DebtWave
Credit Counseling, Inc.
Making Your Life Simple

Financial Analysis Report

SAMPLE

Prepared For:

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This is a website sample using fictional names, account numbers and financial data. It demonstrates the format and types of analysis a client may receive after counseling.

SAMPLE

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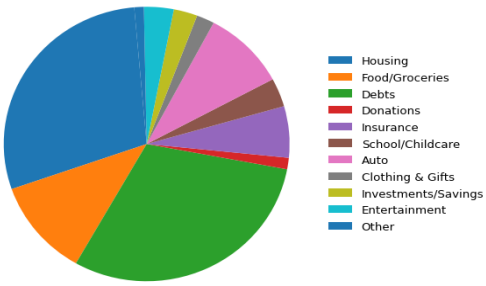
BUDGET ANALYSIS

Budget Summary	Amount
Total Gross Income	$7,650.00
Total Net Income	$7,650.00
Total Expenses	$7,430.00
Discretionary Income	$220.00
Expenses / Income %	97.12%

Category	Total $	Target %	Actual %	Status
Housing	$2,150.00	30%	28.1%	Safe
Food/Groceries	$850.00	10%	11.1%	Safe
Debts	$2,250.00	5%	29.4%	Danger
Donations	$100.00	10%	1.3%	Safe
Insurance	$450.00	5%	5.9%	Safe
School/Childcare	$250.00	5%	3.3%	Safe
Auto	$700.00	10%	9.2%	Safe
Clothing & Gifts	$150.00	5%	2.0%	Safe
Investments/Savings	$200.00	10%	2.6%	Danger
Entertainment	$250.00	5%	3.3%	Safe
Other	$80.00	5%	1.0%	Safe

Percent of Monthly Expenses



DEBT ANALYSIS

List of Liabilities	Amount
Mortgage Debt	$235,000.00
Vehicle Debt	$21,000.00
Student Loan	$28,000.00
Credit Cards & Unsecured Debt	$52,000.00
Total Liabilities	**$336,000.00**

Your Possible Options
1. Handle debt on your own.
2. Declare bankruptcy.
3. Enroll in a Debt Settlement Program.
4. Liquidate assets if appropriate.
5. Enroll in a Debt Management Program.

Debt Management Services are not suitable for all debtors. Other approaches, including bankruptcy, may be appropriate.

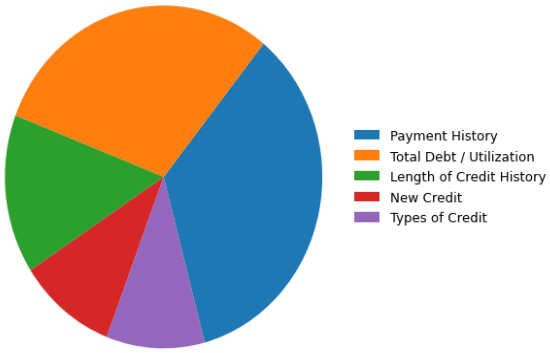
SAMPLE - Fictional data for illustration only. Actual results, creditor terms, fees and recommendations vary.

CREDIT SCORE ANALYSIS

Your Sample Credit Score
652

FICO Score Range	Sample Rating
750 and above	Excellent
680 - 749	Good
640 - 679	Average
580 - 639	Needs Improvement
Below 580	High Risk

Five Factors Shown in the Sample Report



Your Debt-to-Income Ratio: 41.2%	Your Debt-to-Credit Ratio: 61.0%
0-42%: Safe zone in this sample report. 43-49%: Caution zone. 50% and above: Danger zone.	0-30%: Safe zone in this sample report. 31-45%: Caution zone. 46% and above: Danger zone.

Credit Effect of a Debt Management Program

- Creditors may add a notation showing that an account is being managed with credit counseling assistance.
- Creditors generally require enrolled revolving accounts to be closed, which can affect the debt-to-credit ratio shown in this report.
- Payment history remains important, so clients should keep accounts current when possible before, during and after enrollment.
- The primary purpose of a Debt Management Program is to repay debt, not to improve a credit rating.

