

# Retirement expense analysis worksheet

Client name \_\_\_\_\_ Date \_\_\_\_\_

Expenses	Monthly Essential Expense Amount	Monthly Discretionary Expense Amount	Annual Essential Expense Amount	Annual Discretionary Expense Amount
<b>Housing</b>				
Mortgage/Rent/Condominium Fees				
Second Mortgage or Rent				
Property Taxes				
Maintenance/Repairs				
Home/Renter's Insurance				
Household Services (lawn, cleaning, etc.)				
Utilities (electric, gas, waste, etc.)				
Telephone/Cell Phone				
Household Supplies				
Cable/Internet				
Home Security				
<b>Subtotal</b>				
<b>Food and Personal</b>				
Groceries				
Dining Out				
Clothing, Beauty Services, etc.				
<b>Subtotal</b>				
<b>Automobile and Transportation</b>				
Car Purchase/Lease Payments				
Auto Insurance and Taxes				
Maintenance and Repairs				
Fuel				
Registration and License Renewals				
Public Transportation				
Parking				
<b>Subtotal</b>				

Expenses (cont'd.)	Monthly Essential Expense Amount	Monthly Discretionary Expense Amount	Annual Essential Expense Amount	Annual Discretionary Expense Amount
<b>Medical and Health</b>				
Health Insurance				
Uninsured Medical Expenses/Deductibles/Co-Pays				
Dental, Vision, or Hearing				
Uninsured Medications and Medical Supplies				
Long-Term Care Insurance				
<b>Subtotal</b>				
<b>Family Care and Support</b>				
Life Insurance				
Adult and/or Child Family Member Care				
Education Expenses				
Animal Care/Pet Expenses				
<b>Subtotal</b>				
<b>Leisure and Social Activities/Expenses</b>				
Season Tickets				
Movies/Concerts/Live Events				
Traveling/Vacations				
Membership Dues (Social/Professional/Gym)				
Publications				
<b>Subtotal</b>				
<b>Gifts and Donations</b>				
Gifts				
Charitable Contributions				
<b>Subtotal</b>				
<b>Loans and Debt Servicing</b>				
Personal				
Credit Card				
<b>Subtotal</b>				
<b>Taxes</b>				
Federal Income Tax				
State Income Tax				
Local/Other Taxes				
<b>Subtotal</b>				

Expenses (cont'd.)	Monthly Essential Expense Amount	Monthly Discretionary Expense Amount	Annual Essential Expense Amount	Annual Discretionary Expense Amount
Other				
Subtotal				
Total Expenses				
Total Excluding Taxes				
	Monthly		Annual	
Total Expenses Excluding Taxes (Net Income Req.)				
Total Essential Expenses Excluding Taxes (Net Income Req.)				
Amount of Spending Flexibility (Total discretionary expenses excluding taxes)				
% Spending Flexibility (Percentage of discretionary expenses within total expenses)				