

# My spending plan

Enter your estimated total monthly spending in retirement.

## Essential spending

	Monthly
<b>Housing/liabilities</b>	
Mortgage or rent + all fees	\$ <input type="text"/>
Property taxes	\$ <input type="text"/>
Other taxes	\$ <input type="text"/>
Homeowners insurance	\$ <input type="text"/>
Repairs/maintenance	\$ <input type="text"/>
Education	\$ <input type="text"/>
Utilities (energy, cable, phone, etc.)	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>Necessities</b>	<b>Monthly</b>
Groceries	\$ <input type="text"/>
Clothing	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>Healthcare &amp; insurance</b>	<b>Monthly</b>
Health insurance	\$ <input type="text"/>
Out-of-pocket (prescriptions and co-pays)	\$ <input type="text"/>
Dental insurance	\$ <input type="text"/>
Medicare premiums	\$ <input type="text"/>
Vision insurance	\$ <input type="text"/>
Long term care insurance	\$ <input type="text"/>
Life insurance	\$ <input type="text"/>
Family/parental care	\$ <input type="text"/>
<b>Transportation</b>	<b>Monthly</b>
Auto loan	\$ <input type="text"/>
Auto insurance	\$ <input type="text"/>
Fuel/maintenance	\$ <input type="text"/>
Other (rideshare/public)	\$ <input type="text"/>
Auto registration/fees	\$ <input type="text"/>
<b>Total essential spending</b>	\$ <input type="text"/>

## Discretionary spending

	Monthly
Dining out	\$ <input type="text"/>
Vacation/travel	\$ <input type="text"/>
Club memberships	\$ <input type="text"/>
Hobbies	\$ <input type="text"/>
Charitable giving	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>Total discretionary spending</b>	\$ <input type="text"/>

## Total spending

	Monthly	Annual
Housing	\$ <input type="text"/>	\$ <input type="text"/>
Necessities	\$ <input type="text"/>	\$ <input type="text"/>
Healthcare & insurance	\$ <input type="text"/>	\$ <input type="text"/>
Transportation	\$ <input type="text"/>	\$ <input type="text"/>
Discretionary	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total spending</b>	\$ <input type="text"/>	\$ <input type="text"/>

## Reliable income

	Monthly	Annual
Social security (self)	\$ <input type="text"/>	\$ <input type="text"/>
Social security (spouse)	\$ <input type="text"/>	\$ <input type="text"/>
Pension	\$ <input type="text"/>	\$ <input type="text"/>
Other (annuities, retirement accounts, rental properties, etc.)	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total reliable income</b>	\$ <input type="text"/>	\$ <input type="text"/>

## Retirement spending analysis

	Monthly	Annual
<b>Total essential spending</b>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total reliable income</b>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Essential spending income gap</b>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total spending (essential and discretionary)</b>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total reliable income</b>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total retirement income gap</b>	\$ <input type="text"/>	\$ <input type="text"/>