



**Red to Black™  
Texas Tech University**

Today's Date: \_\_\_\_\_ Client Name: \_\_\_\_\_

<b>Identifying Income</b>				
	<u>Fall</u>	<u>Spring</u>	<u>Summer</u>	<u>Monthly</u>
Income Tax Refund				
Student Loans and Grants				
Scholarships				
Gifts				
Wages, Tips and Commission				
Spouse Wages, Tips or Commission				
Investment Income				
<b>Total Income</b> (divide by 4 to get monthly figure)				

**Debt Payments Worksheet  
All Debt Balances and Payments Except Mortgage**

<b>Creditors or Collection Agency</b>	<b>Purpose of Debt</b>	<b>Months Past Due</b>	<b>Balance</b>	<b>Minimum Monthly Payment</b>	<b>Monthly Payment Currently Being Paid</b>	<b>Interest Rate</b>	<b>Credit Limit</b>
	<b>Totals:</b>		\$	\$	\$		\$