



Retirement looks different for everyone. Americans are living longer than ever and are enjoying active, exciting retirements. This worksheet is designed to help you identify what's important to you and develop ideas for how you will use your time once you're no longer working. Please take some time to relax and think about your retirement dreams as you review this worksheet.

RETIREMENT DREAMCASTING

HOW TO IDENTIFY & CREATE YOUR DREAM RETIREMENT

Who would I like to spend my time with?

What are some simple activities I enjoy doing every day?

What have I always wanted to do, but never had the time?

What gives me a sense of accomplishment?

What's on my bucket list?

What am I passionate about?

What gives my life purpose?

Where would I like to spend most of my time?

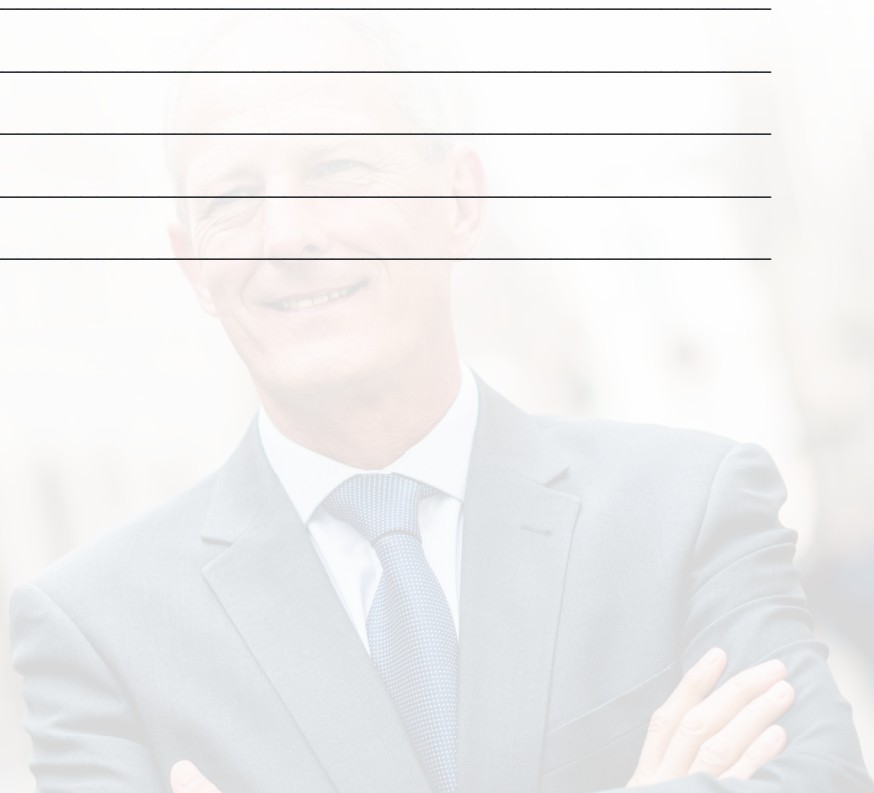
What would I like more of in my life?

What would I like less of in my life?

How will I stay active and healthy?

What hobbies and activities do I enjoy?

What skills have I gained that might be valuable in a second career or volunteer work?



RETIREMENT BUDGET WORKSHEET

	MONTHLY			MONTHLY	
	CURRENT	AFTER RETIREMENT		CURRENT	AFTER RETIREMENT
HOUSING			TRANSPORTATION		
Mortgage/Rent	\$	\$	Auto Payments	\$	\$
Electricity	\$	\$	Fuel	\$	\$
Gas/Oil	\$	\$	Public Transit/Taxi Fares	\$	\$
Water/Sewer/Trash	\$	\$	Repairs & Maintenance	\$	\$
Phone	\$	\$	License & Registration	\$	\$
Cable & Internet	\$	\$	Auto Insurance	\$	\$
Appliances & Furniture	\$	\$	[]	\$	\$
Maintenance & Improvements	\$	\$	Total Transportation	\$	\$
Lawn & Garden Care	\$	\$			
Household Supplies	\$	\$	FAMILY CARE		
Property Tax & Insurance	\$	\$	Tuition & Education	\$	\$
[]	\$	\$	Childcare	\$	\$
Total Housing	\$	\$	Eldercare	\$	\$
			Pets	\$	\$
			[]	\$	\$
			Total Family Care	\$	\$
DAILY LIVING			DISCRETIONARY		
Groceries	\$	\$	Media	\$	\$
Beverages/Alcohol	\$	\$	Entertainment	\$	\$
Personal Products	\$	\$	Dining Out	\$	\$
Clothing	\$	\$	Gifts	\$	\$
Dry Cleaning	\$	\$	Hobbies	\$	\$
Salon & Barber Visits	\$	\$	Gadgets	\$	\$
[]	\$	\$	Dues & Subscriptions	\$	\$
Total Daily Living	\$	\$	Hobbies	\$	\$
			Charitable Donations	\$	\$
			& Philanthropy		
			Travel & Vacation	\$	\$
			[]	\$	\$
			Total Discretionary	\$	\$
HEALTH & MEDICAL			ONE-TIME EXPENSES		
Medical & Dental Visits	\$	\$	Wedding	\$	\$
Medication & Supplements	\$	\$	Milestone Vacation	\$	\$
Health Insurance	\$	\$	Philanthropic Gift	\$	\$
Life Insurance	\$	\$	Second Home	\$	\$
Long-Term Care Insurance	\$	\$	RV	\$	\$
Health Club	\$	\$	[]	\$	\$
[]	\$	\$	[]	\$	\$
Total Health & Medical	\$	\$	Total One-Time Expenses	\$	\$
FINANCIAL			MISCELLANEOUS		
Income Taxes (est. annual ÷ 12)	\$	\$	Vacation Property	\$	\$
Retirement Savings	\$	\$	Recreational Vehicles	\$	\$
Emergency Savings	\$	\$	[]	\$	\$
Credit Card Payments	\$	\$	[]	\$	\$
Other Debt Payments (not incl. mortgage)	\$	\$	[]	\$	\$
[]	\$	\$	[]	\$	\$
Total Financial	\$	\$	Total Miscellaneous	\$	\$
PLANNED PURCHASES					
New Car	\$	\$			
Furnace	\$	\$			
Roof	\$	\$			
Appliances	\$	\$			
Home Remodel	\$	\$			
[]	\$	\$			
[]	\$	\$			
Total Planned Purchases	\$	\$			

TOTAL EST. MONTHLY BUDGET

\$ \$

We are here to help you with your retirement planning needs. If you have any questions or need assistance filling out this budget worksheet, please give our office a call at 704-865-2900 to schedule a complimentary consultation.



If you have any questions or would like help with this worksheet, please call us at 704-865-2900 . We would be happy to meet with you for a no-obligation consultation.

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