

Courtesy of:
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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.



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	\$	\$
DAILY LIVING			[]	\$	\$
Groceries	\$	\$	Total Family Care	\$	\$
Beverages/Alcohol	\$	\$			
Personal Products	\$	\$	DISCRETIONARY		
Clothing	\$	\$	Media	\$	\$
Dry Cleaning	\$	\$	Entertainment	\$	\$
Salon & Barber Visits	\$	\$	Dining Out	\$	\$
[]	\$	\$	Gifts	\$	\$
Total Daily Living	\$	\$	Hobbies	\$	\$
			Gadgets	\$	\$
HEALTH & MEDICAL			Dues & Subscriptions	\$	\$
Medical & Dental Visits	\$	\$	Hobbies	\$	\$
Medication & Supplements	\$	\$	Charitable Donations	\$	\$
Health Insurance	\$	\$	& Philanthropy		
Life Insurance	\$	\$	Travel & Vacation	\$	\$
Long-Term Care Insurance	\$	\$	[]	\$	\$
Health Club	\$	\$	Total Discretionary	\$	\$
[]	\$	\$			
Total Health & Medical	\$	\$	ONE-TIME EXPENSES		
			Wedding	\$	\$
FINANCIAL			Milestone Vacation	\$	\$
Income Taxes	\$	\$	Philanthropic Gift	\$	\$
(est. annual ÷ 12)			Second Home	\$	\$
Retirement Savings	\$	\$	RV	\$	\$
Emergency Savings	\$	\$	[]	\$	\$
Credit Card Payments	\$	\$	[]	\$	\$
Other Debt Payments	\$	\$	Total One-Time Expenses	\$	\$
(not incl. mortgage)					
[]	\$	\$	MISCELLANEOUS		
Total Financial	\$	\$	Vacation Property	\$	\$
			Recreational Vehicles	\$	\$
PLANNED PURCHASES			[]	\$	\$
New Car	\$	\$	[]	\$	\$
Furnace	\$	\$	[]	\$	\$
Roof	\$	\$	[]	\$	\$
Appliances	\$	\$	[]	\$	\$
Home Remodel	\$	\$	[]	\$	\$
[]	\$	\$	[]	\$	\$
[]	\$	\$	[]	\$	\$
Total Planned Purchases	\$	\$	Total Miscellaneous	\$	\$
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 [PHONE NUMBER] to schedule a complimentary consultation.



If you have any questions or would like help with this worksheet, please call us at (760) 803-5206 . We would be happy to meet with you for a no-obligation consultation.

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