

Retirement Budget Worksheet

Projected Monthly Income	Both Retired	A Retired, B Working	A Survives	B Survives
Retirement Fund Annuity				
Social Security				
Other Income _____				
Total Projected Monthly Income				

Projected Monthly Expenses	Both Retired	A Retired, B Working	A Survives	B Survives
Housing				
Mortgage/rent/condominium fees				
Property taxes				
Home/renter's insurance				
Cable/internet				
Utilities (electric, gas, waste)				
Water and sewer				
Telephone/cell phone				
Maintenance/home improvements				
Other (for e.g., gardening) _____				
Subtotal				
Transportation				
Car purchase/lease payments				
Auto insurance and taxes				
Maintenance/repairs				
Registration and license renewals				
Fuel				
Public transportation/taxi fare				
Other (for e.g., car rental) _____				
Subtotal				
Medical and Health				
Health insurance				
Life insurance				
Long-term care insurance				
Co-pays				
Dental				
Vision or hearing				
Medications/medical supplies				
Other (for e.g., Nurse's Aid) _____				
Subtotal				

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Projected Monthly Expenses	Both Retired	A Retired, B Working	A Survives	B Survives
Gifts and Donations				
Charitable contributions/gifts				
Other (for e.g., Church) _____				
Subtotal				
Food				
Groceries				
Dining Out				
Other (for e.g., water cooler rental) _____				
Subtotal				
Family Care and Support				
Adult and/or child family member care				
Clothing				
Personal Care				
Animal Care/pet expenses				
Other (for e.g., kids activities) _____				
Subtotal				
Entertainment				
Travel/vacations/time share				
Movies/concerts/live events				
Hobbies				
Membership dues (social/professional)				
Other (for e.g., ski lift tickets) _____				
Subtotal				
Loans and Debt Servicing				
Credit Card				
Personal				
Other (for e.g., student loans) _____				
Subtotal				
Taxes				
Federal income tax				
State income tax				
Local/other taxes				
Subtotal				
All Other Expenses				
Other (for e.g., tax prep fees) _____				
Subtotal				

Total Projected Monthly Expense				
MONTHLY SURPLUS OR SHORTAGE				

	Both Retired	A Retired, B Working	A Survives	B Survives
Total Projected Annual Income				
Total Projected Annual Expense				
ANNUAL SURPLUS OR SHORTAGE				