

THE ESSENTIALS:

A Retirement Spending Planner



Are your essential expenses in retirement taking up a lot of your income? Creating a budget to help get a general idea of what you're spending is a smart decision. Consider using a rough estimate of 70% as essential and 30% discretionary (or non-essential) spending as a target starting point.

ESSENTIALS	
ESSENTIAL BUDGET ITEMS	PER MONTH
HOUSEHOLD EXPENSES	
Mortgage/rent	\$
Utilities/cable/internet	\$
General maintenance	\$
Household supplies	\$
Property tax & insurance	\$
Credit card debt payments	\$
MEALS	
Groceries	\$
Beverages	\$
Essential entertaining	\$
PERSONAL CARE	
Clothing	\$
Products/maintenance	\$
HEALTHCARE	
Medicare/supplemental insurance	\$
Out-of-pocket payments	\$
Dental	\$
Eye doctor/glasses	\$
Other essential expenses	\$
TRANSPORTATION	
Car payments/auto insurance	\$
Maintenance and fuel	\$
Taxes, registration, etc.	\$
Essential transportation costs	\$
LEISURE & HOBBIES	
Essential spending	\$
Gifts and holidays	\$

NON-ESSENTIALS	
DISCRETIONARY BUDGET ITEMS	PER MONTH
HOUSEHOLD EXPENSES	
Home improvement	\$
New purchases	\$
	\$
	\$
	\$
	\$
MEALS	
Dining out	\$
Entertaining	\$
	\$
PERSONAL CARE	
The extras	\$
Products/maintenance	\$
HEALTHCARE	
Other out-of-pocket insurance	\$
	\$
	\$
	\$
	\$
TRANSPORTATION	
Discretionary travel	\$
Vacations	\$
Upgrades	\$
Other	\$
LEISURE & HOBBIES	
Discretionary spending	\$
Gifts and holidays	\$

ESSENTIALS	
ESSENTIAL BUDGET ITEMS	PER MONTH
TAX CONSIDERATIONS	
Charitable contributions	\$
Income tax	\$
Other	\$
MISCELLANEOUS	
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL ESSENTIAL	\$

NON-ESSENTIALS	
DISCRETIONARY BUDGET ITEMS	PER MONTH
TAX CONSIDERATIONS	
Charitable contributions	\$
Gifts	\$
Other	\$
MISCELLANEOUS	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL DISCRETIONARY	\$

RETIREMENT INCOME			
MONTHLY INCOME SOURCES	GUARANTEED INCOME	NONGUARANTEED INCOME	COMBINED INCOME
Social Security	\$	\$	\$
Employer pension payments	\$	\$	\$
Real estate income	\$	\$	\$
Post-retirement employment	\$	\$	\$
Investment income	\$	\$	\$
Other income	\$	\$	\$
TOTAL MONTHLY INCOME	\$	+ \$	= \$

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