

Your Income Target

Monthly, after tax

NEEDS

Mortgage/Rent	
Property Taxes	
Property Insurance	
Water/Heat/Hydro	
Condo Maintenance/Fees	
Property Maintenance	
Food	
Clothing	
Installment Loans	

Subtotal

Life Insurance	
Critical Illness Insurance	
Long Term Case Insurance	
Health Insurance	
Dental Care	
Prescription Drugs	
Non-Prescription Drugs	
Other Medical	

Subtotal

Auto Loan /lease	
Auto Insurance	
Fuel	
Maintenance	

Subtotal

Total Needs

DISCRETIONARY

Vacations/Travel	
Restaurants	
Entertaining	
Hobbies	
Gifts	
Charitable Donations	
Memberships	
Recreational Property	
New skills or interests	

Subtotal

Phone	
Internet	
Internet subscriptions	
Other:	
Other:	
Other:	
Other:	
Other:	
Other:	
Other:	
Other:	
Other:	

Subtotal

Total Discretionary

Total Monthly Income Target

Advisor notes, comments and recommendations