

BUDGET *planner*



Pension Fund
of the Christian Church
strong. smart. secure.

MONTHLY BUDGET PLANNER



Income

Income Stream 1:

Income Stream 2:

Other:

Total Income:

Savings & Investments

Emergency Fund:

Retirement Savings:

Short-Term Savings:

Education Savings:

Total Savings & Investments:

Fixed Expenses

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:

Variable Expenses

Groceries:

Dining Out/Coffee:

Gas/Transportation:

Shopping (clothes, household, etc.):

Entertainment:

Personal Care:

Total Variable Expenses:

Expense Summary

Total Income:

Total Savings & Investments:

Total Expenses (Fixed & Variable):

Leftover/Over Budget:



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app.yourmoneyline.com/

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: _____
(70-80% of working income)

Desired Retirement Date: _____

» Sources of Income

Date	Description	Amount
Total		

» Fixed Retirement Expenses

Date	Description	Amount
Total		

» Other Expenses

Date	Description	Amount
Total		

» Debt/Roadblocks

Date	Description	Amount
Total		

» 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

01 **PLAN A BUDGET**

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

02 **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.

03 **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

**YOUR
MONEY
LINE**

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