

Income Planning Worksheet

Date: _____

Monthly expenses

Housing	Current	At retirement
Mortgage or rent		
Second mortgage or rent		
Condo or association fees		
Insurance		
Electricity/gas		
Water/sewer		
Waste removal		
Maintenance/repairs		
Lawn care		
Phone/cell Phone		
Internet		
Cable/satellite		
Other		
Subtotal		

Food and entertainment	Current	At retirement
Groceries		
Dining out		
Movies/concerts/live events		
Hobbies		
Membership dues		
Other		
Subtotal		

Transportation	Current	At retirement
Car payment 1		
Car payment 2		
Auto insurance		
Gas		
Parking		
Bus/taxi Fare		
Maintenance/repairs		
Licensing/tags		
Other		
Subtotal		

Savings	Current	At retirement
Taxable		
Tax-deferred		
Tax-exempt		
Other		
Subtotal		

Taxes	Current	At retirement
Federal		
State		
Local		
Other		
Subtotal		

Personal information

Name: _____

Address: _____

Phone number: _____

Personal	Current	At retirement
Clothing		
Personal care		
Child care		
Elder care		
Pet care		
Professional fees (legal, tax)		
Alimony		
Child support		
Other		
Subtotal		

Healthcare and Insurance	Current	At retirement
Medical services		
Dental services		
Prescriptions and medications		
Health insurance		
Long-term care insurance		
Life insurance		
Other		
Subtotal		

Loans and debt	Current	At retirement
Personal		
Student		
Credit card		
Other		
Subtotal		

Gifts and donations	Current	At retirement
Holiday gifts		
Birthdays		
Charity - tax deductible		
Charity - non-tax deductible		
Subtotal		

Other	Current	At retirement
Other 1		
Other 2		
Other 3		
Other 4		
Subtotal		

Total expenses:	Current	At retirement

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

