

Retirement Budget Planner

Monthly after tax income:

50% Monthly Needs	Amount
Mortgage/rent	
Car payment	
Car insurance	
Gas/repair/transit	
Groceries	
Utilities	
Child care	
Student loan payment	
Credit card 1 payment	
Credit card 2 payment	
Credit card 3 payment	
Phone	
Personal care	
Taxes	
Internet	
Other	
Needs total actual	
50% target	

30% Monthly Wants	Amount
Clothes	
Cable/satellite	
Dining out	
Entertainment	
Vacations	
Cash spending	
Gifts and holidays	
Charitable and religious organizations	
Other	
Wants total actual	
30% target	

20% Monthly Savings & Debt Reduction	Amount
Emergency	
Debt reduction	
Other	
Savings total actual	
20% target	