

The Income Prioritizer™

NOTE: Please only complete 'PROJECTED COST' initially.

The purpose of this exercise is to help you prioritize how you would like to allocate your paycheck. Begin by calculating your anticipated monthly expenses and then checking those anticipated expenses against your actual financial outlay at the end of each month. This tool can also help you identify spending "wants vs. needs," but remember to include strategic savings for goals such as retirement, education, and any other financial objectives you would like to achieve.

Client _____ Today's Date _____

Housing (Living Expenses)	Projected Cost	Actual Cost	Difference	Children	Projected Cost	Actual Cost	Difference
Mortgage or Rent				Medical			
Second Mortgage or Rent (Additional Principal)				Clothing			
Phone / Cell				School Tuition			
Electricity				School Supplies			
Propane				Organization Dues or Fees			
Water and Sewer				Lunch Money			
Cable				Child Care			
Waste Removal				Toys / Games			
Maintenance or Repairs				Other			
Supplies				Subtotal			
Other				Pets	Projected Cost	Actual Cost	Difference
Subtotal				Food			
Transportation (Personal)	Projected Cost	Actual Cost	Difference	Medical			
Vehicle 1 Payment				Grooming			
Vehicle 2 Payment				Toys			
Bus / Taxi Fare				Other			
Insurance				Subtotal			
Licensing				Personal Care	Projected Cost	Actual Cost	Difference
Fuel				Medical			
Maintenance				Hair / Nails			
Other				Clothing			
Subtotal				Dry Cleaning			
Food	Projected Cost	Actual Cost	Difference	Health Club			
Groceries				Organization Dues or Fees			
Dining Out				Other			
Other				Subtotal			
Subtotal							

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All information is kept strictly confidential.

Entertainment	Projected Cost	Actual Cost	Difference	Insurance	Projected Cost	Actual Cost	Difference
Hobbies				Home			
Vacations and Travel				Health <i>(Skip If Pay-Stub Deduction*)</i>			
Movies / Theater				Life			
Concerts				Other			
Sporting Events				Subtotal			
Live Theater				Personal Savings and Investments	Projected Cost	Actual Cost	Difference
Other				Retirement Account (IRA's)			
Other				Investment Account(s)			
Subtotal				College			
Loans <i>(Do not double-allocate)</i>	Projected Cost	Actual Cost	Difference	Other			
Personal				Subtotal			
Student				Gifts and Donations	Projected Cost	Actual Cost	Difference
Credit Card				Charity 1			
Credit Card				Charity 2			
Credit Card				Charity 3			
Other				Subtotal			
Subtotal				Legal	Projected Cost	Actual Cost	Difference
*Pay Stub Deductions <i>(Optional)</i>	Projected Cost	Actual Cost	Difference	Attorney			
Medical / Dental / Vision				Alimony			
Pension				Payments On Lien or Judgment			
Retirement				Other			
Other				Subtotal			
Other							
Subtotal							

TOTAL SUM: Projected Cost	TOTAL SUM: Actual Cost	TOTAL Difference

PROJECTED Annual Income		ACTUAL Annual Income	
Client 1: Gross Income <i>(Before Taxes)</i>		Client 1: Take-Home Pay and Frequency	
Client 2: Gross Income <i>(Before Taxes)</i>		Client 2: Take-Home Pay and Frequency	
Other Income		Other Income	
TOTAL		TOTAL	

How much do you save per month?
(i.e., Retirement, Education, Emergency Fund)

Can you save more per month?
(If yes, how much?)

Will this amount change? YES NO

What is your pay frequency?

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