

Retirement Budget Worksheet

Most people don't take the time to develop a complete picture of their annual living expenses for retirement. We're providing this budget worksheet to get you started. **Simply enter your estimated monthly essential and discretionary expenses in the fields below, and your total living expenses will be calculated for you.**

You may want to consider covering your essential expenses with dependable income sources, such as Social Security, employer pension, or an income annuity.

Essential Expenses

Housing

	Monthly	Annual
Mortgage/Rent	<input type="text"/>	<input type="text"/>
Repairs/Maintenance	<input type="text"/>	<input type="text"/>
Homeowners Insurance	<input type="text"/>	<input type="text"/>
Property Taxes	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Necessities

	Monthly	Annual
Food	<input type="text"/>	<input type="text"/>
Utilities	<input type="text"/>	<input type="text"/>
Clothing	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Health Care and Insurance

	Monthly	Annual
Health Insurance	<input type="text"/>	<input type="text"/>
Medicare Premiums	<input type="text"/>	<input type="text"/>
Out of Pocket Expenses	<input type="text"/>	<input type="text"/>
Long Term Care Insurance	<input type="text"/>	<input type="text"/>
Life Insurance	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Family Care

	Monthly	Annual
Parental Care	<input type="text"/>	<input type="text"/>
Education	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Transportation

	Monthly	Annual
Car Payment	<input type="text"/>	<input type="text"/>
Auto Insurance	<input type="text"/>	<input type="text"/>
Fuel	<input type="text"/>	<input type="text"/>
Maintenance	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Essential Expenses (continued)

Taxes

	Monthly	Annual
State & Federal Income	<input type="text"/>	<input type="text"/>
Other Taxes	<input type="text"/>	<input type="text"/>

Miscellaneous

<input type="text"/>	<input type="text"/>
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Essential Expenses

<input type="text"/>	<input type="text"/>
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Percent of Total Expenses

<input type="text"/>

Discretionary Expenses

Leisure and Entertainment

	Monthly	Annual
Dining Out	<input type="text"/>	<input type="text"/>
Vacations/Travel	<input type="text"/>	<input type="text"/>
Club Memberships	<input type="text"/>	<input type="text"/>
Hobbies	<input type="text"/>	<input type="text"/>
Educational Classes	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Charitable Contributions

<input type="text"/>	<input type="text"/>
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Miscellaneous (gifts, ongoing savings, etc.)

<input type="text"/>	<input type="text"/>
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Discretionary Expenses

<input type="text"/>	<input type="text"/>
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Percent of Total Expenses

<input type="text"/>

	Monthly	Annual
TOTAL ESTIMATED EXPENSES	<input type="text"/>	<input type="text"/>