

Retirement Budget Planning Worksheet

Income Monthly Total

Social Security _____

Salary/wages from employment (after taxes and deductions) _____

Income from self-employment _____

401(k) income _____

IRA income _____

Annuity income _____

Pension benefit _____

Other monthly income _____

Total monthly income: _____

Expenses Monthly Total

Rent or mortgage	_____	Public transportation and taxis	_____
Renter's insurance or homeowner's insurance	_____	Gas	_____
Home Repairs	_____	Parking and tolls	_____
Other housing expenses (like property taxes and HOA fees)	_____	Car maintenance	_____
Electric	_____	Car insurance	_____
Gas and oil	_____	Car loan or lease	_____
Water and sewer	_____	Other transportation expenses	_____
Phone	_____	Health Insurance	_____
Internet/cable	_____	Regular prescriptions	_____
Garbage	_____	Gym	_____
Groceries	_____	Other out-of-pocket health expenses (like doctors' appointments and eyeglasses)	_____
Meals out	_____	Over-the-counter health items (vitamins, cold medicines)	_____
Other food expenses (like delivery services)	_____		

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Expenses Monthly Total (Continued)

Child care	_____	Clothing and shoes	_____
Money given or sent to family and friends	_____	Household items and decor	_____
Donations	_____	Cleaning or lawn/garden services	_____
Entertainment (like movies, plays, concerts and amusement parks)	_____	Hair care and personal beauty services	_____
Newspapers, books, magazines and online subscriptions	_____	Other personal or family expenses	_____
Streaming services (Netflix, Hulu)	_____	Credit cards	_____
Travel	_____	School costs (like supplies, tuition, student loans)	_____
Hobbies	_____	Life, disability and long-term care insurance	_____
		Other fees or loan payments	_____
		Savings	_____

Total monthly expenses: _____

Income

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Expenses

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**Disposable
Income**