



The Winstel Kincheloe Group

Income and Expense Checklist

Cash Flow Summary

Monthly income	\$
Monthly expenses	\$
Surplus or shortfall	\$

Sources of Income	Monthly Amount	Notes
Social Security	\$	
Pensions/Annuities	\$	
Investment Income	\$	
Other Income	\$	
Total Monthly Income	\$	

Expenses	Monthly Amount	Notes
Essential Expenses	\$	
Lifestyle Expenses	\$	
Other Expenses	\$	
Total Expenses	\$	

Liquid Net Worth	Amount	Notes
Checking and Savings	\$	
Retirement Accounts	\$	
Taxable Accounts	\$	
Total Net Worth	\$	



Essential Expenses

Lifestyle Expenses

Needs		Wants		Wishes	
Clothing	\$ _____	Dining Out	\$ _____	Charitable Bequests	\$ _____
Debts	\$ _____	Education	\$ _____	Memberships	\$ _____
Food (At home)	\$ _____	Gifts	\$ _____	Special Events	\$ _____
Healthcare	\$ _____	Personal Care	\$ _____	Special Purchases	\$ _____
Housing	\$ _____	Recreation	\$ _____	Vacation Time	\$ _____
Insurance	\$ _____	Travel	\$ _____	Miscellaneous	\$ _____
Taxes	\$ _____	Miscellaneous	\$ _____		
Transportation	\$ _____				
Utilities	\$ _____				
Total Needs	\$ _____	Total Wants	\$ _____	Total Wishes	\$ _____

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UBS Financial Services

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