

Real budgeting. Expense worksheet.

Listing your current monthly expenses gives you a base for knowing what your needs will be in retirement. Keep it real by being as accurate as possible.



Necessary expenses are the bedrock of your plan. You have to be able to cover your expenses (food, clothing, shelter, health care and taxes) with reliable income. With discretionary expenses, you can cut back.

Necessary Expenses	Monthly \$
Housing (mortgage, condo fees, rent, maintenance)	
Food (at home)	
Utilities (electric, gas, phone, cable)	
Taxes (real estate, income taxes)	
Loans (car, credit card, etc.)	
Insurance (home, life, auto, long-term care)	
Transportation (gas, maintenance, public transit, parking)	
Health care (insurance, co-pays, drugs, medical supplies, dental, vision)	
Other	
Total	\$

Discretionary Expenses	Monthly \$
Entertainment (movies, restaurants, theater, sports events)	
Travel / Vacations	
Charitable contributions	
Personal care (clothing, salon, gym, etc.)	
Other	
Total	\$

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