

Date:

Gotta, Wanna, and Nice to Have Worksheet

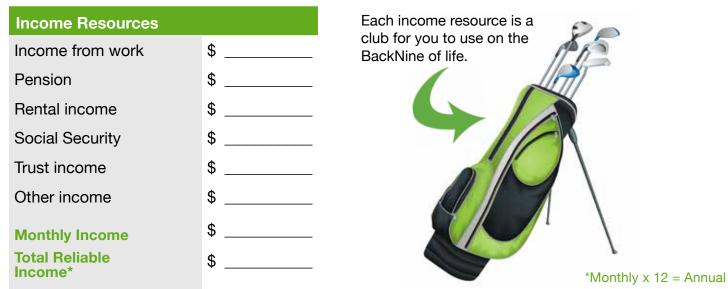
As you plan for your retirement, it's important that you differentiate between essential expenses (your gotta) and those that are lifestyle expenses (your wanna and nice to).

Using your current monthly expenses as a guide, estimate your gotta, wanna and would be nice to have below.

Essential Expenses	Lifestyle Expenses		
Gotta	Wanna	Nice	
Food	\$ Dining out	\$ Special events	\$
Clothing	\$ Education	\$ Entertainment	\$
Shelter	\$ Gifts	\$ Memberships	\$
Health Care	\$ Personal care	\$ Gifts	\$
Other	\$ Recreation	\$ Vacation home	\$
	Travel	\$ Other	
	Miscellaneous	\$ Other	\$
Monthly Total	\$ Monthly Total	\$ Monthly Total	\$
Total Annual Gotta*	\$ Total Annual Wanna*	\$ Total Annual Nice*	\$

*Monthly x 12 = Annual

List your potential reliable annual income sources during retirement; these might include Social Security, your employer pension, earned income, rental income and trust income.





Nice to Have

This is the minimum amount needed to invest in a long-term growth asset allocation to pay for your annual nice to haves.

Family

& Grandchildren

Wanna Have

This is the minimum amount needed to invest

