

# RETIREMENT BUDGETING **PLAN**

## DETERMINE YOUR POST-CAREER BUDGET

LIST YOUR EXPECTED MONTHLY AND YEARLY EXPENSES

### HOUSING

|                                      | MONTHLY | YEARLY |
|--------------------------------------|---------|--------|
| 1. Mortgage or rent                  | \$      | \$     |
| 2. Utilities                         | \$      | \$     |
| 3. Homeowner's or renter's insurance | \$      | \$     |
| 4. Maintenance and repairs           | \$      | \$     |
| 5. Home improvements                 | \$      | \$     |
| 6. Fees and taxes                    | \$      | \$     |
| 7. Other:                            | \$      | \$     |
| 8. Other:                            | \$      | \$     |
| 9. Other:                            | \$      | \$     |
| SECTION SUBTOTAL:                    | \$      | \$     |

### PERSONAL AND FAMILY CARE

|                   | MONTHLY | YEARLY |
|-------------------|---------|--------|
| 1. Cellphone      | \$      | \$     |
| 2. Groceries      | \$      | \$     |
| 3. Dining out     | \$      | \$     |
| 4. Alimony        | \$      | \$     |
| 5. Child care     | \$      | \$     |
| 6. Child support  | \$      | \$     |
| 7. Clothing       | \$      | \$     |
| 8. Donations      | \$      | \$     |
| 9. Education      | \$      | \$     |
| 10. Entertainment | \$      | \$     |
| 11. Gifts         | \$      | \$     |
| 12. Hobbies       | \$      | \$     |

|                            |    |    |
|----------------------------|----|----|
| 13. Household items        | \$ | \$ |
| 14. Insurance              | \$ | \$ |
| 15. Loans and credit cards | \$ | \$ |
| 16. Pet care               | \$ | \$ |
| 17. Recreation             | \$ | \$ |
| 18. Travel and vacation    | \$ | \$ |
| 19. Other:                 | \$ | \$ |
| 20. Other:                 | \$ | \$ |
| 21. Other:                 | \$ | \$ |
| SECTION SUBTOTAL:          |    | \$ |

## TRANSPORTATION

|                            | MONTHLY | YEARLY |
|----------------------------|---------|--------|
| 1. Fuel                    | \$      | \$     |
| 2. Auto insurance          | \$      | \$     |
| 3. Public transportation   | \$      | \$     |
| 4. Loan or lease payments  | \$      | \$     |
| 5. Maintenance and repairs | \$      | \$     |
| 6. Parking and tolls       | \$      | \$     |
| 7. Other:                  | \$      | \$     |
| 8. Other:                  | \$      | \$     |
| 9. Other:                  | \$      | \$     |
| SECTION SUBTOTAL:          |         | \$     |

## HEALTHCARE

|                         | MONTHLY | YEARLY |
|-------------------------|---------|--------|
| 1. Medical services     | \$      | \$     |
| 2. Medications          | \$      | \$     |
| 3. Supplies and devices | \$      | \$     |
| 4. Health insurance     | \$      | \$     |
| 5. Other:               | \$      | \$     |
| 6. Other:               | \$      | \$     |
| 7. Other:               | \$      | \$     |
| SECTION SUBTOTAL:       |         | \$     |



# PERSONAL INSURANCE

|                                          | MONTHLY | YEARLY |
|------------------------------------------|---------|--------|
| 1. Life insurance                        | \$      | \$     |
| 2. Disability insurance                  | \$      | \$     |
| 3. Medical, dental and optical insurance | \$      | \$     |
| 4. Long-term care insurance              | \$      | \$     |
| 5. Other:                                | \$      | \$     |
| 6. Other:                                | \$      | \$     |
| 7. Other:                                | \$      | \$     |
| SECTION SUBTOTAL:                        | \$      | \$     |

# MISCELLANEOUS

|                   | MONTHLY | YEARLY |
|-------------------|---------|--------|
| 1.                | \$      | \$     |
| 2.                | \$      | \$     |
| 3.                | \$      | \$     |
| 4.                | \$      | \$     |
| 5.                | \$      | \$     |
| 6.                | \$      | \$     |
| 7.                | \$      | \$     |
| 8.                | \$      | \$     |
| 9.                | \$      | \$     |
| 10.               | \$      | \$     |
| 11.               | \$      | \$     |
| 12.               | \$      | \$     |
| 13.               | \$      | \$     |
| 14.               | \$      | \$     |
| 15.               | \$      | \$     |
| SECTION SUBTOTAL: | \$      | \$     |

MONTHLY TOTAL SPEND: \$

ANNUAL TOTAL SPEND: \$