

Your retirement budget

Step 1 - Evaluate your sources of income

The evaluation of your various sources of income is based on your net income (after taxes). To facilitate this task, see your statement, which shows the amount actually deposited in your account.

RETIREMENT INCOME	Monthly (\$)	Annually (\$)
Pension funds (pension plan)	\$	\$
QPP (Québec Pension Plan) or CPP (Canada Pension Plan)	\$	\$
Old Age Security Pension	\$	\$
Rental income	\$	\$
Income from other sources (interest, dividends, annuities, etc.)	\$	\$
Other	\$	\$
1- TOTAL INCOME	\$	\$

Step 2 - Evaluate your current expenses

This calculation shows the actual distribution of your various expenses.

HOUSING	Monthly (\$)	Annually (\$)
Mortgage, rent	\$	\$
Condo association fees	\$	\$
Municipal and school taxes	\$	\$
Electricity/heating	\$	\$
Telephone	\$	\$
Internet, cable, alarm system	\$	\$
Upkeep/repairs	\$	\$
Other	\$	\$
TOTAL HOUSING EXPENSES	\$	\$

CURRENT EXPENSES	Monthly (\$)	Annually (\$)
Food (groceries, restaurants)	\$	\$
Automobile (payments, gas, maintenance, registration, parking)	\$	\$
Public transit	\$	\$
Clothing (purchases, upkeep)	\$	\$
Personal care (hair, cosmetics)	\$	\$
Health and medical care (dentist, vision, prescriptions, etc.)	\$	\$
Charitable donations	\$	\$
Other	\$	\$
TOTAL CURRENT EXPENSES	\$	\$

TRAVEL AND LEISURE	Monthly (\$)	Annually (\$)
Entertainment (cinema, theatre, subscriptions, books)	\$	\$
Travel	\$	\$
Memberships, clubs, associations	\$	\$
Other	\$	\$
TOTAL TRAVEL AND LEISURE EXPENSES	\$	\$

FINANCIAL OBLIGATIONS	Monthly (\$)	Annually (\$)
Payments for personal loans (other than mortgages)	\$	\$
Credit card and line of credit payments	\$	\$
Other	\$	\$
TOTAL FINANCIAL OBLIGATIONS	\$	\$

INSURANCE	Monthly (\$)	Annually (\$)
Auto insurance	\$	\$
Homeowners' insurance	\$	\$
Life insurance	\$	\$
Disability insurance	\$	\$
Drug insurance	\$	\$
Other insurance	\$	\$
TOTAL INSURANCE	\$	\$

2- TOTAL CURRENT EXPENSES	\$	\$
----------------------------------	----	----

Step 3 - Compare your current income to your current expenses

RESULTS	Monthly (\$)	Annually (\$)
1- INCOME UPON RETIREMENT	\$	\$
2- EXPENSES UPON RETIREMENT	\$	\$
3- RESULTS (Surplus or deficit)	\$	\$

Online tools are made available to you for information purposes and for personal use only. They give an approximate result based on the information you enter. Desjardins does not guarantee their accuracy or their applicability to your circumstances. Do not hesitate to contact your caisse advisor for personalized advice.

If the result is positive

Now you know that, as of today, your government and personal retirement income is greater than your expenses. Therefore, you're able to save and probably shouldn't have to withdraw from your personal savings unless there are changes in your income or expenses (lower income, higher expenses, inflation, etc.)

If the amount is negative

Your current expenses exceed your income. This negative amount gives you a good approximation of the amount you'd have to withdraw from your personal investments to maintain your desired lifestyle. Your financial planner can use this information to give you valuable financial projections on your personal situation and recommend the solution best adapted to your situation.