



Survival/ Essential Expenses Worksheet

For occasional expenses, please use the total annual amount box. For monthly expenses, us the current monthly amount box and then multiply by 12 to compute your yearly total.

Survival Expense Categories	Specifics	Current Monthly Amount	Total Annual Amount
Taxes	Federal	\$ x12=	\$
	State	\$ x12=	\$
	Local	\$ x12=	\$
	SS/FICA	\$ x12=	\$
	Subtotal		\$
Shelter	Mortgage/rent	\$ x12=	\$
	Property taxes	\$ x12=	\$
	Utilities(power,heat,water,etc)	\$ x12=	\$
	Phone(s)	\$ x12=	\$
	Furnishings	\$ x12=	\$
	Repair/maintenance	\$ x12=	\$
Subtotal		\$	
Essentials	Food	\$ x12=	\$
	Clothing	\$ x12=	\$
	Medical and dental	\$ x12=	\$
	Medicine(s)	\$ x12=	\$
	Childcare	\$ x12=	\$
Subtotal		\$	
Transportation	Vehicle(s) payments	\$ x12=	\$
	Fuel	\$ x12=	\$
	Repair, maintenance, etc	\$ x12=	\$
	Other	\$ x12=	\$
Subtotal		\$	
Insurance	Life insurance	\$ x12=	\$
	Long term care	\$ x12=	\$
	Medical	\$ x12=	\$
	Vehicle(s)/ umbrella	\$ x12=	\$
	Homeowners/ renters	\$ x12=	\$
	Disability	\$ x12=	\$
Subtotal		\$	
Debt	Credit card payments	\$ x12=	\$
	Loan(s)	\$ x12=	\$
Subtotal		\$	
Other		\$ x12=	\$
		\$ x12=	\$
	Subtotal		\$
Total Current Survival Expenses			\$



Discretionary Expenses Worksheet

For occasional expenses, please use the total annual amount box. For monthly expenses, us the current monthly amount box and then multiply by 12 to compute your yearly total.

Desired Expense Categories	Specifics	Current Monthly Amount (if applicable)	Total Annual Amount
Entertainment	Activities (concerts, movies, sports, etc)	\$ x12=	\$
	Dining Out	\$ x12=	\$
	Cable/satellite TV, internet, newspapers, etc	\$ x12=	\$
	Other	\$ x12=	\$
	Subtotal		
Hobbies		\$ x12=	\$
		\$ x12=	\$
	Subtotal		
Travel/ vacation		\$ x12=	\$
		\$ x12=	\$
	Subtotal		
Other	Gifts (holidays, birthdays)	\$ x12=	\$
	Charitable giving	\$ x12=	\$
	Other	\$ x12=	\$
	Subtotal		
Total Current Desired Expenses			\$



Legacy Worksheet

Please complete financial legacy specifics and the amount you currently spend or wish to provide at time of legacy.

Financial Legacy Categories	Specifics (when applicable)	Total Amount
Special Assets	Current Residence	\$
	Other property(ies) (cabin, etc)	\$
	Financial assets	\$
	Specific items of value	\$
	Other	\$
	Subtotal	\$
Family Care		
	Subtotal	\$
Education	Children/ grandchildren	\$
	Self	\$
	Other	\$
	Subtotal	\$
Charities		\$
		\$
		\$
	Subtotal	\$
Total Retirement Legacy Amount		\$