



Real budgeting. Expense worksheet.

Listing your current monthly expenses gives you a base for knowing what your needs will be in retirement. Keep it real by being as accurate as possible.

Necessary expenses are the backbone of your plan. You have to be able to cover your expenses (food, clothing, shelter, health care and taxes) with reliable income. With discretionary expenses, you can eat back.

Necessary Expenses	Monthly \$
Housing (mortgage, condo fee, rent, maintenance)	
Food and beverages	
Utilities (electric, gas, phone, cable)	
Transportation (car, vehicle, transit fares)	
Commuting (car, public transit, etc.)	
Insurance (home, life, auto, long-term care)	
Transportation (gas, maintenance, public transit, parking)	
Health care (insurance, co-pay, drugs, medical supplies, dental, vision)	
Other	
Other	
Total	

Discretionary Expenses	Monthly \$
Entertainment (movies, restaurants, books, travel, hobby)	
Gifts / Charities	
Discretionary contributions	
Premiums (car, clothing, vision, gym, etc.)	
Other	
Other	
Total	

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