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THE DEBT MANAGEMENT PROGRAM

The Basics of a Debt Management Program

With a Debt Management Program, eligible unsecured debts may be organized into one scheduled payment. DebtWave then distributes the appropriate funds to participating creditors. Clients continue receiving creditor statements and can verify that payments post and balances decline. A DMP is not a loan; instead, it uses creditor program terms to support structured repayment. Clients may pay extra or pay off eligible debts early without a prepayment penalty.

Creditors Included on DMP - Illustrative

Lender	Type	Last 4	Balance	APR	Current Pay	Est. DMP APR	Est. DMP Pay
CHASE	Credit Card	4812	$17,800.00	28.24%	$540.00	6.00%	$330.00
SYNCHRONY BANK	Credit Card	7264	$8,200.00	29.99%	$280.00	9.00%	$165.00
CAPITAL ONE	Credit Card	1047	$7,850.00	28.99%	$265.00	8.00%	$160.00
CITI	Credit Card	6610	$6,100.00	27.49%	$210.00	6.00%	$110.00
BANK OF AMERICA	Credit Card	9253	$4,050.00	26.24%	$145.00	6.00%	$75.00
TOTALS			**$44,000.00**	**28.41%**	**$1,440.00**	**6.92%**	**$840.00**

SAMPLE - Participation, APRs and payments above are fictional estimates for illustration only and are subject to creditor approval in a real case.

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ACCOUNTS NOT INCLUDED ON DMP

A financial analysis also identifies debts that may remain outside a Debt Management Program. Secured debts, student loans and certain other accounts typically require separate repayment strategies.

Lender / Servicer	Type	Last 4	Balance	APR	Payment	Months Behind
ROCKY MOUNTAIN MORTGAGE	Mortgage	9921	$235,000.00	5.25%	$1,685.00	0
FRONT RANGE CREDIT UNION	Car Loan	1438	$21,000.00	7.49%	$425.00	0
DEPT OF ED / SERVICER	Student Loan	5502	$28,000.00	5.75%	$295.00	0
RETAIL CARD - LOW BALANCE	Credit Card	3004	$950.00	31.99%	$45.00	0

Why Some Debts Stay Outside the Program

Mortgage debt: Secured home loans normally remain with the mortgage servicer and continue under their existing terms.

Vehicle loans: Auto loans are secured debts and usually continue outside a credit card Debt Management Program.

Student loans: Student loan repayment and relief options depend on the loan type and servicer, so they are reviewed separately.

Low-balance or nonparticipating accounts: Some accounts may be excluded based on balance, creditor participation or the client's overall plan.

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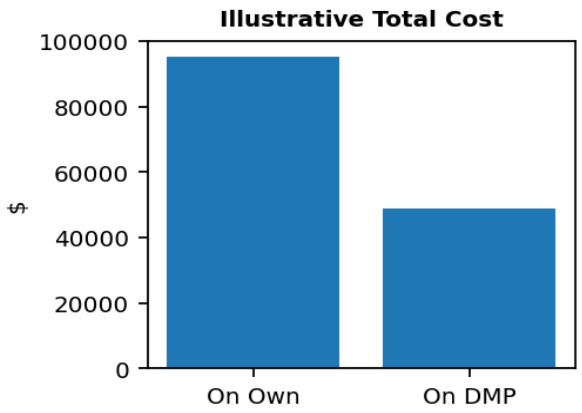
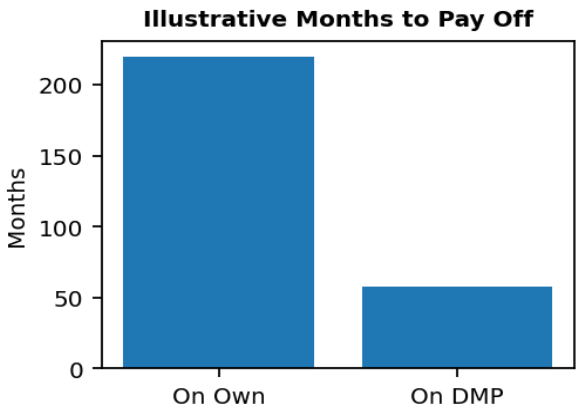
SAVINGS ANALYSIS

