

Retirement expense analysis worksheet

Please add your monthly expenses in the blue fields below.

Expenses	Monthly essential expense amount	Monthly discretionary expense amount	Annual essential expense amount	Annual discretionary expense amount
Housing				
Mortgage/rent/condominium fees				
Second mortgage or rent				
Property taxes				
Maintenance/repairs				
Home/renter's insurance				
Household services (lawn, cleaning, etc.)				
Utilities (electric, gas, waste, etc.)				
Telephone/cell phone				
Household supplies				
Cable/internet				
Home security				
Other				
Subtotal				
Food				
Groceries				
Dining out				
Other				
Subtotal				
Automobile and transportation				
Car purchase/lease payments				
Auto insurance and taxes				
Maintenance and repairs				
Fuel				
Registration and license renewals				
Public transportation				
Parking				
Other				
Subtotal				
Medical and health				
Health insurance				
Uninsured medical expenses/ deductibles/co-pays				
Dental				
Vision or hearing				
Uninsured prescriptions and medications				
Uninsured medical supplies expense				
Long-term care insurance				
Other				
Subtotal				

Expenses (continued)	Monthly essential expense amount	Monthly discretionary expense amount	Annual essential expense amount	Annual discretionary expense amount
Family care and support				
Life insurance				
Adult and/or child family member care				
Education expenses				
Animal care/pet expenses				
Other				
Subtotal				
Leisure and social activities/expenses				
Season tickets				
Movies/concerts/live events				
Hobbies				
Traveling/vacations				
Membership dues (social and/or professional)				
Publications				
Other				
Subtotal				
Gifts and donations				
Gifts				
Charitable contributions				
Other				
Subtotal				
Loans and debt servicing				
Personal				
Credit card				
Other				
Subtotal				
Taxes				
Federal income tax				
State income tax				
Local/other taxes				
Subtotal				
Other				
Subtotal				
Total expenses				
Total excluding taxes				
	Monthly		Annual	
Total expenses excluding taxes				
Total essential expenses excluding taxes				
Amount of spending flexibility				
% spending flexibility				

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