

Retirement Budget Worksheet

		Current Monthly Expenses		Anticipated Monthly Expenses in Retirement	
		Essential	Discretionary	Essential	Discretionary
Household	Mortgage/Rent				
	Homeowners/Renters Insurance				
	Property Taxes				
	Home Repairs/Maintenance				
	HOA Dues				
	Home Improvements				
	Utilities/cable/internet				
	Household Purchases				
	Other				
Food	Groceries				
	Restaurants				
Healthcare and Insurance	Medical Insurance/Medicare Premiums				
	Out-of-Pocket Medical Expenses				
	Medical Supplies/ Prescriptions				
	Vision				
	Dental				
	Life Insurance Premiums				
	LTC Premiums				
	Other				
Transportation	Car Payments				
	Auto Insurance				
	Taxes/Registration				
	Maintenance/Fuel				
	Public Transportation				
Personal	Clothing				
	Personal Care				
	Pet Care				
	Elder Care				
	Financial Assistance Children/Grandchildren				
	Gifts				
	Other				
Entertainment/ Recreation	Travel				
	Hobbies				
	Subscriptions/Memberships				
	Fitness				
	Other				
Financial	Credit Card				
	Personal Loan				
	Student Loan				
	Retirement Plan Contributions				
	Federal Tax				
	State/Local Tax				
	Charitable Contributions				
	Other				