

# RETIREMENT BUDGET WORKSHEET

Enter your monthly expenses in the fields below and then calculate your annual and total expenses.

## ESSENTIAL EXPENSES

### HOUSING

Outstanding Mortgage		
	<b>MONTHLY</b>	<b>ANNUAL</b>
Mortgage/Rent		
Repairs/Maintenance		
Homeowners Insurance		
Property Taxes		
Other		

### NECESSITIES

Food		
Utilities		
Clothing		
Other		

### HEALTH CARE AND INSURANCE

Health Insurance		
Dental Insurance		
Medicare Premiums		
Out-of-pocket Expenses		
Long Term Care Insurance		
Life Insurance		
Other		

### TRANSPORTATION

Total Auto Loans		
	<b>MONTHLY</b>	<b>ANNUAL</b>
Auto Payment(s)		
Auto Insurance(s)		
Fuel		
Maintenance		
Other		

### FAMILY CARE

Parental Care		
Education		
Other		

### TAXES

State & Federal Income		
Other Taxes		

### MISCELLANEOUS


## DISCRETIONARY EXPENSES

### LEISURE AND ENTERTAINMENT

Dining Out		
Vacations/Travel		
Club Memberships		
Hobbies		
Educational Classes		
Other		

### CREDIT CARD DEBT

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### CHARITABLE CONTRIBUTIONS

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### AUTOMATIC TRANSFERS

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### MISCELLANEOUS


## TOTAL EXPENSES

	<b>MONTHLY</b>	<b>ANNUAL</b>		
<b>ESSENTIAL EXPENSES</b>			% of Total Expenses	
<b>DISCRETIONARY EXPENSES</b>			% of Total Expenses	
<b>TOTAL EXPENSES</b>				