Complete Financial Picture Worksheet

Guarantee the Bills. Enjoy the Rest.

Most retirement conversations start with a guess. This worksheet is built so yours can start with a full picture instead. Fill in the dollar amount next to anything that applies to you. If something is not listed, use one of the blank "Other" lines to add it in your own words.

PREPARED FOR	DATE

SECTION 1: INCOME SOURCES

Social Security (Self)	$	Social Security (Spouse)	$
Pension (Self)	$	Pension (Spouse)	$
Rental Income	$	Royalties	$
K-1 / Business Distributions	$	Small Business Income	$
Freelance / Side Gig Income	$	Part-Time W-2 Work	$
Existing Annuity Income	$	Trust / Estate Distributions	$
Alimony / Spousal Support	$	*Other:*	$
Other:	$	*Other:*	$

SECTION 2: ESSENTIAL EXPENSES · THE BILLS

HOUSING

Mortgage / Rent	$	Property Tax	$
HOA Dues	$	Homeowners / Renters Insurance	$
Home Maintenance & Repairs	$	Home Warranty	$
Other:	$	*Other:*	$

UTILITIES

Electric	$	Gas	$
Water / Sewer	$	Trash / Recycling	$
Internet	$	Cable / Satellite	$
Cell Phone	$	Home / Land Line	$
Other:	$	*Other:*	$

SECTION 2: ESSENTIAL EXPENSES · THE BILLS (CONTINUED)

TRANSPORTATION

Auto Loan / Lease (Vehicle 1)	$	Auto Loan / Lease (Vehicle 2)	$
Auto Insurance	$	Gas / Fuel	$
Maintenance & Repairs	$	Public Transit / Rideshare	$
Other:	$	*Other:*	$

HEALTHCARE

Health Insurance Premium	$	Medicare Part B / D Premium	$
Supplemental / Medigap Insurance	$	Dental Insurance	$
Vision Insurance	$	Prescriptions	$
Out-of-Pocket Medical	$	Long-Term Care Insurance	$
Other:	$	*Other:*	$

INSURANCE & DEBT

Life Insurance Premium	$	Credit Card Payment(s)	$
Personal or Student Loan	$	Other Debt Payment	$
Other:	$	*Other:*	$

FOOD

Groceries	$	*Other:*	$

OTHER ESSENTIAL

Child / Grandchild Support	$	Alimony Paid	$
Other:	$	*Other:*	$

SECTION 3: LIFESTYLE EXPENSES · THE REST YOU ENJOY

Not everything needs to be guaranteed. This is simply so you can see the whole picture.

Dining Out / Restaurants	$	Entertainment & Streaming	$
Travel & Vacations	$	Hobbies	$
Club / Gym Membership	$	Gifts	$
Charitable Giving	$	Pet Care	$
Personal Care / Grooming	$	Clothing	$
Subscriptions (Apps, Magazines, etc.)	$	Grandchildren / Family Support	$
Other:	$	*Other:*	$

SECTION 4: SAVINGS & INVESTMENT ACCOUNTS

401(k) / 403(b)	$	Traditional IRA	$
Roth IRA	$	Brokerage / Taxable Account	$
Savings Account	$	Checking (Excess Cash)	$
CDs	$	Money Market Account	$
Existing Annuities	$	HSA	$
Home Equity	$	Other Real Estate	$
Business Ownership Value	$	*Other:*	$
Other:	$	*Other:*	$

Every dollar you just listed is doing one of two things:
working for guaranteed income today, or still exposed to the market.
Which would you rather have covering your bills?

SECTION 5: QUICK SUMMARY

Total Monthly Income (Section 1)	$
Total Essential Expenses (Section 2)	$
Total Lifestyle Expenses (Section 3)	$
Total Savings & Investment Assets (Section 4)	$

Bring this to your Retirement Income Consultation.

We'll walk through your numbers together.
You decide which essentials, and how much of each, you want guaranteed.
I'll explain the guaranteed income options available to you.
You choose, and we put the plan in place.

Discuss My Retirement Income > https://www.createyourownpension.org/schedule.html

Already filled this out? Email it to john@createyourownpension.org before your call.