

Income and Expense Planning Worksheet

Name: _____

Date: _____

Monthly expenses

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

Personal	Essential expense	Current	At retirement
Clothing	☐		
Personal care	☐		
Child/elder care	☐		
Education	☐		
Pet care	☐		
Professional fees (legal, tax)	☐		
Alimony	☐		
Child support	☐		
Other	☐		
Subtotal			

Food and entertainment	Essential expense	Current	At retirement
Groceries	☐		
Dining out	☐		
Movies/concerts/live events	☐		
Hobbies	☐		
Membership dues	☐		
Subscriptions/publications	☐		
Travel/vacation	☐		
Other	☐		
Subtotal			

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

Transportation	Essential expense	Current	At retirement
Car payment 1	☐		
Car payment 2	☐		
Auto insurance	☐		
Gas	☐		
Parking	☐		
Public transportation/ride services	☐		
Maintenance/repairs	☐		
Licensing/tags	☐		
Other	☐		
Subtotal			

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	☐		
Student	☐		
Credit card	☐		
Other	☐		
Subtotal			

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

Gifts and donations	Essential expense	Current	At retirement
Holiday gifts	☐		
Birthdays	☐		
Charity – tax deductible	☐		
Charity – non-tax deductible	☐		
Subtotal			

Taxes	Current	At retirement
Federal		
State		
Local		
Other		
Subtotal		

Other expenses	Essential expense	Current	At retirement
	☐		
	☐		
	☐		
	☐		
Subtotal			

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		
Subtotal		

	Current	At retirement
Total monthly income:		
Total annual income:		

	Current	At retirement
Total monthly expenses:		
Total annual expenses:		

	Current	At retirement
Monthly surplus/deficit:		
Annual surplus/deficit:		

Notes