ____________ ____________ 3.____________ ____________ ____________ 4. ____________ ____________ ____________				

	Present Value	Amount Owed	Marital or Separate	Possession
D. Household and Personal Goods (Include all appliances, furniture, silver, china, antiques, jewelry, collections, etc. that have a minimum value of $100 and all items which are of any value to you.)				
E. Cash on Hand				

	Present Value	Amount Owed	Marital or Separate	Possession
F. Securities (List all stocks, bonds, promissory notes, mortgages, etc. in which you or you and another person have an interest. Give the name in which the securities are held and any identification numbers. 1. ______________________ ______________________ ______________________ 2. ______________________ ______________________ ______________________ 3. ______________________ ______________________ ______________________ 4. ______________________ ______________________ ______________________				

	Present Value	Amount Owed	Marital or Separate	Possession
G. Life Insurance (List the kind of policy {whole life, term, universal}, name of issuing company, policy number, owner of policy, insured, beneficiaries, face value, & cash surrender value. Include policies furnished by your employer.) 1. __________ __________ __________ 2. __________ __________ __________ 3. __________ __________ __________				

	Present Value	Amount Owed	Marital or Separate	Possession
H. Deferred Compensation Assets: Defined Contribution Plans (Includes IRAs, 401(k), Keogh, profit-sharing plans. Give the name of the company, present total value, whether or not the plan is vested (or date it will be vested), what percentage is vested, and gross benefit payable at earliest retirement or maturity date.) 1. ______________________ ______________________ ______________________ 2. ______________________ ______________________ ______________________ 3. ______________________ ______________________ ______________________				

	Present Value	Amount Owed	Marital or Separate	Possession
I. Deferred Compensation Assets: Defined Benefit Plans (Includes pension plans, social security. Give the name of the company, present total value, whether or not the plan is vested (or date it will be vested), what percentage is vested, and gross benefit payable at earliest retirement or maturity date.) 1. __________ __________ __________ 2. __________ __________ __________ 3. __________ __________ __________				

	Present Value	Amount Owed	Marital or Separate	Possession
J. Trusts (Include names of trust, trustee {with address}, settlor, beneficiaries and nature of your interest in the trust.) 1. __________ __________ __________ 2. __________ __________ __________				
K. Contracts Made But not Yet Performed (List all parties to contract and expected date of performance.) 1. __________ __________ 2. __________ __________				

	Present Value	Amount Owed	Marital or Separate	Possession
L. Pending Litigation (Include lawsuits which have been filed or will be filed on your behalf or in which you have an interest.) 1. ____________ ____________				
M. Farm Equipment, Livestock, or Crops (List nature and location of property.) 1. ____________ 2. ____________				
N. Debts Owed To You By Others (List name of debtor, date of loan, due date, any security.) 1. ____________ ____________ 2. ____________ ____________				

	Present Value	Amount Owed	Marital or Separate	Possession
O. Future Interests (List the interest you hold, property involved, and present owner.) 1. ______________ ______________ 2. ______________ ______________				
P. Business or Partnership Interests (List name of partners and your percentage interest.) 1. ______________ ______________ 2. ______________ ______________				
Q. Income Tax Refunds Due (List year, amount, whether state or federal.) 1. ______________				

	Present Value	Amount Owed	Marital or Separate	Possession
R. Other Assets (List any other asset not already listed, i.e. copyrights, trademarks, royalties, stock options, etc.) 1. ______________________ ______________________ 2. ______________________ ______________________				

TOTAL NET EQUITY ASSETS $ ____________________

II. LIABILITIES AND DEBTS

	Current Balance	Monthly Payment
A. Loans (List all loans from any bank or lending institution. List who signed the loan, date of the loan, name and address of lender, and outstanding balance.) 1. ______________________ ______________________ 2. ______________________ ______________________ 3. ______________________ ______________________		

	Current Balance	Monthly Payment
B Credit card balances and store charges. (List name on account.) 1. ____ 2. ____ 3. ____ 4. ____ 5. ____ 6. ____ 7. ____		
C. Other indebtedness. (Show to whom and purpose of loan.) 1. ____ 2. ____		

TOTAL LIABILITIES AND DEBTS $ ____________________

FINANCIAL PROFILE ADDENDUM

In addition to the Financial Profile, please provide three (3) copies of the following documents so that each party and the mediator can have a copy:

1. Federal Personal Income Tax Returns
Copies of tax returns filed in each of the preceding three (3) years and current wage statements.

2. Federal Business Income Tax Returns
Copies of tax returns filed in each of the preceding three (3) years. The "K" statement will be necessary for partnerships and corporate tax returns.

