

Work sheet: Retirement budget

Retirement budget

Use this work sheet to come up with a monthly spending plan. Compare your total income with total expenses to see if or where you need to adjust.

List monthly income from any sources

Savings	\$ _____
Pension	\$ _____
Investment interest	\$ _____
Investment dividends	\$ _____
IRA	\$ _____
Annuities	\$ _____
Part-time job	\$ _____
Social Security	\$ _____
Other	\$ _____
Total monthly income	\$ _____

List monthly income from any sources

Rent/mortgage	\$ _____
Insurance/taxes	\$ _____
Telephone	\$ _____
Heating	\$ _____
Electricity	\$ _____
Garbage/recycling	\$ _____
Water	\$ _____
Sewage	\$ _____
Cable	\$ _____
Other	\$ _____
Credit card	\$ _____
Credit card 1	\$ _____
Credit card 2	\$ _____
Credit card 2	\$ _____
Groceries	\$ _____
Restaurant meals	\$ _____
Auto loan	\$ _____
Auto insurance	\$ _____

License/registration	\$ _____
Gas	\$ _____
Other	\$ _____
Medical expenses	\$ _____
Prescriptions	\$ _____
Elder care	\$ _____
Life/health insurance	\$ _____
Travel/entertainment	\$ _____
Charity/gifts	\$ _____
Clothing	\$ _____
Savings	\$ _____
Other	\$ _____
Total monthly expenses	\$ _____