

# Income Planning Worksheet

Date:

## Monthly expenses

<b>Housing</b>	<b>Current</b>	<b>At retirement</b>
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		
<b>Subtotal</b>		

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

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

<b>Savings</b>	<b>Current</b>	<b>At retirement</b>
Taxable		
Tax-deferred		
Tax-exempt		
Other		
<b>Subtotal</b>		

<b>Taxes</b>	<b>Current</b>	<b>At retirement</b>
Federal		
State		
Local		
Other		
<b>Subtotal</b>		

## Personal information

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

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

Phone number: \_\_\_\_\_

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

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

<b>Loans and debt</b>	<b>Current</b>	<b>At retirement</b>
Personal		
Student		
Credit card		
Other		
<b>Subtotal</b>		

<b>Gifts and donations</b>	<b>Current</b>	<b>At retirement</b>
Holiday gifts		
Birthdays		
Charity - tax deductible		
Charity - non-tax deductible		
<b>Subtotal</b>		

<b>Other</b>	<b>Current</b>	<b>At retirement</b>
Other 1		
Other 2		
Other 3		
Other 4		
<b>Subtotal</b>		

**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

