

Retirement Expense Worksheet

Do you know how much you will need to cover your expenses in retirement? Print this worksheet and use it to help you estimate your retirement expenses so you can be better prepared to maintain your lifestyle.

Estimated Monthly Expenses in Retirement*

FIXED

Housing

Mortgage: \$ _____
Rent/condo fees: \$ _____
Improvement/maintenance \$ _____

Utilities

Electric/heating/AC: \$ _____
Phone/cable/internet: \$ _____
Water/sewer: \$ _____

Food: \$ _____

Clothing and personal care: \$ _____

Transportation

Gas: \$ _____
Maintenance/repairs: \$ _____
Car, boat, motor home payments/
license/fees: \$ _____

Healthcare

Medications/supplements: \$ _____
Dental/vision/hearing costs: \$ _____
Co-payments/deductibles: \$ _____

Insurance

Medicare premiums: \$ _____
Life: \$ _____
Disability: \$ _____
Auto: \$ _____
Home/umbrella liability/other: \$ _____
Long-term care: \$ _____

Taxes

Social Security: \$ _____
Medicare/Medicaid: \$ _____
Federal/state/local income: \$ _____
Property: \$ _____

Debt Payment

Recurring non-real estate
debt payment: \$ _____

DISCRETIONARY

Entertainment

Dining out: \$ _____
Hobbies: \$ _____
Travel: \$ _____
Memberships: \$ _____
Sports: \$ _____

Family/Dependent Care

Childcare: \$ _____
Tuition: \$ _____
Parents: \$ _____
Pets: \$ _____

Gifts

Charities: \$ _____
Birthdays/holidays: \$ _____

Other

_____ \$ _____
_____ \$ _____

Total \$ _____

*Please enter expenses as monthly payments. For example, if you pay an insurance bill once a year, divide the annual expense by 12.