

# Retirement Budget Worksheet

Enter your monthly expenses in the fields below and your total estimated expenses will be calculated.

## ESSENTIAL EXPENSES

<p><b>Housing</b></p> <p>Outstanding Mortgage <input style="width: 150px; height: 20px;" type="text"/></p> <table border="0" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;"><b>Monthly</b></td> <td style="text-align: center;"><b>Annual</b></td> </tr> <tr> <td>Mortgage/Rent</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> <tr> <td>Repairs/Maintenance</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> <tr> <td>Homeowners Insurance</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> <tr> <td>Property Taxes</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> <tr> <td>Other</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> </table> <p><b>Necessities</b></p> <p>Food <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Utilities <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Clothing <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Other <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p><b>Health Care and Insurance</b></p> <p>Health Insurance <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Dental Insurance <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Medicare Premiums <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Out of Pocket Expenses <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Long Term Care Insurance <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Life Insurance <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Other <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p>		<b>Monthly</b>	<b>Annual</b>	Mortgage/Rent	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	Repairs/Maintenance	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	Homeowners Insurance	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	Property Taxes	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	Other	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	<p><b>Transportation</b></p> <p>Total Auto(s) Loan <input style="width: 150px; height: 20px;" type="text"/></p> <table border="0" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;"><b>Monthly</b></td> <td style="text-align: center;"><b>Annual</b></td> </tr> <tr> <td>Auto Payment(s)</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> <tr> <td>Auto Insurance(s)</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> <tr> <td>Fuel</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> <tr> <td>Maintenance</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> <tr> <td>Other</td> <td><input style="width: 80px; height: 20px;" type="text"/></td> <td><input style="width: 80px; height: 20px;" type="text"/></td> </tr> </table> <p><b>Family Care</b></p> <p>Parental Care <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Education <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Other <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p><b>Taxes</b></p> <p>State &amp; Federal Income <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Other Taxes <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p><b>Miscellaneous</b></p> <p>_____ <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>_____ <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>_____ <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p>		<b>Monthly</b>	<b>Annual</b>	Auto Payment(s)	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	Auto Insurance(s)	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	Fuel	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	Maintenance	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	Other	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>
	<b>Monthly</b>	<b>Annual</b>																																			
Mortgage/Rent	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			
Repairs/Maintenance	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			
Homeowners Insurance	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			
Property Taxes	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			
Other	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			
	<b>Monthly</b>	<b>Annual</b>																																			
Auto Payment(s)	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			
Auto Insurance(s)	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			
Fuel	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			
Maintenance	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			
Other	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>																																			

## DISCRETIONARY EXPENSES

<p><b>Leisure and Entertainment</b></p> <p>Dining Out <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Vacations/Travel <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Club Memberships <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Hobbies <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Educational Classes <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>Other <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p>	<p><b>Credit Card Debt</b> <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p><b>Charitable Contributions</b> <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p><b>Automatic Transfers</b> <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p><b>Miscellaneous</b></p> <p>_____ <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>_____ <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p> <p>_____ <input style="width: 80px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/></p>
--	--

## TOTAL EXPENSES

	<b>Monthly</b>	<b>Annual</b>		
<b>Essential Expenses</b>	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	% of Total Expenses	<input style="width: 50px; height: 20px;" type="text"/>
<b>Discretionary Expenses</b>	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>	% of Total Expenses	<input style="width: 50px; height: 20px;" type="text"/>
<b>TOTAL EXPENSES</b>	<input style="width: 80px; height: 20px;" type="text"/>	<input style="width: 80px; height: 20px;" type="text"/>		

