

# RETIREMENT BUDGET WORKSHEET



For year ending: \_\_\_\_\_

EXPENSES (MONTHLY)	Before retirement	During retirement
<b>ESSENTIAL EXPENSES</b>		
Tithe/charitable		
Housing		
Utilities		
Food		
Health care		
Family care		
Transportation		
Personal		
Savings		
Income taxes		
Other essential		
<b>Total essential expenses</b>		
<b>NON-ESSENTIAL EXPENSES</b>		
Recreational and entertainment		
Eating out		
Travel and vacation		
Other non-essential		
<b>Total non-essential expenses</b>		
<b>Total monthly expenses</b>		

INCOME (MONTHLY)	Before retirement	During retirement
Your income from work		
Spouse's income from work		
Your Social Security		
Spouse's Social Security		
Your pension income		
Spouse's pension income		
Income from investments and savings		
<b>Total monthly income</b>		
<b>TOTAL MONTHLY RETIREMENT INCOME NEED</b> (subtract total monthly expenses from total monthly income)		