	On Own*	On DMP	Difference
Total Debt	$44,000.00	$44,000.00	**N/A**
Monthly Payment	$1,440.00	$840.00	**$600.00**
Average APR	28.41%	6.92%	**21.50%**
Monthly Interest Payment	$1,041.77	$253.58	**$788.19**
Monthly Principal	$398.23	$586.42	**$188.19**
Yearly Interest	$12,501.22	$3,043.00	**$9,458.22**
Duration of Payments	18 years 4 months	4 years 10 months	**13 years 6 months**
Total Cost	$95,400.00	$48,720.00	**$46,680.00**
Discretionary Income	$220.00	$820.00	**$600.00**

Illustrative monthly service fee of $49.00 is included in the sample DMP payment. Actual fees may vary by state and program.



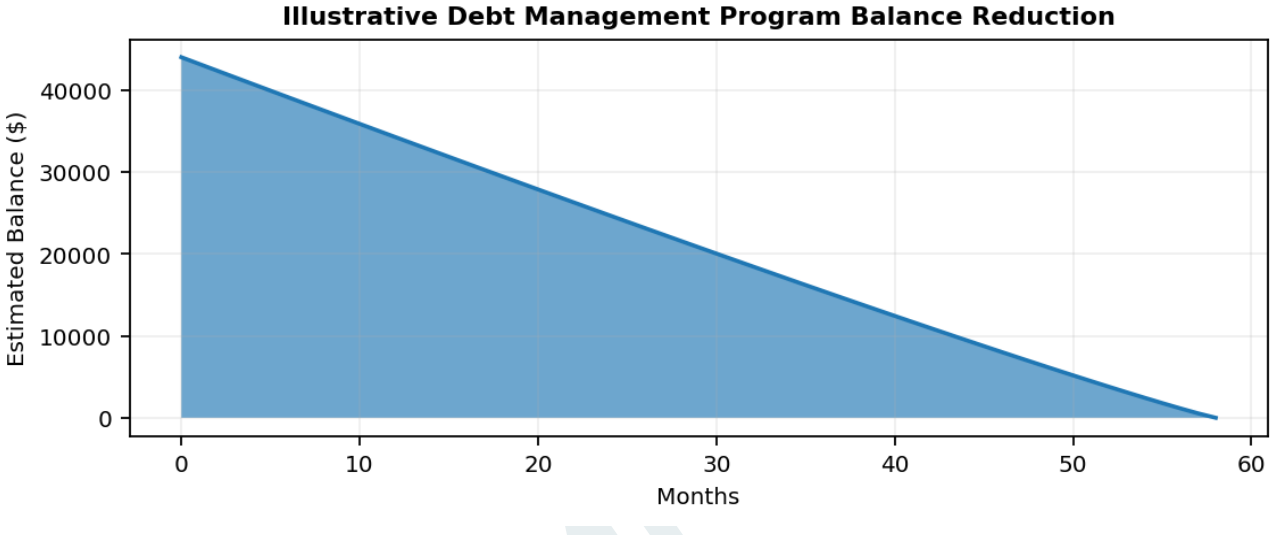


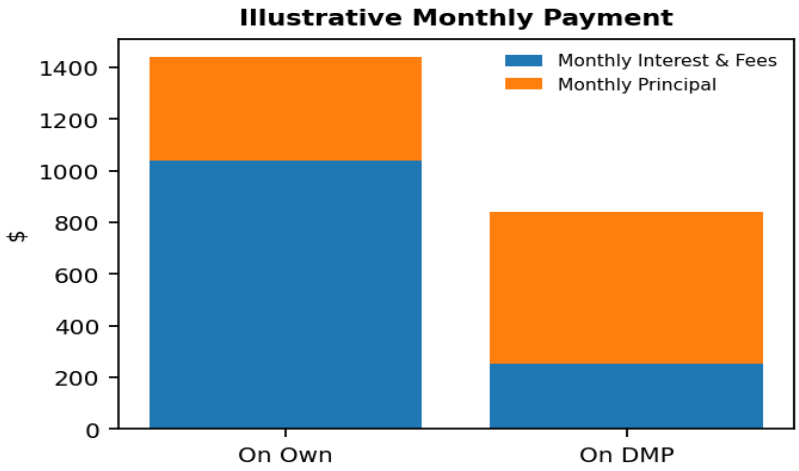
All savings figures in this sample are illustrative estimates. In a real report, inaccurate balances, APRs or payment information can affect estimates. Proposed DMP terms are subject to creditor approval.

