

# 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
<b>Housing</b>				
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				
<b>Subtotal</b>				
<b>Food</b>				
Groceries				
Dining out				
Other				
<b>Subtotal</b>				
<b>Automobile and transportation</b>				
Car purchase/lease payments				
Auto insurance and taxes				
Maintenance and repairs				
Fuel				
Registration and license renewals				
Public transportation				
Parking				
Other				
<b>Subtotal</b>				
<b>Medical and health</b>				
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				
<b>Subtotal</b>				

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

This information is for educational purposes only and does not constitute investment, financial, tax, or legal advice. Wells Fargo Bank, N.A. and its affiliates, including their employees, agents, and representatives, may not provide "investment advice" to any participant or beneficiary regarding the investment of assets in an employer-sponsored retirement plan. Please contact an investment, financial, tax, or legal advisor regarding your specific situation.