

Retirement Budgeting Worksheet

EXPENSES	MONTHLY AMOUNT	INCOME SOURCE	MONTHLY AMOUNT
Housing (include mortgage or rent, property taxes, homeowners insurance, utilities, etc.)		Employment	
Food		Social Security	
Health care (include premiums and medications)		Defined contribution plans (such as 401(k) and 403(b) plans)	
Insurance (include life insurance, long-term care insurance, etc.)		Pensions	
Transportation		Annuities	
Travel/Entertainment		Veterans' benefits	
Loans/Credit card payments		Real estate investments	
Gifts/Charitable contributions		Other savings	
Education (include your own continuing education and loan payments, as well as contributions to children's or grandchildren's education savings plans)		TOTAL	
Other			
TOTAL			

NOW SUBTRACT YOUR TOTAL EXPENSES FROM YOUR TOTAL INCOME. IF YOUR TOTAL PROJECTED EXPENSES EXCEED YOUR INCOME, START STRATEGIZING NOW FOR WAYS TO IMPROVE YOUR FINANCIAL OUTLOOK.