



Envision your life in retirement and think about the expenses you will or might incur. Taking into account your lifestyle and goals, identify which expenses are **essential**, and differentiate them from those that are **discretionary**.

Retirement Expenses Worksheet

Monthly Expenses	Essential Amount	Discretionary Amount	Will It Vary? (Check If Yes)
Household Expenses			
Mortgage/Rent	\$	\$	<input type="checkbox"/>
Utilities/Cable/Internet	\$	\$	<input type="checkbox"/>
General Maintenance	\$	\$	<input type="checkbox"/>
Household Supplies	\$	\$	<input type="checkbox"/>
Property Tax & Insurance	\$	\$	<input type="checkbox"/>
Credit Card Debt Payments	\$	\$	<input type="checkbox"/>
Home Improvement	\$	\$	<input type="checkbox"/>
New Purchases	\$	\$	<input type="checkbox"/>
Household Expenses Subtotals	\$	\$	
Meals			
Groceries/ Beverages	\$	\$	<input type="checkbox"/>
Entertaining/Dining Out	\$	\$	<input type="checkbox"/>
Meals Subtotals	\$	\$	
Personal Care			
Clothing	\$	\$	<input type="checkbox"/>
Products/Maintenance	\$	\$	<input type="checkbox"/>
Personal Care Subtotals	\$	\$	
Healthcare			
Insurance Payments/Medicare	\$	\$	<input type="checkbox"/>
Out-of-pocket Payments	\$	\$	<input type="checkbox"/>
Dental/Optical	\$	\$	<input type="checkbox"/>
Other Essential Expenses	\$	\$	<input type="checkbox"/>
Healthcare Subtotals	\$	\$	

Retirement Expenses Worksheet

Monthly Expenses	Essential Amount	Discretionary Amount	Will It Vary? (Check If Yes)
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Transportation

Car Payments/Auto Insurance	\$	\$	<input type="checkbox"/>
Maintenance/Fuel	\$	\$	<input type="checkbox"/>
Vacations	\$	\$	<input type="checkbox"/>
Vehicle Upgrades	\$	\$	<input type="checkbox"/>
Taxes, Registration, etc.	\$	\$	<input type="checkbox"/>
Other Transportation Costs	\$	\$	<input type="checkbox"/>
Transportation Subtotals	\$	\$	

Miscellaneous/Other

Income Tax	\$	\$	<input type="checkbox"/>
Gifts/Holidays	\$	\$	<input type="checkbox"/>
Charitable Contributions	\$	\$	<input type="checkbox"/>
Hobbies/Leisure	\$	\$	<input type="checkbox"/>
Other	\$	\$	<input type="checkbox"/>
Other	\$	\$	<input type="checkbox"/>
Miscellaneous Subtotals	\$	\$	<input type="checkbox"/>

MONTHLY TOTALS

Total amounts for Essential & Discretionary Expenses	\$	\$
	X 12	X 12

ANNUAL TOTALS

Multiply by 12 to get the Total Annual Expenses	\$	\$
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GRAND TOTAL

Add Annual Essential and Discretionary Expenses together to get your total Retirement Income Need	\$
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How could inflation impact these expenses in the next 5-30 years? _____

What additional expenses could you have in the future? _____

How would an additional income source help with your expenses? _____

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