

Toft

The [Last Name] Household

Getting Organized

What comes in, what goes out, what you own, and what you owe. One place for all of it.

Fill in what applies. Estimates are fine, and blank is fine. Most of it is on your latest statements and pay stubs, so keep them nearby.

Typing rather than writing? Save this PDF to your computer first, fill in that copy, and save it again. That is what keeps your answers from being lost.

Last updated _____

This worksheet holds personal information. Keep it somewhere safe, and share it only through a secure portal, not by regular email.

Family

Everyone the plan is for, starting with you.

You and your spouse or partner

You	Spouse or partner
First name	
Last name	
Email	
Phone	
Date of birth	
Employment status	
Employer	
Planned retirement age	
State of residence	

Children, grandchildren and other dependents

Anyone else whose future is part of the plan.

Name	Relationship	Date of birth

Notes

Assets

Accounts first, then property and anything else of value.

Accounts

[illegible]

Property

Real estate

Nothing to send unless you have a recent appraisal.

Property	Type	Year bought	Purchase price	Current value	Property tax	Insurance
	Primary home					
		▼				
		▼				
		▼				

Renting? Monthly rent _____

Business and other property

A business, vehicles, collectibles, cryptocurrency, money owed to you.

Description	Type	Your share %	Estimated value
		▼	
		▼	
		▼	
		▼	
		▼	
		▼	

Notes

Debts

Each loan and card. For a credit card, the typical balance and payment are enough.

Loans and cards

Type	Lender	Whose	Original amount	Rate %	Monthly payment	Balance
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			
	▼		▼			

Notes

Income

Annual amounts, before tax. Starts and Ends take a year, an age, Now or Retirement.

Income					
Whose	Type	Annual amount	Starts	Ends	Annual increase %
You	Salary				
Spouse or partner	Salary				
You	Social Security				
Spouse or partner	Social Security				
	▼		▼		
	▼		▼		
	▼		▼		
	▼		▼		
	▼		▼		
	▼		▼		
	▼		▼		
	▼		▼		
	▼		▼		
	▼		▼		
	▼		▼		
	▼		▼		

Notes

Savings

What you put away each year, and what an employer adds.

Savings				
Account	Whose	Annual contribution	Employer match %	Up to % of pay
401(k)/403(b)/457(b)	You			
401(k)/403(b)/457(b)	Spouse or partner			
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		

Annual contribution can be a dollar amount or a percent of pay.

Notes

Expenses

Monthly, your best estimate. Leave In retirement blank where it would be the same.

Living expenses

Leave out what other pages cover: mortgage or rent, property tax, home insurance, loan payments, savings and income taxes. For a yearly or occasional cost, use the year's total divided by 12.

	Now, per month	In retirement, per month
Your home		
Utilities: electric, gas, water, trash		
Phone, internet, cable and streaming		
Repairs, upkeep, lawn and cleaning		
HOA or condo fees		
Furnishings and household supplies		
Food		
Groceries		
Dining out		
Getting around		
Fuel, parking, transit and rideshare		
Car insurance		
Car maintenance, repairs and registration		
Medical care		
Health insurance and Medicare premiums		
Doctor, hospital and prescription costs		
Dental, vision and hearing		
Insurance		
Life and disability insurance		
Long-term care insurance		
Umbrella, renters and other insurance		
Personal		
Clothing, haircuts and personal care		
Memberships, fitness and subscriptions		
Pets		

Living expenses, continued

	Now, per month	In retirement, per month
Family and giving		
Childcare and kids' activities		
Education and tuition		
Helping children, grandchildren or parents		
Charitable giving		
Gifts and holidays		
Leisure		
Travel		
Entertainment and hobbies		
Other		
Tax prep, legal and bank fees		
Everything else		

Other expenses with a start or an end

Premiums that end, support payments, extra loan payments, anything with a date on it. A big purchase, like a new car or a roof, goes under Goals.

Expense	Per month	Starts	Ends

Notes

Goals

What you would like your money to do, with a rough amount and when. Blank is fine; we will talk them through.

Goals

A home, education, travel, a car, a wedding, gifts, what you leave behind. Retirement is covered under Family and Expenses.

Goal	Type	Amount	Frequency	Starts	Ends
					
					
					
					
					
					
					
					
					
					
					

Notes

If you'd like to walk through this together, we'd be glad to.

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Toft Wealth, LLC is an investment adviser registered with the State of Illinois. Registration does not imply a certain level of skill or training. This worksheet is a tool for organizing your own financial information. It is not investment, tax or legal advice, and completing it does not create an advisory relationship. Keep Social Security numbers, full account numbers and passwords off it, and please don't email it: if we work together, we'll send a secure link for it and any statements. Anything you share with us is handled under our privacy notice.