BUDGE



MONTHLY BUDGET PLANNER 🞉



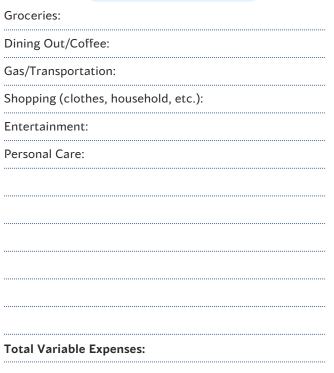
	Income	
Income Stream 1:		Em
Income Stream 2:		 Ret
Other:		 Sh
		Edu
Total Income:		Tot

Fived Evnences

	Savings & Investments				
Emergency Fu	Emergency Fund:				
Retirement Sa	avings:				
Short-Term Savings: Education Savings:					
					Total Savings & Investments:

Variable Expenses

TIACU Experises
Rent/Mortgage:
Electricity:
Water and Sewage:
Garbage Collection:
Internet:
Phone:
TV/Streaming Services:
Insurance (Car,Home, Etc.):
Loan 1:
Loan 2:
Loan 3:
Loan 4:
Credit Cards:
Other:
Total Fixed Expenses:





Get online budgeting tools, your credit score, and more with Your Money Line. Go to: app.yourmoneyline.com/

Expense Summa	ry
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Total Income:
Total Savings & Investments:
Total Expenses (Fixed & Variable):
Leftover/Over Budget:

RETIREMENT INCOME AND EXPENSES PLANNER

This worksheet helps you map out your retirement finances by organizing your sources of income, estimating expenses, and identifying any potential challenges such as debt or unexpected costs. By taking a clear inventory of your financial picture, you can better plan for a stable and confident retirement.

Budget Goal:			Desired Retirement Date:		
	(70-80% of work	ing income)			
Source	s of Income		>>> Fixed F	Retirement Exper	nses
Date	Description	Amount	Date	Description	Amoun
					8
				0218	
	80				
			-		
Total			Total		
Other					
O CITOI	Expenses		>>> Debt/R	Roadblocks	
Date	Expenses Description	Amount	Date	Description	Amoun
		Amount	¬ — —		Amoun
		Amount	¬ — —		Amoun
		Amount	¬ — —		Amoun
		Amount	¬ — —		Amoun
	Description	Amount	¬ — —		Amoun
	Description	Amount	¬ — —		Amoun
	Description	Amount	¬ — —		Amoun

Recap

When you are done with your inventory, compare your goal with actual and determine if there are any shortages. Now is a time to make a plan to address how to increase your savings or reduce your expenses/ debts before you retire.

	Goal	Actual	Difference
Total Income			
Total Expenses			
Total Debt			

GET ADVICE FROM YOUR MONEY LINE

O1 PLAN A BUDGET

YOUR MONEY LINE FINANCIAL GUIDES CAN HELP YOU PLAN YOUR EXPENSES.

GET ADVICE ON TACKLING DEBT

HAVE DEBT YOU ARE TRYING TO PAY DOWN? YOUR MONEY LINE OFFERS ACHIEVABLE SOLUTIONS TO HELP YOU BEGIN TO PAY IT OFF.

AND SO MUCH MORE

YOUR MONEY LINE OFFERS FINANCIAL ASSESSMENTS, BUDGETING TOOLS, AND EVEN AN APP TO HELP YOU REACH YOUR FINANCIAL GOALS.

YOUR MONEY LINE: A FREE FINANCIAL WELLNESS TOOL FOR PENSION FUND MEMBERS



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We believe being financially well is important. That is why we offer Your Money Line. It provides confidential, empathetic guidance through trained Financial Guides who help users navigate personal finance challenges—from budgeting and debt management to retirement

planning and major purchases. The platform includes a personalized dashboard with calculators, tracking tools, eLearning courses, and even a mobile app, all designed to empower users to take control of their financial future without any sales pressure.

Start taking control of your finances today by scanning the QR code or visiting www.pensionfund.org/yourmoneyline.

SCAN TO LEARN MORE



YOUR MONEY LINE