

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	\$0	\$0

Food and entertainment	Current	At retirement
Groceries		
Dining out		
Movies/concerts/live events		
Hobbies		
Membership dues		
Other		
Subtotal	\$0	\$0

Transportation	Current	At retirement
Car payment 1		
Car payment 2		
Auto insurance		
Gas		
Parking		
Bus/taxi Fare		
Maintenance/repairs		
Licensing/tags		
Other		
Subtotal	\$0	\$0

Savings	Current	At retirement
Taxable		
Tax-deferred		
Tax-exempt		
Other		
Subtotal	\$0	\$0

Taxes	Current	At retirement
Federal		
State		
Local		
Other		
Subtotal	\$0	\$0

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	\$0	\$0

Healthcare and Insurance	Current	At retirement
Medical services		
Dental services		
Prescriptions and medications		
Health insurance		
Long-term care insurance		
Life insurance		
Other		
Subtotal	\$0	\$0

Loans and debt	Current	At retirement
Personal		
Student		
Credit card		
Other		
Subtotal	\$0	\$0

Gifts and donations	Current	At retirement
Holiday gifts		
Birthdays		
Charity - tax deductible		
Charity - non-tax deductible		
Subtotal	\$0	\$0

Other	Current	At retirement
Other 1		
Other 2		
Other 3		
Other 4		
Subtotal	\$0	\$0

	Current	At retirement
Total expenses:	\$0	\$0

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

