

Retirement Budget Worksheet

Name: _____
 Date: _____

Many retirees want to know how much income they will need to live comfortably in retirement. We designed this worksheet to give you a starting point for the retirement income planning process. Use the instructions on the next page to complete the worksheet. Bring it in for a complimentary consultation where we can go over it together and review your existing retirement strategies. **If you have any questions or need assistance filling out this budget worksheet, please give our office a call to schedule a complimentary consultation.**

	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	\$	\$			
Lawn & Garden Care	\$	\$			
Household Supplies	\$	\$			
Property Tax & Insurance	\$	\$			
[]	\$	\$			
Total Housing	\$	\$	Total Transportation	\$	\$
DAILY LIVING			FAMILY CARE		
Groceries	\$	\$	Tuition & Education	\$	\$
Beverages/Alcohol	\$	\$	Childcare	\$	\$
Personal Products	\$	\$	Eldercare	\$	\$
Clothing	\$	\$	Pets	\$	\$
Dry Cleaning	\$	\$	[]	\$	\$
Salon & Barber Visits	\$	\$			
[]	\$	\$			
Total Daily Living	\$	\$	Total Family Care	\$	\$
HEALTH & MEDICAL			DISCRETIONARY		
Medical & Dental Visits	\$	\$	Media	\$	\$
Medication & Supplements	\$	\$	Entertainment	\$	\$
Health Insurance	\$	\$	Dining Out	\$	\$
Life Insurance	\$	\$	Gifts	\$	\$
Long-Term Care Insurance	\$	\$	Hobbies	\$	\$
Health Club	\$	\$	Gadgets	\$	\$
[]	\$	\$	Dues & Subscriptions	\$	\$
			Hobbies	\$	\$
Total Health & Medical	\$	\$	Charitable Donations & Philanthropy	\$	\$
			Travel & Vacation	\$	\$
			[]	\$	\$
			Total Discretionary	\$	\$
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	\$	\$
			Total Est. Monthly Budget	\$	\$

(continued)

PLANNED PURCHASES		ONE-TIME EXPENSES	
New Car	\$	Wedding	\$
Furnace	\$	Milestone Vacation	\$
Roof	\$	Philanthropic Gift	\$
Appliances	\$	Second Home	\$
Home Remodel	\$	RV	\$
[]	\$	[]	\$

