

# Retirement expense worksheet

This worksheet may be used to help create your strategy for managing income in retirement. It will help you outline expected income and expenses during retirement so you can identify any gaps in your plan. And while this worksheet can help you budget for essential and discretionary retirement expenses, be sure to also set aside money to cover unexpected expenses.

## Monthly Expenses

Housing	Essential Expense Amount	Discretionary Expense Amount
Mortgage or Rent	0.00	0.00
Second Mortgage or Rent	0.00	0.00
Condo or Association Fees	0.00	0.00
Insurance	0.00	0.00
Electricity/Gas	0.00	0.00
Water/Sewer	0.00	0.00
Waste Removal	0.00	0.00
Maintenance/Repairs	0.00	0.00
Lawn Care	0.00	0.00
Phone/Cell Phone	0.00	0.00
Internet	0.00	0.00
Cable/Satellite	0.00	0.00
Other	0.00	0.00
<b>Subtotals:</b>	<b>0.00</b>	<b>0.00</b>

Food, entertainment, and activities	Essential Expense Amount	Discretionary Expense Amount
Groceries	0.00	0.00
Dining Out	0.00	0.00
Movies/Concerts/Live Events	0.00	0.00
Hobbies	0.00	0.00
Membership Dues	0.00	0.00
Other	0.00	0.00
<b>Subtotals:</b>	<b>0.00</b>	<b>0.00</b>

Transportation	Essential Expense Amount	Discretionary Expense Amount
Car Payment 1	0.00	0.00
Car Payment 2	0.00	0.00
Auto Insurance	0.00	0.00
Gas	0.00	0.00
Parking	0.00	0.00
Bus/Taxi Fare	0.00	0.00
Maintenance/Repairs	0.00	0.00
Licensing/Tags	0.00	0.00
Other	0.00	0.00
	0.00	0.00

Savings	Essential Expense Amount	Discretionary Expense Amount
Taxable	0.00	0.00
Tax-Deferred	0.00	0.00
Tax-Exempt	0.00	0.00
Other	0.00	0.00
<b>Subtotals:</b>	<b>0.00</b>	<b>0.00</b>

Taxes	Essential Expense Amount	Discretionary Expense Amount
Federal	0.00	
State	0.00	
Local	0.00	
Other	0.00	0.00
<b>Subtotals:</b>	<b>0.00</b>	<b>0.00</b>

## Worksheet Notes:

Type your notes here



Personal	Essential Expense Amount	Discretionary Expense Amount
Clothing	0.00	0.00
Personal Care	0.00	0.00
Child Care	0.00	0.00
Elder Care	0.00	0.00
Pet Care	0.00	0.00
Professional Fees (legal, tax)	0.00	0.00
Alimony	0.00	0.00
Child Support	0.00	0.00
Other	0.00	0.00
<b>Subtotals:</b>	<b>0.00</b>	<b>0.00</b>

Healthcare and insurance	Essential Expense Amount	Discretionary Expense Amount
Medical Services	0.00	0.00
Dental Services	0.00	0.00
Prescriptions and Medications	0.00	0.00
Health Insurance	0.00	0.00
Long-Term Care Insurance	0.00	0.00
Life Insurance	0.00	0.00
Other	0.00	0.00
<b>Subtotals:</b>	<b>0.00</b>	<b>0.00</b>

Loans and debt	Essential Expense Amount	Discretionary Expense Amount
Personal	0.00	0.00
Student	0.00	0.00
Credit Card	0.00	0.00
Other	0.00	0.00
<b>Subtotals:</b>	<b>0.00</b>	<b>0.00</b>

Gifts and donations	Essential Expense Amount	Discretionary Expense Amount
Holiday Gifts	0.00	0.00
Birthdays	0.00	0.00
Charity - Tax Deductible	0.00	0.00
Charity - Non-Tax Deductible	0.00	0.00
Other	0.00	0.00
<b>Subtotals:</b>	<b>0.00</b>	<b>0.00</b>

**Total Essential Expenses:**

**Total Discretionary Expenses:**

**Worksheet Notes:**

Type your notes here

**Monthly Income**

Sources of income	Amount
Salary 1	0.00
Salary 2	0.00
Pensions	0.00
Social Security 1	0.00
Social Security 2	0.00
Annuities	0.00
IRA/401(k) Accounts	0.00
Investment Accounts	0.00
Other	0.00
Other	0.00
<b>Subtotals:</b>	<b>0.00</b>

Total Income:

Net Income:

**INVESTMENTS AND INSURANCE PRODUCTS:**

<b>NOT FDIC INSURED</b>	<b>NOT BANK GUARANTEED</b>	<b>MAY LOSE VALUE</b>
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