



Worksheet #1: FUTURE DOLLARS GOAL

Annual Income Required After _____ Years (2010 Dollars)

- Housing/Taxes \$ _____
- Car _____
- Travel _____
- Entertainment _____
- Food _____
- Clothing _____
- Medical/Insurance _____
- Charitable Donations/Gifts _____

Total Retirement Income Required. \$ _____

Committed Sources of Annual Retirement Income (2010 Dollars)

- Social Security \$ _____
- Company Pension _____
- 401(k) or equivalent _____
- IRA/Keogh/SEP _____
- _____ _____

MINUS
 Total Committed Funds \$ _____

EQUALS
 Additional Income Required \$ _____

Expected Yield during Retirement. _____

DIVIDED INTO
 Additional Income Required \$ _____

EQUALS
 Additional Dollars Need for Nest-Egg (A) \$ _____



Other Future Dollars Needed

Second Home	\$ _____
Extended Travel	_____
Scholarships/Gifts	_____
New Track Education	_____
_____	_____

Total Other Future Dollars Needed (B) \$ _____

ADD

Additional Dollars Needed for Nest-Egg (A) \$ _____

Total Other Future Dollars Needed (B) _____

EQUALS

Total Amount of Dollars Need at Retirement
 (2007 Dollars) \$ _____

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Inflation Adjustment

MULTIPLY

Total Amount of Dollars Needed at Retirement \$ _____

BY

Compounding for Expected Inflation Rate _____

EQUALS

Total Dollars Needed at Retirement Adjusted for Inflation \$ _____

Notes: _____



Worksheet #2: CURRENT SOURCES FOR ONE-TIME INVESTMENT FUNDS

Investment Funds Currently Available

Liquid/Marketable Assets

Cash On-Hand (Net of Desired Reserve)	\$ _____
Savings	_____
Life Insurance Cash Values	_____
Stock/Bond Holdings	_____
Promissory Notes Receivable	_____
Non-Sheltered Mutual Funds	_____
_____	_____
_____	_____
Total of Liquid/Marketable Assets (A)	\$ _____

Real Estate Equity and Refinance Proceeds

(B)	Market Value of All Real Estate Owned/Available	\$ _____
	LESS Cost of Disposition	_____
	LESS Payoff of Mortgage Balances	_____
	NET Equity Position in Real Estate Owned	\$ _____
(C)	Potential New Money from Refinancing	\$ _____
	LESS Costs to Refinance	_____
	LESS Current Balances to Be Paid	_____
	Total Net Proceeds from Refinancing (C)	\$ _____
	ADD	
	Total of Liquid/Marketable Assets (A)	\$ _____
	Total Net Equity from Real Estate Sales (B)	_____
	or	
	Total Net Proceeds from Refinancing (C)	_____
	<u>Total Investment Funds Currently Available</u>	\$ _____



Worksheet #3: CURRENT SOURCES OF REPEATED ANNUAL INVESTMENT

Current Income

Salary/Commissions	\$ _____
Fees Receivable	_____
Dividends/Interest Income	_____
Real Estate Rental Income	_____
Annuities Receivable	_____
Second Business Income	_____
_____	_____
Total Earnings (A)	\$ _____

Expenditures

Housing/Taxes	\$ _____
Car	_____
Travel	_____
Entertainment	_____
Food	_____
Clothing	_____
Medical/Insurance	_____
Charitable Donations/Gifts	_____
Child Support	_____
Federal Income Tax	_____
State Income Tax	_____
Self-employment Tax	_____
_____	_____
Total Expenditures (B)	\$ _____

(A) LESS (B)
Net Amount Available for Annual Investment \$ _____

