

RetireSafe

Retirement Budget Worksheet



HOUSING

	1	2	3	4
Mortgage/ Rent				
Homeowners Insurance				
Electricity/ Gas				
Water/ Trash				
Maintenance				
Lawncare				
Phone/ Cell/ Internet				
Cable/ Satellite				
Other				
SUBTOTAL				

Notes:

TRANSPORTATION

	1	2	3	4
Car Payments				
Auto Insurance				
Gas				
Bus/ Taxi/ Metro				
Maintenance				
License/ Registration				
Other				
SUBTOTAL				

Questions to ask yourself:

- Are you going to downsize your house before retirement?
- What are you gas/ electricity options? Could you save money by switching to a new company?
- Are you going to need a new car?



HEALTHCARE

	1	2	3	4
Medical Services				
Dental Coverage				
Vision Services				
Medications				
Health Insurance				
Long-term Care Insurance				
Life Insurance				
Other				
SUBTOTAL				

Notes:

FOOD + ACTIVITIES

	1	2	3	4
Groceries				
Dining Out				
Movies/ Live Events				
Hobbies				
Membership Dues				
Other				
SUBTOTAL				

Questions to ask yourself:

Will you be switching to Medicare? How much is that expected to cost?

Are there any subscriptions you could cancel?

Could you eat at home more often?

Are you planning to join any social groups once retired?



PERSONAL

	1	2	3	4
Clothing				
Personal Care				
Child/ Elder Care				
Pet Care				
Professional Fees				
Other				
SUBTOTAL				

TAXES

	1	2	3	4
Federal				
State				
Local				
Other				
SUBTOTAL				

LOANS + DEBTS

	1	2	3	4
Personal Loans				
Student Loans				
Credit Card Debt				
Other				
SUBTOTAL				

Questions to ask yourself:

Are you responsible for any children, grandchildren, or parents?

Do you have or plan to get a pet?

Do you have any constant legal fees or plan to hire an attorney for estate planning?

Notes:



TOTAL EXPENSES

1

2

3

4

Housing				
Transportation				
Healthcare				
Food + Activities				
Personal				
Taxes				
Loans + Debts				
TOTAL				

TOTAL INCOME

1

2

3

4

Salary				
Pensions				
Social Security				
Annuities				
IRA/ 401(k) Accounts				
Investment Accounts				
Other Income				
TOTAL				