3. Business Partnership or Buy/Sell Agreements
Copies of any written agreements that may exist.

4. Real Estate
The legal description of each piece of property and verification of mortgage balances due.

5. Retirement Assets and Deferred Compensation Plans
Statements and plan descriptions for defined contribution plans (i.e., IRA, Roth IRA, Keogh, 401(k), 403(b), Annuity, etc.) and defined benefit plans (i.e., Pensions, Social Security, etc.). Include the name and address of the plan administrator.

6. Statements of Accounts for Certificates of Deposit, Bank Accounts, Stock Dividend Statements, Money Market Accounts, Mutual Funds, Bonds, etc.

7. Promissory Notes
Copies of any debts owed by you or to you.

8. Life Insurance Policies
Copies of any policies in effect, showing the type of policy, owner, insured, beneficiary, death benefit, cash value, and loan balance, if any.

9. Trusts
Copies of any trusts of which you are a maker or a beneficiary.

10. Paystubs
Copies of recent paystubs showing year to date income and all deductions.

11. Vehicles
Copies of titles to vehicles and verification of balances due on debt, if any, as well as verification of the fair market value of the vehicles.

12. Debts
Copies of credit card statements on accounts for which there is a balance due and other loan statements showing balance due.

INVENTORY OF ASSETS AND LIABILITIES

Asset/Liability	Net Equity	Valuation Date	To Do
1. House a. Title b. Value c. Primary Debt d. Secondary Debt e. Repairs f. Commission			
2. Other Real Estate a. Title b. Value c. Primary Debt d. Secondary Debt e. Repairs f. Commission			
3. Vehicles a. Year, Make, Model b. Title c. Value d. Debt			
4. Retirement Plans a. Type and name of plan b. Title c. Value d. Loans			
5. Securities a. Type and name of company b. Title c. Value d. Basis			
6. Bank Accounts a. Type and name of bank b. Title c. Value			
7. Life Insurance a. Type and name of company b. Owner c. Face value d. Cash value			
8. Household Goods a. Title b. Value			

Asset/Liability	Net Equity	Valuation Date	To Do
9. Business Interests a. Name of business b. Title c. Value			
10. Other Assets a. Type b. Title c. Value			
11. Debts other than house and vehicles a. Credit cards b. Personal loans c. Title d. Amount			

SUMMARY OF ASSETS AND LIABILITIES

Asset/Liability	Net Equity	Party A	Party B
1. House			
2. Vehicles			
3. Retirement			
4. Securities			
5. Bank Accounts			
6. Life Insurance			
7. Household Goods			
8. Business Interests			
9. Other Assets			
10. Debts			
TOTAL EQUITY			
% TO EACH PARTY			
11. Cash settlement to shift variance			

BUDGET SUMMARY WORKSHEET FOR BOTH PARTIES

	Husband	Combined	Wife
Gross Income	____________		____________
Net Income	____________		____________
Combined Net Income		____________	
Fixed Expenses	____________		____________
Personal Discretionary Expenses	____________		____________
Children's Discretionary Expenses	____________		____________
Total Expenses	____________		____________
Combined Expenses		____________	
Individual Variances	____________		____________
Combined Variance		____________	

EXHIBIT I

SUMMARY OF PROPERTY DIVISION

DESCRIPTION	TOTAL VALUE	LOANS	NET VALUE	Jill	Jack
Motor Vehicles	15,330	7,000	8,330	200	8,130
Securities	31,492	0	31,492	30,267	1,225
Real Estate	125,000	86,794	38,206	38,206	0
Deferred Compensation Plans	165,000	0	165,000	50,000	115,000
TOTALS	$336,822	$93,794	$243,028	$118,673 49%	$124,355 51%

EXHIBIT II

SCHEDULE OF REAL PROPERTY

A. MARITAL RESIDENCE

PROPERTY ADDRESS	4567 Smith Avenue St. Louis, Missouri 63130
LEGAL DESCRIPTION	Lot x in Block x of Place, according to the plat thereof recorded in Plat Book XX page XX of the St. Louis County records; together with all improvements thereon known and numbered as 4567 Smith Avenue, St. Louis, Missouri 63130.

B. JACK'S RESIDENCE

PROPERTY ADDRESS	890 Black Avenue St. Louis, Missouri 63130
LEGAL DESCRIPTION	Lot x in Block x of a Subdivision in St. Louis County, Missouri, according to the plat thereof recorded in Plat Book XX page XX of the St. Louis County Records. Together with all improvements thereon known and numbered as 890 Black Avenue. Subject to existing building lines, easements, conditions, restrictions, zoning regulations, etc., now of record, if any.