

FINANCIAL RETIREMENT PLANNING

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*FINANCIAL RETIREMENT PLANNING
WORKSHEETS*

(Name: _____)

<i>Income and Expenses & Outflows</i>	
<i>Income</i>	
From Sources of Income	
Client #1 (if listed monthly multiply X 12)	
Client #2 (if listed monthly multiply X 12)	
Total Income	
Annual Income	
Annual Income	
Other Annual Income	
Sale of Assets	
Sale of Investments	
Gifts	
Total Other Income	
Total Annual Income	
<i>Expenses and Outflows</i>	
Monthly expense annualized	
Annual expenses	
Total Annual Expenses and Outflows	
Net Annual Positive/(Negative) Cash Flow	

***FINANCIAL RETIREMENT PLANNING
WORKSHEETS***

(Name: _____)

<i>Sources of Income</i>		<u>Client #1</u>		<u>Client #2</u>
Wages net of taxes withheld				
Wages net of taxes withheld				
Net Self-employment income				
S Corporation dividend income				
Partnership income				
<i>Retirement income</i>				
IRA distributions				
Annuity distributions				
Employer pension				
Social Security				
<i>Investment income</i>				
Dividends				
Interest income				
Net rental income				
Sales of capital assets				
Totals				

**FINANCIAL RETIREMENT PLANNING
WORKSHEETS**

(Name: _____)

Monthly Cash Outflows		<u>Combined</u>
HOUSEHOLD AND LIVING EXPENSES		
Mortgage note		
Rent		
Utilities		
Electric		
Water		
Gas		
Telephone		
Internet		
Cable		
Food		
Home repairs		
Lawn care		
Pest control		
Security service		
Other		
AUTO EXPENSE		
Gas		
Insurance		
Repairs		
Car note/lease		
ENTERTAINMENT		
Dining out		
Theater		
Movie rentals		
Health club		
Sporting events		
Vacation home		
Other (please list)		
EDUCATION		
Tuition		
Uniforms		
Fees		
Bus fees		

**FINANCIAL RETIREMENT PLANNING
WORKSHEETS**

(Name: _____)

Monthly Cash Outflows (continued)		
Dues		
Subscriptions		
GIFTS		
Family		
Charity		
PERSONAL EXPENSES		
Medical insurance		
Doctor/dental/eye care		
Prescriptions		
Haircuts/Manicures etc		
Life insurance premiums		
RETIREMENT PLAN CONTRIBUTIONS		
Personal IRAs		
Employer sponsored plans		
TOTALS		

**FINANCIAL RETIREMENT PLANNING
WORKSHEETS**

(Name: _____)

Expenses Paid Annually		Combined
Homeowner's liability insurance		
Flood Insurance		
Property taxes		
Income taxes		
Federal		
State		
Vacations		
Other (Please list)		
Season tickets (not listed in monthly expenses)		
Sporting		
Theater		
Totals		

**FINANCIAL RETIREMENT PLANNING
WORKSHEETS**

(Name: _____)

Assets	Name of Bank or Investment	Client #1	Client #2
Real Estate			
Residence			
Rental property			
Vacation home			
Cash accounts			
Checking			
Savings and CDs			
Investments			
Stocks and bonds			
Mutual funds			
Nontraded REITs			
Retirement accounts			
IRAs			
401(k)s			
Annuities			
Total Assets			

*FINANCIAL RETIREMENT PLANNING
WORKSHEETS*

(Name: _____)

Liabilities Balances		
Home mortgage		
Second Mortgage		
Auto loans		
Auto loans		
Personal loans (please List)		
Bank		
Family		
Totals		

**FINANCIAL RETIREMENT PLANNING
WORKSHEETS**

(Name: _____)

	Net Worth Including Residence		Net Worth Excluding Residence	
<u>ASSETS</u>				
Liquid Investments				
Real estate				
Residence				
Rental rental property				
Vacation				
Land				
Autos				
Recreational vehicles				
Household furnishings				
Personal affects				
Nontraded REITs				
Total Assets				
<u>LIABILITIES</u>				
Total Liabilities				
NET WORTH				

