

How To Calculate Your Dollar Needs . . .

Name: _____ Date: _____

Use this easy step-by-step calculation to help determine how much money your family would need from insurance and other sources to provide an adequate income if you were to die prematurely.

DEBTS	SELF	SPOUSE
Final Expense		
Medical and Hospital		
Burial Expenses		
School and Auto Loans		
Installment Credit and other debts	\$ _____	\$ _____
Shelter		
Pay off Mortgage		
Real Estate Taxes		
Home Maintenance		
Rent Fund:		
\$ _____ for _____ years	\$ _____	\$ _____
Education		
College*		
Four Year Undergraduate*		
Education		
Vocational Training	\$ _____	\$ _____
Emergency Fund		
Unexpected Bills (Major repairs to home, auto, medical emergencies)		
3 - 6 Months Salary	\$ _____	\$ _____
Total Debts ^①	\$ _____	\$ _____

ASSETS	SELF	SPOUSE
Savings Acct	_____	_____
Checking Acct	_____	_____
IRA/401K Plan	_____	_____
Life Insurance:		
Individual	_____	_____
Group	_____	_____
Mortgage Ins.	_____	_____
Total Assets ^②	\$ _____	

- Is there anyone in your immediate family whose death would create a financial burden for you? _____

- In the event of your death or the death of your spouse, would you like to provide an additional income for your family? _____

Amount of monthly income needed:

$$\begin{array}{r}
 \$ \text{_____} \times \text{_____} = \$ \text{_____} \quad \textcircled{3} \\
 \text{(monthly income)} \quad \text{(\# of years)} \quad \text{(add this to total life insurance)}
 \end{array}$$

Total Debts ^①	\$ _____
Monthly Income ^③	+ _____
Total Assets ^②	- _____
Life Insurance Needed:	
Self	_____
Spouse	_____

Additional Information (Optional)

- Do any of your life insurance policies have a rating?

- Can you qualify for our non-tobacco discount?

For Local Agent, call: (937) 867-2368



Universal Insurance Agency

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