

Working Years Budget Pre-Retirement 2006 till Retirement

Income

Computers Workshops/Articles	Could earn more or less money?
Father's Net Montly Salary	3% raise coming in fall?
Mother's Net Monthly Salary	3% raise coming in fall?
Private Teaching	Could earn money?
Subtotal	\$0.00 Could earn more money?

Expenses

Home

Mortgage (5.25%)	Fixed for 25 more years
2nd Mortgage: Time-Share (paid off)	Finish off loan in 4 years
Qwest	Phone/Internet/Long Distance
EDS Waste	
Excel Energy Utilities	More efficient services
Consolidated Water	
Home Repairs	
Car Repairs	
Hot Tub Maintenance	

Insurance

Kaiser Insurance (pre-tax right now)	Included in Paycheck
Delta Dental insurance (pre-tax now)	Included in Paycheck
Vision Insurance (pre-tax now)	Included in Paycheck
Life Insurance (\$225 presently till 2010)	What additional coverage beyond 2010?
Assisted-Living Insurance	Set for life with 5% annual inflation
Car insurance	Need newer/fewer cars before retirement!
Home Insurance (included in Mortgage)	Will go up over time

Food

Food	Could be less
Restaurants	
Vitamins/Perscriptions	
Home Storage	

Church

Tithing	
Mission Savings	Need \$54,000 for 18 month Mission

Business

Computer Repairs	
Internet Home Service	Part of Qwest Package
Cell Phones	Three Cellular Phones for 1 to 2 years
Wireless Internet Service	2 Internet services
Income Tax Preparation	Tax Preparation
Pager	Two Pagers
Instrument Insurance	
Professional Memberships	

Gasoline

Home Use	
Trips	

Flex

Genealogy Assistance	
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Furnace/Air Conditioner Units	Paid off in 12 months interest free!
Landscape for home	Paid off in 12 months interest free!
Dentist	Could be less
Kaiser	5 co-pay office visits
Grand Timber Time Share Dues	For Annual Dues
Entertainment	Theatre/Music subcriptio
Newspaper	Sunday Only
Science Digest Subscription	
Economist Subscription	
Dallin Room in College	Might go on Financial Aid Loans
Lilia College Expenses	Might go up or down
Mad Money (Misscellaneous Expenditures	
Gifts	For Grand Children
Vacation	
Federal & State Taxes	
Federal	Included in Paycheck
State	Included in Paycheck
Medicare Taxes	Included in Paycheck
Investments	
Roth IRA's	Amount depends on Tax Situation
Savings (Need \$25,000 before retirement)	Anticipate depositing \$5,000 into savings
P.E.R.A. Contributions	Included in Paycheck
TSA Great-West	Will go to 4% gross included in paycheck
Subtotals	\$0.00
Net montly balance	\$0.00