

## Disability Insurance Worksheet

### Part 1: Income and Assets

Calculate your current monthly income and available savings.

Income (W-2 and 1099)	<Earned Income>	_____
	<Bonus/Commission>	_____
	<Unearned Income>	_____
Assets	<Rainy Day Account>	_____
	<Liquid Savings>	_____
	<Illiquid Accounts>	_____
	<Other Assets/Real Estate>	_____
Group Disability Benefits	<Short Term \$/mo.>	_____
	<Long Term \$/mo.>	_____

### Part 2: Outgo and Liabilities

Complete the Monthly Budget Worksheet below to get an idea of required monthly cash flow. Clearly all line items are not absolutely necessary. Take stock of your current financial situation and prioritize these expenses to get a true monthly minimum.

Monthly Budget Worksheet	
Category	Monthly Amount
<b>Household Expenses</b>	
- Home equity loans	
- Mortgage payment	
- Homeowners insurance	
- Taxes	
- Gas	
- Electric	
- Water/sewer	
- Telecom/cable	
- Repairs & Maintenance	
- Gardening	
- Credit card payments	
<b>Food</b>	
- Groceries	
- Dining out	
- Meals at work	

<b>Insurance Premiums</b>	
- Life insurance	
- Disability insurance	
- Umbrella policy	
<b>Automobile</b>	
- Car insurance	
- Maintenance	
- Loan/lease	
- Gasoline	
<b>Healthcare Costs</b>	
- Insurance premium	
- Deductibles/copays	
- Prescription drugs	
- Dental	
- Flexible spending acct.	
<b>Work Expenses</b>	
- Commute	
- Memberships	
- Subscriptions	
<b>Entertainment</b>	
- Hobbies	
- Beauty/Barber	
- Clothing	
- Pets (food, vet, board)	
- Vacation/travel	
- Entertainment	
- Gym membership	
- Club membership	
<b>Family Responsibilities</b>	
- Alimony/Child Supp.	
- Tuition/College Fund	
- IRA/401k Contributions	
- Charity	
<b>TOTALS</b>	