

Your retirement paycheck

A simple starting point for income, expenses, and questions to explore.

Use approximate monthly amounts. Do not write account numbers or Social Security numbers.

01 Income you can count on

Write estimated monthly amounts before tax. Use \$0 if a source does not apply.

Social Security	\$ _____
Pension / other guaranteed income	\$ _____
Annuity income already in place	\$ _____
Total dependable monthly income	\$ _____

02 Essential monthly expenses

Estimate the amount needed for housing, food, health care, utilities, and other basics.

Essential spending each month	\$ _____
Income gap: expenses minus dependable income If income exceeds expenses, write \$0 and note the surplus below.	\$ _____

Notes about a surplus or irregular costs:

03 Savings and decisions to review

List account types and questions; leave balances off this shared seminar copy if preferred.

Accounts I want to review: ☐ 401(k) / 403(b) / TSP ☐ IRA ☐ Bank savings / CDs

Questions to ask before changing an account:

When do I need income? How much cash must remain accessible?

What are the costs, taxes, guarantees, and beneficiary choices?
