

# Income and Expense Planning Worksheet

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

Date: \_\_\_\_\_

## Monthly expenses

Housing	Essential expense	Current	At retirement
Mortgage or rent	<input type="checkbox"/>		
Second mortgage or rent	<input type="checkbox"/>		
Condo or association fees	<input type="checkbox"/>		
Property taxes	<input type="checkbox"/>		
Homeowner/rental insurance	<input type="checkbox"/>		
Electricity/gas	<input type="checkbox"/>		
Water/sewer/waste removal	<input type="checkbox"/>		
Maintenance/repairs	<input type="checkbox"/>		
Household services (lawn, cleaning, etc.)	<input type="checkbox"/>		
Phone/cell phone	<input type="checkbox"/>		
Internet/cable/streaming services	<input type="checkbox"/>		
Home security	<input type="checkbox"/>		
Other	<input type="checkbox"/>		
<b>Subtotal</b>			

Personal	Essential expense	Current	At retirement
Clothing	<input type="checkbox"/>		
Personal care	<input type="checkbox"/>		
Child/elder care	<input type="checkbox"/>		
Education	<input type="checkbox"/>		
Pet care	<input type="checkbox"/>		
Professional fees (legal, tax)	<input type="checkbox"/>		
Alimony	<input type="checkbox"/>		
Child support	<input type="checkbox"/>		
Other	<input type="checkbox"/>		
<b>Subtotal</b>			

Food and entertainment	Essential expense	Current	At retirement
Groceries	<input type="checkbox"/>		
Dining out	<input type="checkbox"/>		
Movies/concerts/live events	<input type="checkbox"/>		
Hobbies	<input type="checkbox"/>		
Membership dues	<input type="checkbox"/>		
Subscriptions/publications	<input type="checkbox"/>		
Travel/vacation	<input type="checkbox"/>		
Other	<input type="checkbox"/>		
<b>Subtotal</b>			

Healthcare and insurance	Essential expense	Current	At retirement
Medical services	<input type="checkbox"/>		
Dental services	<input type="checkbox"/>		
Prescriptions and medications	<input type="checkbox"/>		
Health insurance	<input type="checkbox"/>		
Long-term care insurance	<input type="checkbox"/>		
Life insurance	<input type="checkbox"/>		
Other	<input type="checkbox"/>		
<b>Subtotal</b>			

Transportation	Essential expense	Current	At retirement
Car payment 1	<input type="checkbox"/>		
Car payment 2	<input type="checkbox"/>		
Auto insurance	<input type="checkbox"/>		
Gas	<input type="checkbox"/>		
Parking	<input type="checkbox"/>		
Public transportation/ride services	<input type="checkbox"/>		
Maintenance/repairs	<input type="checkbox"/>		
Licensing/tags	<input type="checkbox"/>		
Other	<input type="checkbox"/>		
<b>Subtotal</b>			

**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**

## Monthly expenses continued

Loans and debt	Essential expense	Current	At retirement
Personal	<input type="checkbox"/>		
Student	<input type="checkbox"/>		
Credit card	<input type="checkbox"/>		
Other	<input type="checkbox"/>		
<b>Subtotal</b>			

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

Gifts and donations	Essential expense	Current	At retirement
Holiday gifts	<input type="checkbox"/>		
Birthdays	<input type="checkbox"/>		
Charity – tax deductible	<input type="checkbox"/>		
Charity – non-tax deductible	<input type="checkbox"/>		
<b>Subtotal</b>			

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

Other expenses	Essential expense	Current	At retirement
	<input type="checkbox"/>		
<b>Subtotal</b>			

## Monthly income

Sources of income	Current	At retirement
Salary 1		
Salary 2		
Pensions		
Social security 1		
Social security 2		
Annuities		
IRA/401(k) account distributions		
Investment account distributions		
Other		
Other		
<b>Subtotal</b>		

	Current	At retirement
<b>Total monthly income:</b>		
<b>Total annual income:</b>		

	Current	At retirement
<b>Total monthly expenses:</b>		
<b>Total annual expenses:</b>		

	Current	At retirement
<b>Monthly surplus/deficit:</b>		
<b>Annual surplus/deficit:</b>		

## Notes

The information you provide for this profile may conflict with and does not supersede the information on your account statements and/or trade confirmations, which are considered to be the official and accurate records of your account activity. The information you provide in this profile may not reflect all holdings or transactions, their costs, or proceeds in your account. Furthermore, personal information provided will not be used to update your account profile. If any information on your account profile needs to be revised, please address this with your Financial Advisor. Please contact your Financial Advisor for further information.

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