Retirement Budget Worksheet

Monthly Estimated Expenses		
Household Expenses		
Budget Item	Essential	Discretionary
Mortgage/Rent	$	$
Property Tax	$	$
Home Maintenance	$	$
Home Improvements	$	$
Insurance (Homeowners/Auto)	$	$
Utilities/Cable/Internet	$	$
Groceries	$	$
Dining Out	$	$
Entertainment	$	$
New Purchases	$	$
Clothing	$	$
Subscriptions (newspaper, etc.)	$	$
Pets	$	$
Other:	$	$
Other:	$	$

Healthcare Expenses		
Budget Item	Essential	Discretionary
Medicare Part A & B Premium	$	$
Supplemental Insurance Premium	$	$
Medicare Part D Premium	$	$
Out-of-Pocket Payments	$	$
Dental	$	$
Eye Doctor	$	$
Other:	$	$
Other:	$	$
Other:	$	$

Transportation Expenses		
Budget Item	Essential	Discretionary
Car Payment	$	$
Maintenance & Fuel	$	$
Taxes, Registration, etc…	$	$
Essential Travel	$	$
Discretionary Travel	$	$
Other:	$	$

Other Expenses		
Budget Item	Essential	Discretionary
Miscellaneous Expenses	$	$
Gifts & Holidays	$	$
Other:	$	$
Other:	$	$
Church:	$	$
Charity:	$	$
Charity:	$	$
Charity:	$	$
Charity:	$	$

	ESSENTIAL	DISCRETIONARY
TOTAL EXPENSES	$ 0 -	$ 0 -

Monthly Income Sources		
Monthly Guaranteed Income Sources		
	Client	Co-Client
Social Security	$	$
Military Retirement	$	$
Federal Pension	$	$
Company Pension	$	$
Guaranteed Annuity	$	$
Other:	$	$

Monthly Non-Guaranteed Income Sources		
	Client	Co-Client
Rental Income	$	$
Business	$	$
Annuity - Other	$	$
Other:	$	$

TOTAL INCOME PER PERSON	$ 0 -	$ 0 -

TOTAL INCOME AVAILABLE	$ 0	-
MINUS ESSENTIAL EXPENSES	$ 0	-
SUBTOTAL: INCOME AVAILABLE TO MEET DISCRETIONARY NEEDS	$ 0	-
DISCRETIONARY EXPENSES	$ 0	-
MONTHLY INCOME NEEDED FROM PORTFOLIO	$ 0	-

APPROXIMATE PORTFOLIO AMOUNT REQUIRED TO MEET THIS INCOME NEED ASSUMING A 4% WITHDRAWAL RATE	$ 0	-

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