



"If you don't know where you are going, you'll end up someplace else."

-Yogi Berra

Asset	Value	Liabilities	Value
Checking Acct 1	\$	Mortgage	\$
Checking Acct 2	\$	2nd Mortgage	\$
Savings Acct 1	\$	HELOC	\$
Savings Acct 2	\$	Car 1 Loan	\$
CD's	\$	Car 2 Loan	\$
Brokerage Acct. 1	\$	Credit Card	\$
Brokerage Acct. 2	\$	Credit Card 2	\$
401(k) 1	\$	Credit Card 3	\$
401(k) 2	\$	401(k) Loan	\$
IRA 1	\$	Personal Loan	\$
IRA 2	\$	Misc Debt	\$
ROTH IRA 1	\$		
ROTH IRA 2	\$		
Home Value	\$		
Home 2 Value	\$		
Car 1 Value	\$		
Car 2 Value	\$		
Total Assets		Total Liabilities	

Total Net Worth

(Assets minus Liabilities)

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Retirement Checklist

“The journey of a thousand miles begins with one step.” - Lao Tzu

	<p>Calculate Your Net Worth Do you know all of your assets and liabilities? Warren Street Net Worth Calculator</p>
	<p>Build an Annual Budget for Retirement Do you know how much you will need to live each year in retirement? Warren Street Budget Template</p>
	<p>Analyze Debts & Expenses Are there any debts you can pay off or expenses to reduce before retirement? The less you have to draw from your retirement savings the higher probability of a successful retirement.</p>
	<p>Develop a Financial Plan Put together a plan to tackle all of your wants and needs in retirement.</p>
	<p>Take Employer Benefits Into Account Does your employer offer medical benefits in retirement? What about unused sick time or vacation days? Every bit helps as you enter into retirement.</p>
	<p>Factor in Social Security Have you thought about when to take Social Security? Have you weighed all the options between waiting or taking it early?</p>
	<p>Develop an Income Strategy Now that you know how much you need, how will you get the income you need while still being aware of potential tax liability?</p>
	<p>Monitor & Adapt As you progress through retirement, take a moment to analyze your status. How’s it all going? Getting not enough money? Too much? A strong retirement plan is dynamic and able to adapt.</p>
	<p>Have fun! You’ve worked your whole life for this! Make sure you are enjoying retirement!</p>

**Completed all the steps? Stuck on a step?
Contact us for a free retirement consultation - 714-876-6200**



714.876.6200

Alter only the values in the yellow highlight. The spreadsheet will calculate the rest for you

"He who buys what he doesn't need steals from himself." - Swedish Proverb

Income	Per Month	Annualized	
Wages 1 (after taxes)	\$	\$	Cash Shortage/Surplus
Wages 2 (after taxes)	\$	\$	
Other Income (after taxes)	\$	\$	
Total Monthly Income (after taxes)	\$	\$	
Primary Residence	Per Month	Annualized	
Mortgage/Rent	\$	\$	
Insurance	\$	\$	
Utilities	\$	\$	
Cable & Internet	\$	\$	
Other	\$	\$	
Total Primary Residence Expenses	\$	\$	
Rental Property	Per Month	Annualized	
Mortgage/Rent	\$	\$	
Insurance	\$	\$	
Utilities	\$	\$	
Cable & Internet	\$	\$	
Other	\$	\$	
Total Rental Expenses	\$	\$	
Financial Expenses	Per Month	Annualized	
Credit Card Minimum Payments	\$	\$	*If you pay your credit cards off each month, enter 0. Otherwise, enter total of all minimum payments. Enter payments made over the minimum in the next line.
Credit Card Additional Payments	\$	\$	
After-tax savings	\$	\$	
Total Financial Expenses	\$	\$	
Health Expenses	Per Month	Annualized	
Health Insurance	\$	\$	
Gym Membership	\$	\$	
Prescriptions	\$	\$	
Life/Disability Insurance	\$	\$	
Total Health Expenses	\$	\$	
Personal Expenses	Per Month	Annualized	
Groceries	\$	\$	
Dining Out	\$	\$	
Cell Phone Service	\$	\$	
Clothing	\$	\$	
Hair cut & other personal care	\$	\$	
Total Personal Expenses	\$	\$	
Transportation Expenses	Per Month	Annualized	
Car Payment 1	\$	\$	
Car Payment 2	\$	\$	
Car Insurance	\$	\$	
Gas	\$	\$	
Total Transportation Expenses	\$	\$	
Travel & Entertainment	Per Month	Annualized	
Vacation expenses	\$	\$	
Time Share	\$	\$	
Other Entertainment Expenses	\$	\$	
Total Travel & Entertainment Expenses	\$	\$	
Other Expenses	Per Month	Annualized	
Other 1	\$	\$	
Other 2	\$	\$	
Other 3	\$	\$	
Total Other Expenses	\$	\$	
Total Monthly Expenses	\$	\$	