



# Retirement Income Needs Worksheet

Monthly Expenses	Essential Amount	Discretionary Amount	Will it Vary? <i>(check if yes)</i>
<b>Household Expenses</b>			
Mortgage/Rent	_____	_____	<input type="checkbox"/>
Utilities/Cable/Internet	_____	_____	<input type="checkbox"/>
General Maintenance	_____	_____	<input type="checkbox"/>
Household Supplies	_____	_____	<input type="checkbox"/>
Property Tax & Insurance	_____	_____	<input type="checkbox"/>
Credit Card Debt Payments	_____	_____	<input type="checkbox"/>
Home Improvement	_____	_____	<input type="checkbox"/>
New Purchases	_____	_____	<input type="checkbox"/>
<b>Household Exp. Subtotals</b>			
<hr/>			
<b>Meals</b>			
Groceries/Beverages	_____	_____	<input type="checkbox"/>
Entertaining/Dining Out	_____	_____	<input type="checkbox"/>
<b>Meal Subtotals</b>			
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<b>Personal Care</b>			
Clothing	_____	_____	<input type="checkbox"/>
Products/Maintenance	_____	_____	<input type="checkbox"/>
<b>Personal Care Subtotals</b>			
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<b>Healthcare</b>			
Insurance Payments/Medicare	_____	_____	<input type="checkbox"/>
Out-of-Pocket Payments	_____	_____	<input type="checkbox"/>
Dental/Optical	_____	_____	<input type="checkbox"/>
Other Essential Expenses	_____	_____	<input type="checkbox"/>
<b>Healthcare Subtotals</b>			
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Monthly Expenses	Essential Amount	Discretionary Amount	Will it Vary? <i>(check if yes)</i>
<b>Transportation</b>			
Car Payments/Auto Insurance	_____	_____	<input type="checkbox"/>
Maintenance/Fuel	_____	_____	<input type="checkbox"/>
Vacations	_____	_____	<input type="checkbox"/>
Vehicle Upgrades	_____	_____	<input type="checkbox"/>
Taxes/Registration/Etc.	_____	_____	<input type="checkbox"/>
Other Transportation Costs	_____	_____	<input type="checkbox"/>

**Transportation Subtotals**

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<b>Miscellaneous/Other</b>			
Income Tax	_____	_____	<input type="checkbox"/>
Gifts/Holidays	_____	_____	<input type="checkbox"/>
Charitable Contributions	_____	_____	<input type="checkbox"/>
Hobbies/Leisure	_____	_____	<input type="checkbox"/>
	_____	_____	<input type="checkbox"/>
	_____	_____	<input type="checkbox"/>

**Misc. Subtotals**

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**Monthly Totals** for Essentials & Discretionary Expenses \_\_\_\_\_ x12

**Annual Totals** Multiply by 12 \_\_\_\_\_ +

**Grand Total** Add Annual Essential & Discretionary Expenses together

\$ \_\_\_\_\_