



Income and Expenses Planning Worksheet

Worksheet directions

Use this worksheet to record current income and expenses and then begin to consider future transitions. What might your income look like in 5 or 10 years? What about potential changes in expenses?

Monthly income	Now	Likely to change? (+ or -)	Future
Paycheck			
Social Security			
Retirement Fund Withdrawals			
Pensions			
Other			
Other			
TOTAL INCOME			

Continued on following page.



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Monthly expenses	Now	Likely to change? (+ or -)	Future
Mortgage/rent			
Property taxes			
Home (repairs, maintenance, appliances)			
Utilities (electricity, LP/gas)			
Landline/cell phone			
Satellite/internet/bundle			
Groceries			
Eating out			
Household (paper goods, cleaning, electronics, small appliances, etc.)			
Clothing			
Auto (loan, insurance, maintenance, gas)			
Other transportation (ride service, bus)			
Insurance (home, life, umbrella, etc.)			
Health insurance			
Out-of-pocket expenses (medical, dental, eye, pharmacy)			
Child/grandchild (tuition, childcare)			
Entertainment/habits (online streaming, sports, smoking, books, gambling)			
Personal (care hair, nails, gym)			
Pets			
Gifts/donations			
Savings (emergency, retirement, health)			
Debt (credit cards, personal loans)			
Other			
Other			
TOTAL EXPENSES			