

Retirement Financial Plan

Generated: October 12, 2025

FINANCIAL SUMMARY

Monthly Income: \$4,945

Monthly Expenses: \$1,710

Monthly Balance: \$3,235

Projected Savings (4 years): \$52,080

INCOME SOURCES

- Onelio Social Security (Age 70): \$3,171
- Polly Social Security (Age 62): \$1,036
- Pension: \$738

Total Monthly Income: \$4,945

MONTHLY EXPENSES

- Mortgage Payment (Auto-calculated): \$1,710
- Food: \$0
- Gas: \$0
- Utilities: \$0
- Health Insurance: \$0
- House Maintenance: \$0
- Car Maintenance: \$0
- Internet: \$0
- Cell Phone: \$0
- Car Insurance: \$0

Total Monthly Expenses: \$1,710

MORTGAGE INFORMATION

Future Home Price: \$379,000
Down Payment: \$170,000
New Mortgage Amount: \$209,000
Interest Rate: 6.335%
Financing Years: 30
Monthly Tax: \$267
Monthly Insurance: \$145
Monthly HOA: \$0

Monthly Mortgage Payment: \$1,298

Total Monthly Payment: \$1,710

SAVINGS & INVESTMENTS

- Polly SS Savings Total (Annual): \$1,036
- 401K Monthly Contribution (Annual): \$49
- Synchrony Account (Total): \$0

Total Savings: \$13,020

Projected Total (4 years): \$52,080