

CLARK FINANCIAL ADVISORS

4128 Crosshaven Drive • Birmingham, AL 35243

How Much Will You Need to Retire Comfortably?

Name: _____ Desired Retirement Income: _____

Your Anticipated Age at Retirement: _____

Current Expenses	On-Going During Retirement Expenses
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Housing Expenses (Monthly)

	1 st Home	2 nd Home or Condo		
Mtg Payment	\$ _____	\$ _____	\$ _____	\$ _____
Maintenance	\$ _____	\$ _____	\$ _____	\$ _____
Utilities	\$ _____	\$ _____	\$ _____	\$ _____
Housekeeping	\$ _____	\$ _____	\$ _____	\$ _____
Yard Care	\$ _____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____	\$ _____

Housing Expenses (Annual)

Insurance	\$ _____	\$ _____	\$ _____	\$ _____
Property Tax	\$ _____	\$ _____	\$ _____	\$ _____
Assoc. Dues	\$ _____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____	\$ _____

Transportation Expense (Monthly)

	Auto 1	Auto 2		
Payments	\$ _____	\$ _____	\$ _____	\$ _____
Maintenance	\$ _____	\$ _____	\$ _____	\$ _____
Gas	\$ _____	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____	\$ _____
License Fees	\$ _____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____	\$ _____

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Current Expenses

On-Going During Retirement Expenses

Food Expenses (Monthly)

Eating In	\$ _____	\$ _____
Eating Out	\$ _____	\$ _____
Total	\$ _____	\$ _____

Personal Insurance (Annual)

Life	\$ _____	\$ _____
Disability	\$ _____	\$ _____
Medical	\$ _____	\$ _____
Total	\$ _____	\$ _____

Clothing (Monthly)

Purchases	\$ _____	\$ _____
Dry cleaning	\$ _____	\$ _____
Total	\$ _____	\$ _____

Personal Care (Monthly)

Toiletries	\$ _____	\$ _____
Salon Services	\$ _____	\$ _____
Total	\$ _____	\$ _____

Medical (Annual)

Expenses	\$ _____	\$ _____
Prescriptions	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____
Total	\$ _____	\$ _____

School Expenses (Annual)

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Future Funding \$ _____ \$ _____
Current Expenses **On-Going During Retirement Expenses**

Current \$ _____ \$ _____

Grandchildren \$ _____ \$ _____

Total \$ _____ \$ _____

Loan Payments (Monthly)

Credit Cards \$ _____ \$ _____

1. _____ \$ _____ \$ _____

2. _____ \$ _____ \$ _____

Total \$ _____ \$ _____

Entertainment (Monthly)

Total \$ _____ \$ _____

Travel (Annual)

Family Visits \$ _____ \$ _____

Vacations \$ _____ \$ _____

Total \$ _____ \$ _____

Donations (Annual)

Church \$ _____ \$ _____

Other \$ _____ \$ _____

Other \$ _____ \$ _____

Total \$ _____ \$ _____

Pets (Annual)

Vet Services \$ _____ \$ _____

Boarding \$ _____ \$ _____

General Care \$ _____ \$ _____

Total \$ _____ \$ _____

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Current Expenses

On-Going During Retirement Expenses

Other Miscellaneous Expenses (Annual)

Club Dues	\$ _____		\$ _____
Hobbies	\$ _____		\$ _____
Postage	\$ _____		\$ _____
Subscriptions	\$ _____		\$ _____
_____	\$ _____		\$ _____
_____	\$ _____		\$ _____
_____	\$ _____		\$ _____
Total	\$ _____		\$ _____

Do not enter date below this line

Federal Taxes	\$ _____		\$ _____
State Taxes	\$ _____		\$ _____
FICA/SS	\$ _____		\$ _____

Total Monthly Expenses (x12) =	\$ _____		\$ _____
Total Annual Expenses =	\$ _____		\$ _____
Total Expenses =	\$ _____		\$ _____