

Your Retirement Expense Worksheet

Categorize each monthly expense as a Must-Have or a Want. If an item is both, allocate separate amounts for each and then total them.

Expenses	Must-Have	Want	Total
Taxes			
State taxes	\$	\$	\$
Federal taxes	\$	\$	\$
Home			
Mortgage/rent	\$	\$	\$
Property tax & insurance	\$	\$	\$
Association dues	\$	\$	\$
Home repair/maintenance	\$	\$	\$
Utilities			
Utilities (gas, electricity, water)	\$	\$	\$
Home phone/cell phone	\$	\$	\$
Food & Household Items			
Groceries	\$	\$	\$
Eating out	\$	\$	\$
Household supplies	\$	\$	\$
Transportation			
Car loan payments	\$	\$	\$
Gas/public transportation	\$	\$	\$
Car insurance	\$	\$	\$
Car maintenance/repairs	\$	\$	\$
Health & Grooming			
Health insurance premiums	\$	\$	\$
Life insurance premiums	\$	\$	\$
Long-term care insurance premiums	\$	\$	\$
Medical out-of-pocket expenses	\$	\$	\$
Prescription medication	\$	\$	\$
Gym/health club dues	\$	\$	\$
Clothing	\$	\$	\$
Personal care products/maintenance	\$	\$	\$
Entertainment/Recreation			
Cable TV, internet, streaming services	\$	\$	\$
Movies, concerts, sports, other events	\$	\$	\$
CDs, DVDs	\$	\$	\$
Newspapers, magazines, books	\$	\$	\$
Vacations/travel	\$	\$	\$
Hobbies	\$	\$	\$
Gifts	\$	\$	\$
Debt Obligations			
Credit card payments	\$	\$	\$
Loan payments	\$	\$	\$
Other			
Other	\$	\$	\$
Other	\$	\$	\$
TOTAL	\$	\$	\$