



DIME

DEBTS INCOME MORTGAGE EDUCATION



Spouses Name _____ Age _____ Annual Income \$ _____

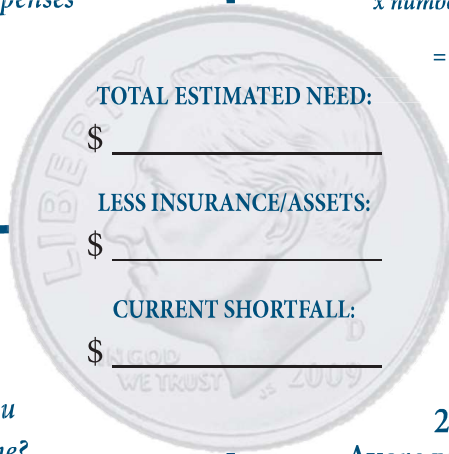
Spouses Name _____ Age _____ Annual Income \$ _____

DEBT

Total amount needed \$ _____



- *Revolving Credit*
- *Auto Loans*
- *Student Loans*
- *Burial / Final Expenses*



TOTAL ESTIMATED NEED:

\$ _____

LESS INSURANCE/ASSETS:

\$ _____

CURRENT SHORTFALL:

\$ _____

- *How much do you owe on your home?*
- *Or, how much would you like to provide?*



MORTGAGE

Total amount needed \$ _____

INCOME

Total amount needed \$ _____

- *How much income, annually, would your family require* in the event of the death of a breadwinner?*

EXAMPLE:

Annual Family Income Need \$ _____

x number of years x _____

= Total Income Replacement \$ _____



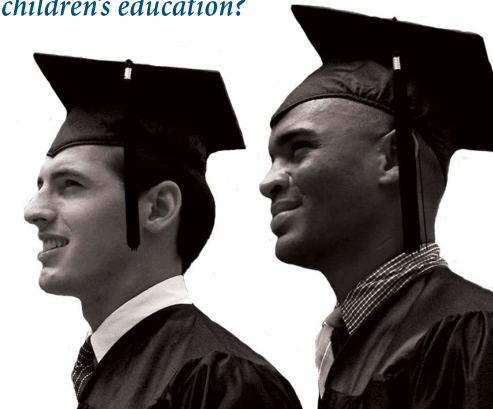
* Financial experts generally recommend 70% of current income while there are children at home, 50% thereafter

- *How much money would it take to provide for your children's education?*

2017 - 2018 Average Annual College Costs*

	Average Annual Total (including room and board)	Average Annual Increase (tuition and fees only)
Public (In-State)	\$20,770	3.1%
Private (Nonprofit)	\$46,950	3.5%

* Source: The College Board, Trends in College Pricing 2017



Total amount needed \$ _____

EDUCATION

In creating a truly comprehensive plan, don't forget to consider an EMERGENCY FUND. Most financial experts suggest 3-6 months of total expenses, but that could be higher for single parent households, and families with multiple children. The key is to plan. The DIME worksheet is intended to serve as a basis for further discussion with your financial, legal, tax and/or accounting advisors. It is not a substitute for competent advice from these advisors.