

To complete this page you will need to look at your bank statements. Please get three monthly bank statements before you begin.

MONTH 1

Starting Balance _____

Ending Balance **-** _____

Subtract the ending balance from the starting balance

Sub Total _____

Total of Deposits **+** _____

Add the total deposits to the sub total

Total _____

MONTH 2

Starting Balance _____

Ending Balance **-** _____

Subtract the ending balance from the starting balance

Sub Total _____

Total of Deposits **+** _____

Add the total deposits to the sub total

Total _____

MONTH 3

Starting Balance _____

Ending Balance **-** _____

Subtract the ending balance from the starting balance.

Sub Total _____

Total of Deposits **+** _____

Add the total deposits to the sub total.

Total _____

AVERAGE

Total Month 1 _____

Total Month 2 _____

Total Month 3 _____

Add Them Up _____

Divide the total by 3 and write the total below.

Your Total Expenses _____

To complete this page you will need to find your Social Security income from ssa.gov and your pension income (if you have one) from your company's HR Director.

Fixed Income

Social Security _____

To account for taxes multiply your social security income by 0.9 and write that number above.

Pension _____

To account for taxes multiply your pension income by 0.9 and write that number above.

Add the two numbers together and write it below.

Fixed Income _____

What We Need

How Much You Spend
From Page 1. _____

The Fixed Income from
the Left Column. _____

Subtract these two numbers and write the total below.

How Much We Still
Need. _____

Investments

Retirement _____

401K _____

All IRAs _____

Annuity _____

Add up all of your investments and write the total below.

Total Investments _____

7/3/4 Rule

Total Investments _____

Multiply X .04

Investment Income _____

Add Fixed Income + Investment Income

\$ _____

If this is bigger than your expense, you have enough.