



# HUG Your Student Debt, Inc.

*Enjoy the life you imagined!*

## Summary Analysis Report Request Form

For assistance call 413-773-3333

HUG is not just for students and parents!  
Use this form for ALL debt and financial coaching inquiries.

Return form to:

E-mail: [info@hugyourstudentdebt.org](mailto:info@hugyourstudentdebt.org)

Fax: 866-733-4057

384 Montague City Road, Montague City, MA 01376

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: home \_\_\_\_\_ work \_\_\_\_\_ mobile \_\_\_\_\_

**All areas of this form are voluntary. Relax and don't let the process overwhelm you. The most important step is to return the form to get started. We'll take it from there!** Providing the information requested within will allow us to better understand your unique financial circumstances. All information will be kept in strict confidence and will not be shared without your permission.

### Income / Earnings

Gross Monthly Income: Spouse/Partner 1 \$ \_\_\_\_\_ Spouse/Partner 2 \$ \_\_\_\_\_

(Before taxes)

Net Monthly Income: Spouse/Partner 1 \$ \_\_\_\_\_ Spouse/Partner 2 \$ \_\_\_\_\_

(After taxes)

Income Frequency: Spouse/Partner 1 \$ \_\_\_\_\_ Spouse/Partner 2 \$ \_\_\_\_\_

(Bi-weekly, monthly etc.)

Other Income (child support, alimony, investment, rental, business etc.) \$ \_\_\_\_\_

Please use the space below to share details you think might be pertinent. This might include unusually high expenses like dependent care, college or private school, or a description of your financial history, credit information, plans for the future etc. Consider this your space to vent a little, or a lot! We're interested in the specifics! Are finances causing a problem in your relationship? What specific obstacles are preventing you from reaching your goals? Are you doing well, but looking to improve your financial situation? The more we know about you, the more effectively we can assist you. Go ahead! Use another page if you want to. 😊

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## Debt Obligations / Liabilities

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Please include ALL debt — any obligation that could be paid in full. Examples include mortgage, home equity lines, credit cards, automobile loans, education loans, family/private loans, business loans etc. Please do not enter utilities, insurances or other monthly expenses in this area unless you are carrying past due balances. These expenses will be addressed separately.

### Instructions:

1. Enter the credit limit if you know it – We like to get a feel for how your debt is affecting your credit score.
2. In the Creditor’s Name column enter the lender’s name, (to whom you render payment).
3. Enter the current total payoff amount. Estimates are OK for now but we will want to be more accurate in the future.
4. Enter the annual interest rate – **even if it’s 0%**. Please note special or “teaser rate” terms and the default rate .
5. Enter **ONLY the required minimum** monthly payment here and **Extra payments in the column provided**.
6. Enter debt structure. Example: mortgage, student loan, parent PLUS. Use an additional page if necessary.

**IMPORTANT!** Student loans should be listed individually **UNLESS** you have officially consolidated the loans.

Credit Line/Limit	Creditor’s Name	Current Balance	Interest Rate	MINIMUM Required Monthly Payment	EXTRA Amount you send monthly (if any)	Type of Loan
	Mortgage:					Principal:  Interest:  Escrow:*

\* Please show MONTHLY amounts – not YTD balances.



## Savings / Assets

Name: \_\_\_\_\_ Date: \_\_\_\_\_

<b>Type of Investment Account</b> Please use additional page if necessary	<b>Estimated Balance</b>	<b>Interest Rate / Rate of Return</b>	<b>Maturity Date</b> (if applicable)	<b>Notes</b> Who's managing, are you satisfied, questions etc.
Emergency Cash Reserves				
Certificate(s) of Deposit				
Annuities				
Stocks				
Bonds				
Money Market				
Savings account				
401k, 403b, 457 plan				
IRA (Roth or Traditional)				
Deferred Compensation				
Other				

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# Retirement

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Please tell us a bit about your retirement plans.

Current Age: Spouse/Partner 1 \_\_\_\_\_ Spouse/Partner 2 \_\_\_\_\_

Projected Retirement Age: Spouse/Partner 1 \_\_\_\_\_ Spouse/Partner 2 \_\_\_\_\_

Already Retired?

Retirement date: Spouse/Partner 1 \_\_\_\_\_ Spouse/Partner 2 \_\_\_\_\_

Age at time of retirement: Spouse/Partner 1 \_\_\_\_\_ Spouse/Partner 2 \_\_\_\_\_

My/our ideal retirement lifestyle plans are...

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Spouse/ Partner 1	Spouse/ Partner 2	Please check all that apply.
<input type="checkbox"/>	<input type="checkbox"/>	I am drawing income or required minimum distributions from some or all of my accounts.
<input type="checkbox"/>	<input type="checkbox"/>	I am collecting Social Security or SSI currently.
<input type="checkbox"/>	<input type="checkbox"/>	I have long-term care insurance.
<input type="checkbox"/>	<input type="checkbox"/>	I have disability Income insurance.
<input type="checkbox"/>	<input type="checkbox"/>	I have one or more trusts.

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## Life Insurance

Name: \_\_\_\_\_ Date: \_\_\_\_\_

<b><u>Policy Type</u></b> Term, Whole Life, Universal, Variable etc.	<b><u>Death Benefit</u></b>	<b><u>Cash Value</u></b>	<b><u>Annual Premium</u></b>	<b><u>Name of Insured</u></b>

This information is extremely helpful in understanding your comprehensive financial circumstances. All information provided will be kept in strict confidence. Thank you for providing it.

Please tell us about anything additional you'd like to discuss. Some topics might include investments, insurance, trusts, savings, education, budgeting, transferring assets to heirs, charitable gifting, etc.

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## Monthly Living Expenses

Name: \_\_\_\_\_ Date: \_\_\_\_\_

We are often asked, “How can you begin managing debt and savings immediately without knowing my monthly expenses?”

The answer is simple. Since our program does not require you to increase your monthly outlay to creditors, we can rely on the assumption that if you’re making your payments on time now you will continue to be able to do so within the program. If however you are increasing your credit card or other debt on a monthly basis, or are experiencing, please bring this to our attention so we can assist you to resolve the issue.

We know your monthly expenses DO play an important part in your comprehensive financial plan. In fact, our HUG Budget Builder is designed to help even the most budget-averse family create a realistic budget painlessly.

For now, please tell us about your living expenses – exclusive of debt. Just a simple monthly total, or itemized expenses — it’s up to you.

How many people are in your household? \_\_\_\_\_

How many are under age 18? \_\_\_\_\_

Are any household members enrolled in college/university currently? \_\_\_\_\_

If so, where? \_\_\_\_\_ Projected graduation date? \_\_\_\_\_

If we are planning for post secondary education expenses, please tell how many years before matriculation for each individual? \_\_\_\_\_

List monthly expenses and details below. Please do NOT include debt payments from page 2.

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Monthly Total \$ \_\_\_\_\_

Thank you for sharing your valuable information with us. Please return this form using the information below. You will be contacted by one of our HUG team members or coaches within 48 hours of our receipt of your form. If you have not heard from us, we may be having trouble reaching you. Please contact us so we may assist you further.

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