



Brighten *your* outlook.

# Retirement Readiness worksheet

Use this worksheet to estimate your cash flow in retirement.



## Monthly Income

Retirement Savings Plan \$ \_\_\_\_\_

Social Security Benefits \$ \_\_\_\_\_

Pension Benefits \$ \_\_\_\_\_

Employment Income \$ \_\_\_\_\_

Dividend/Interest Income \$ \_\_\_\_\_

Rent/Royalty Income \$ \_\_\_\_\_

Other Income \$ \_\_\_\_\_

## Total Monthly Income

\$ \_\_\_\_\_

## Monthly Expenses

Income/Social Security Taxes \$ \_\_\_\_\_

Property Taxes \$ \_\_\_\_\_

Mortgage/Rent \$ \_\_\_\_\_

Car Payment \$ \_\_\_\_\_

Utilities \$ \_\_\_\_\_

Cable/Internet/Home Phone \$ \_\_\_\_\_

Mobile Phone \$ \_\_\_\_\_

Groceries/Household Supplies \$ \_\_\_\_\_

Clothing Purchases/Cleaning \$ \_\_\_\_\_

Home Maintenance/Improvement \$ \_\_\_\_\_

Vacation/Travel \$ \_\_\_\_\_

Dining/Movies/Theater, etc. \$ \_\_\_\_\_

Credit Card Payments \$ \_\_\_\_\_

Loan Payments \$ \_\_\_\_\_

Gas/Auto Maintenance \$ \_\_\_\_\_

Life Insurance \$ \_\_\_\_\_

Auto Insurance \$ \_\_\_\_\_

Homeowner's/Renter's Insurance \$ \_\_\_\_\_

Health/Dental/Vision Insurance \$ \_\_\_\_\_

Long-Term Care/Disability Insurance \$ \_\_\_\_\_

Medical/Prescription \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

## Total Monthly Expenses

\$ \_\_\_\_\_

## Surplus/Shortfall

\$ \_\_\_\_\_