SAVINGS ANALYSIS (CONTINUED)

Your Illustrative Benefits on DMP

- A lower monthly payment - from $1,440.00 to $840.00 in this sample
- One scheduled program payment
- Lower average interest rate
- Lower monthly finance charges
- Estimated debt-free in 4 years 10 months
- Illustrative projected debt-free date: July 2031





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BUDGET DETAILS

Category	Current	Plan	Category	Current	Plan
Mortgage	$1,685.00	$1,685.00	Pet Care	$80.00	$80.00
Car Payment	$425.00	$425.00	Savings / Investments	$200.00	$200.00
Car Expenses	$150.00	$150.00	Gas / Oil	$125.00	$125.00
Groceries	$700.00	$700.00	Electricity	$165.00	$165.00
Eating Out	$150.00	$150.00	Water / Sewage	$85.00	$85.00
Toiletries / Personal Care	$125.00	$125.00	Internet	$75.00	$75.00
School / Childcare	$250.00	$250.00	Auto Insurance	$450.00	$450.00
Clothing	$75.00	$75.00	Medical / Health	$0.00	$0.00
Gifts	$75.00	$75.00	Credit Card Debt Payment	$1,440.00	$840.00
Cell Phone	$160.00	$160.00	Student Loan	$295.00	$295.00
Entertainment	$250.00	$250.00	Other / Miscellaneous	$130.00	$130.00
Memberships	$35.00	$35.00	Housing / Household Adjustment	$305.00	$305.00

Monthly Income	Amount	Assets	Value
Net Salary	$6,100.00	Estimated Home Value	$265,000.00
Part-Time Income	$1,550.00	Estimated Vehicle Value	$24,000.00
Total Net Income	$7,650.00	Total Assets	$289,000.00

Summary	On Own	On DMP	Household
Total Expenses	$7,430.00	$6,830.00	3 people
Discretionary Income	$220.00	$820.00	
Assets	$289,000.00		
Liabilities	$336,000.00		
Estimated Net Worth	$-47,000.00		

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RECOMMENDED ACTION PLAN & RESOURCES

#	Recommended Action
1	Track all income and expenses each month so the household budget stays current.
2	Stop adding new charges to credit cards while working on the repayment plan.
3	Ask creditors about any hardship or payment-assistance options that may be available.
4	Build a starter emergency fund so routine surprises are less likely to go back on a credit card.
5	Avoid opening unnecessary new credit while balances are being reduced.
6	Review student loan repayment options separately from the credit card plan.
7	Compare vehicle refinancing only if the new terms clearly reduce total cost and monthly strain.
8	Direct extra funds toward the highest-priority debt after required payments and essentials are covered.
9	Revisit the budget at least quarterly and after any major income or expense change.
10	Work toward an emergency reserve equal to roughly three months of essential expenses over time.

This sample action plan is fictional and is not individualized financial, tax, legal or bankruptcy advice. A real action plan is based on the client information reviewed during counseling.

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GETTING STARTED

Items typically required to start a Debt Management Program

- Confirm that the proposed monthly payment fits the household budget.
- Provide complete account information for debts being enrolled.
- Establish the first creditor payment date and recurring payment schedule.
- Provide bank account information for authorized program payments.
- Review and sign required agreements and disclosures electronically.
- Review any applicable enrollment and monthly service fees before enrollment.
- Begin the structured repayment plan and monitor creditor statements.

START YOUR DEBT-FREE JOURNEY

This sample shows the type of analysis clients may receive after a DebtWave credit counseling session.

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