



Confidential

***Income and Expense Budget Worksheet and Statement,
Net Worth Worksheet and Statement
and
Retirement Required Savings Worksheet***

Prepared for:

Offered as a service by

INCOME AND EXPENSE BUDGET WORKSHEET

NAME: _____

Date: _____

GROSS INCOME

Salary & Earned Income \$ _____
Pension \$ _____
Social Security \$ _____
Investments \$ _____

LIABILITIES

Mortgage Payment or Rent \$ _____
Real Estate Taxes \$ _____
Interest on Mortgage \$ _____
Vacation Home Mortgage \$ _____
Vacation Home Taxes \$ _____
Vacation Home Interest \$ _____
Automobile Loan(s) \$ _____
Personal Loans \$ _____
Charge Account(s) \$ _____
Other \$ _____

INCOME TAXES

Federal \$ _____
State/Intangible \$ _____
Local \$ _____

F.I.C.A. WITHHOLDING

Client \$ _____
Spouse \$ _____

INSURANCE

Life Insurance \$ _____
Health Insurance \$ _____
Disability Insurance \$ _____
Auto Insurance \$ _____
Home Owners Insurance \$ _____
Other \$ _____

CONTRIBUTIONS

Religious \$ _____
Charitable \$ _____

SAVINGS AND INVESTMENTS

Payroll Deductions \$ _____
Credit Union \$ _____
Mutual Funds \$ _____
Stocks and Bonds \$ _____
Real Estate \$ _____
Annuities \$ _____
Certificates of Deposit \$ _____
Retirement Plans \$ _____
Other \$ _____

TRANSPORTATION

Gas & Oil \$ _____
Maintenance & Repair \$ _____
License \$ _____
Public Transportation \$ _____
Parking \$ _____

HOUSEHOLD

Food \$ _____
Clothing \$ _____
Doctor \$ _____
Dentist \$ _____
Prescription Drugs \$ _____
Personal Care \$ _____
Gas, Electricity \$ _____
Maintenance, Repairs \$ _____
Garbage \$ _____
Home Furnishings \$ _____
Telephone \$ _____
Water \$ _____
Recreation \$ _____
Entertainment \$ _____
Education Expenses \$ _____
Books, Magazines \$ _____
Club Dues \$ _____
Vacation & Travel \$ _____
Children Allowances \$ _____
Gifts \$ _____
Miscellaneous \$ _____

CONFIDENTIAL NET WORTH WORKSHEET

NAME: _____

Date: _____

| | | |
|-----------------------|---|----------|
| ASSETS: | Cash (Checking, Savings, Money Mkt.)..... | \$ _____ |
| | Life Insurance Cash Value..... | \$ _____ |
| | Certificates of Deposit..... | \$ _____ |
| | Stocks..... | \$ _____ |
| | Bonds - Taxable..... | \$ _____ |
| | Bonds - Tax-free..... | \$ _____ |
| | Mutual Funds..... | \$ _____ |
| | Pension, Profit Sharing..... | \$ _____ |
| | Keogh, TSA, IRA..... | \$ _____ |
| | Annuities..... | \$ _____ |
| | Money Owed You..... | \$ _____ |
| | Real Estate..... | \$ _____ |
| | Other Assets: _____ | \$ _____ |
| | Home (Market Value)..... | \$ _____ |
| | Personal Property..... | \$ _____ |
| | Collectibles..... | \$ _____ |
| LIABILITIES: | Home Mortgage..... | \$ _____ |
| | Real Estate Mortgage..... | \$ _____ |
| | Long Term Debt..... | \$ _____ |
| | Loans Against Insurance Cash Value..... | \$ _____ |
| | Loans or Debts Against Investments..... | \$ _____ |
| | Short Term Debt..... | \$ _____ |
| LIFE INSURANCE | Life Insurance (less cash value) | \$ _____ |

PERSONAL INCOME STATEMENT

| | Before Retirement | During Retirement |
|---------------------------------|------------------------------|------------------------------|
| INCOME | | |
| Salary, Wages | | |
| Social Security | | |
| Retirement Plan Income | | |
| Dividend & Interest | | |
| Other Income | | |
| Total Income | | |
| Income and F.I.C.A. Taxes | | |
| Total Income After Taxes | | |

LIVING EXPENSES

| | | |
|--------------------------------|--|--|
| Savings and Investments | | |
| Household Expenses | | |
| Fixed | | |
| Controllable | | |
| Variable (Discretionary) | | |
| Insurance | | |
| Transportation | | |
| Contributions | | |
| Other | | |
| Total Living Expenses | | |

| | | |
|------------------------|--|--|
| NET INCOME/LOSS | | |
|------------------------|--|--|

Personal Net Worth Statement

ASSETS

| | |
|--------------------------------|--|
| Investment Assets | |
| Stocks, Mutual Funds | |
| Bonds, Mutual Funds | |
| Notes | |
| Pension, Profit Sharing | |
| Other Assets | |
| Total Investment Assets | |
| Use Assets | |
| Home & Furniture | |
| Personal Property | |
| Collectibles | |
| Total Use Assets | |
| TOTAL ASSETS | |

LIABILITIES

| | |
|------------------------------------|--|
| Secured Liabilities | |
| Home Mortgage | |
| Other Mortgage | |
| Auto Loan(s) | |
| Life Insurance Loan(s) | |
| Other | |
| Total Secured Liabilities | |
| Unsecured Liabilities | |
| Credit Cards | |
| Personal Loans | |
| Other Short Term Debts | |
| Total Unsecured Liabilities | |
| TOTAL LIABILITIES | |

TOTAL NET WORTH

| |
|--|
| |
|--|

NAME: _____

Date: _____

What is your current age? _____

At what age would you like to retire? _____

At what age will you begin collecting Social Security? _____

How much **annual** income would you need if you
retired today? (net of taxes) \$ _____

What **annual** S.S. benefit** do you anticipate in today's dollars? .. \$ _____

How much **annual** income can you count on at retirement
from sources other than investments? (i.e. pension) \$ _____

Is this income stream adjusted for inflation? Yes / No

What is the total amount of assets, other than your pension,
that you have set aside and earmarked for retirement? \$ _____

What amount of your estate would you like to preserve for heirs? .. \$ _____

Estimated after-tax annual return on investments? %

Estimated annual rate of inflation %

Estimated Social Security COLA or CPI rate %

Savings (annual deposits) to retirement plan increases
by what annual rate? (use zero for level deposits) %