

RETIREMENT BUDGET WORKSHEET

Enter your estimated total monthly expenses.

ESSENTIAL EXPENSES

HOUSING/LIABILITIES	MONTHLY
Mortgage or rent + all fees	<input type="text"/>
Property 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"/>
NECESSITIES	MONTHLY
Groceries	<input type="text"/>
Clothing	<input type="text"/>
Other	<input type="text"/>
HEALTHCARE & INSURANCE	MONTHLY
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"/>
TRANSPORTATION	MONTHLY
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"/>
TOTAL ESSENTIAL EXPENSES	<input type="text"/>

DISCRETIONARY EXPENSES

	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"/>
TOTAL DISCRETIONARY EXPENSES	<input type="text"/>

TOTAL EXPENSES

	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"/>
TOTAL EXPENSES	<input type="text"/>	<input type="text"/>

MONTHLY INCOME

Social Security	<input type="text"/>
Pension	<input type="text"/>
Annuities	<input type="text"/>
Other (i.e. retirement accounts, rental properties, etc.)	<input type="text"/>
TOTAL ANNUAL INCOME	<input type="text"/>

TOTAL ANNUAL RELIABLE INCOME

	MONTHLY	ANNUAL
TOTAL ESSENTIAL EXPENSES	<input type="text"/>	<input type="text"/>
TOTAL ANNUAL RELIABLE INCOME	<input type="text"/>	<input type="text"/>
ESSENTIAL EXPENSES INCOME GAP	<input type="text"/>	<input type="text"/>
TOTAL EXPENSES (ESSENTIAL AND DISCRETIONARY)	<input type="text"/>	<input type="text"/>
TOTAL ANNUAL RELIABLE INCOME	<input type="text"/>	<input type="text"/>
TOTAL RETIREMENT INCOME GAP	<input type="text"/>	<input type="text"/>