

Client 1

Client 2

HOW MUCH INCOME DO YOU NEED?

The first step to effectively plan for your income needs is comparing your income and expenses. Because income and expenses can vary from month to month, you may wish to estimate your cash flow through all 12 months or take a 12 month average. Please fill out your income on this page and your expenses on the following page to determine if there is a shortfall in your income.

\$ Income (pension, part-time work, rental property, annuities, royalties, alimony)

Description	Owner		Monthly Amount	Starts	Ends	Inflates?	% Survivor (Pension Only)
	C	Co					
Wages	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>	%
Social Security Benefit	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>	%
Immediate Annuity	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>	%
Pension	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>	%
Other:	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>	%
Other:	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>	%
Other:	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>	%
Other:	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>	%
TOTAL:			\$				

Monthly Income	
Monthly Expenses	
Difference	

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 **Budget - Optional to help determine Basic Living Expense**

Personal & Family Expenses	Current	Retirement
Alimony	\$	\$
Bank Charges	\$	\$
Business Expense	\$	\$
Cash - Miscellaneous	\$	\$
Cell Phone	\$	\$
Charitable Donations	\$	\$
Child Allowance/Expense	\$	\$
Child Care	\$	\$
Child Support	\$	\$
Clothing	\$	\$
Club Dues	\$	\$
Credit Card Debt Payment	\$	\$
Dining	\$	\$
Entertainment	\$	\$
Gifts	\$	\$
Groceries	\$	\$
Healthcare	\$	\$
Hobbies	\$	\$
Household Items	\$	\$
Laundry/Dry Cleaning	\$	\$
Personal Care	\$	\$
Pet Care	\$	\$
Recreation	\$	\$
Vacation/Travel	\$	\$
Other	\$	\$
TOTAL	\$	\$

Vehicle Expenses	Current	Retirement
Loan / Lease	\$	\$
Insurance	\$	\$
Personal Property Tax	\$	\$
Fuel	\$	\$
Repairs / Maintenance	\$	\$
Parking / Tolls	\$	\$
Other	\$	\$
TOTAL	\$	\$

Home Expenses	Current	Retirement
Mortgage / Rent	\$	\$
Equity Line	\$	\$
Real Estate Tax	\$	\$
Homeowner's Insurance	\$	\$
Association Fees	\$	\$
Electricity	\$	\$
Gas/Oil	\$	\$
Trash Pickup	\$	\$
Water/Sewer	\$	\$
Cable/Satellite TV	\$	\$
Internet	\$	\$
Telephone (land line)	\$	\$
Lawn Care	\$	\$
Maintenance	\$	\$
Furniture	\$	\$
Other	\$	\$
TOTAL	\$	\$

Personal Insurance Expenses	Current	Retirement
Disability for Client	\$	\$
Disability for Spouse	\$	\$
Life for Client	\$	\$
Life for Spouse	\$	\$
Long Term Care for Client	\$	\$
Long Term Care for Spouse	\$	\$
Medical for Client	\$	\$
Medical for Spouse	\$	\$
Umbrella Liability	\$	\$
Other	\$	\$
TOTAL	\$	\$

Total All Expenses	Current	Retirement
Personal & Family Expenses	\$	\$
Vehicle Expenses	\$	\$
Home Expenses	\$	\$
Personal Insurance Expenses	\$	\$
TOTAL	\$	\$



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