

## Monthly Retirement Costs Worksheet

**Instructions:** Use this worksheet as a guide in identifying the fixed and flexible costs of your planned retirement lifestyle. Be sure to include your partner in these planning discussions.

**Fixed costs:** Monthly expenses that you must pay regularly no matter what your activities. If an expense occurs every month but the amount varies, enter a typical amount. If the expense occurs occasionally, calculate the monthly average and enter that amount.

**Flexible costs:** Monthly expenses that are under your control and are not required each month, if the expense occurs only occasionally, calculate and enter the monthly average.

CATEGORY Expense Item	Fixed Expense	Flexible Expense
<b>HOUSING</b>	\$	\$
<input type="checkbox"/> Rent or mortgage		
<input type="checkbox"/> Community or homeowner association fees		
<input type="checkbox"/> Maintenance		
<input type="checkbox"/> Lawn/gardening		
<input type="checkbox"/> House cleaning		
<input type="checkbox"/>		
<b>UTILITIES</b>		
<input type="checkbox"/> Electric		
<input type="checkbox"/> Gas/Oil		
<input type="checkbox"/> Water/sewer		
<input type="checkbox"/> Trash		
<input type="checkbox"/> Telephone		
<input type="checkbox"/> Internet		
<input type="checkbox"/>		
<b>FOOD</b>		
<input type="checkbox"/> Groceries		
<input type="checkbox"/> Restaurants, bars		
<input type="checkbox"/> Snacks/Fast Food		
<input type="checkbox"/>		
<b>HEALTH &amp; MEDICAL</b>		
<input type="checkbox"/> Health insurance		
<input type="checkbox"/> Prescriptions		
<input type="checkbox"/> Out-of-pocket medical expenses		
<input type="checkbox"/> Fitness programs		
<input type="checkbox"/>		
<b>APPEARANCE</b>		
<input type="checkbox"/> Clothing		
<input type="checkbox"/> Jewelry		
<input type="checkbox"/> Hair care		
<input type="checkbox"/> Dry cleaning, etc.		

CATEGORY Expense Item	Fixed Expense	Flexible Expense
<b>TRANSPORTATION</b>		
<input type="checkbox"/> Car payment/lease		
<input type="checkbox"/> Maintenance		
<input type="checkbox"/> Gas		
<input type="checkbox"/> Subway, train, bus		
<input type="checkbox"/>		
<b>ENTERTAINMENT</b>		
<input type="checkbox"/> Movies		
<input type="checkbox"/> Video rentals		
<input type="checkbox"/> Cable/satellite TV		
<input type="checkbox"/> Sports		
<input type="checkbox"/> Theater, concerts		
<input type="checkbox"/>		
<b>CONTRIBUTIONS TO SAVINGS AND INVESTMENTS</b>		
<input type="checkbox"/> Retirement		
<input type="checkbox"/> Savings		
<input type="checkbox"/> Cash Reserves		
<input type="checkbox"/>		
<b>DEBT PAYMENTS</b>		
<input type="checkbox"/> Credit cards		
<input type="checkbox"/> Loan payments		
<input type="checkbox"/> Other debts		
<input type="checkbox"/>		
<b>OTHER EXPENSES</b>		
<input type="checkbox"/> Hobbies		
<input type="checkbox"/> Work expenses		
<input type="checkbox"/>		

<b>SUBTOTALS</b>	\$	\$
<b>TOTAL MONTHLY EXPENSES</b>	\$	