



**MASSEY**  
AND ASSOCIATES, INC.

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Name: \_\_\_\_\_

Date: \_\_\_\_\_

Retirement Date: \_\_\_\_\_

You may find this to be the easiest and quickest way to determine your current lifestyle expenses. If you use your debit card and or credit card for convenience and payoff that bill every month, simply go to your checking account statements and enter below the total dollar amount of the checks written for each month. It is important to do a 12-month cycle to ensure capturing any annual type expenses. If you use debit/credit cards and the amount is not included in the "checks written" amount, enter that in the "Debit-Credit" column. Make a note below if you had a "one-time" expense of a major purchase, as that can be deducted.

Month	Debit-Credit Card Usage	Dollar Amount Checks Written	Total
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			
		Add up	

This Is Your Total Lifestyle Expense Amount.  
Knowing This Amount Is The Foundation Of Your Retirement Income Plan!

Our total pensions, annually: \$ \_\_\_\_\_

Our total Social Security amounts, annually: \$ \_\_\_\_\_

Our total "other income", annually: \$ \_\_\_\_\_

Our Total Annual Income is: \$ \_\_\_\_\_

Our Total Annual Shortfall/Excess is: \$ \_\_\_\_\_ (Total Income-Expenses)

If You Have A Shortfall, How Will You "Fill The Gap?" Call Jeff for Possible Answers!