

# Protecting Your Paycheck

**Colonial Life**  
*Making benefits count.*

If you get sick or hurt and can't work,  
which of these bills could you continue to pay?

- Medical Bills
- House Payment
- Car Payment
- Groceries
- Utilities

**Disability Insurance helps protect your income,  
so you can still pay your bills.**

*See your Colonial Life benefits counselor to learn more about  
disability insurance and how it can help protect what really counts.*

# Disability Needs Worksheet

Use this worksheet to figure out how much income you would need to sustain your standard of living if you were to suffer a disabling injury or sickness and couldn't work. This worksheet may not include every expense in your budget and is only meant to give you a rough estimate of your monthly income gap.

Please take this worksheet with you when meeting with your Colonial Life benefits counselor.

Monthly Income		
1. What is your income from current group disability coverage?	\$	
2. What is your income from your current individual disability coverage?	\$	
3. What is your income from your spouse or other family members?	\$	
4. What is your monthly investment income?	\$	
<b>5. Total Monthly Income (Add lines 1-4 together)</b>	\$	(A)
Monthly Expenses		
6. Mortgage (including property tax) or rent	\$	
7. Homeowner's or renter's insurance	\$	
8. Car Payment and Insurance	\$	
9. Utilities	\$	
10. Food and clothing	\$	
11. Child Care Expenses	\$	
12. Bank Loan and Credit Card Payments	\$	
13. Medical Expenses	\$	
14. Health Insurance Premiums	\$	
15. Insurance Premiums (Life, disability, dental, etc.)	\$	
16. Savings, investments and retirement contributions	\$	
17. Home Maintenance Costs	\$	
18. Other (Education, Entertainment, etc)	\$	
<b>19. Total Monthly Expenses (Add lines 6-18 together)</b>		(B)
Monthly Needs Analysis		
Total Monthly Income (Total from line 5)	\$	(A)
Total Monthly Expenses (Total from line 19)	-\$	(B)
<b>Monthly Income Gap (Subtract B from A)</b>	\$	(C)

