

Fixed Expenses

Currently

At Retirement

Mortgage or rent	_____	_____
Second mortgage or HELOC	_____	_____
Homeowners association dues	_____	_____
Homeowners insurance	_____	_____
Real estate taxes	_____	_____
Property taxes	_____	_____
Auto payment or escrow*	_____	_____
Auto insurance	_____	_____
Health insurance	_____	_____
Disability insurance	_____	_____
Utilities:		
Electric	_____	_____
Gas	_____	_____
Water	_____	_____
Trash	_____	_____
Cable	_____	_____
Phone	_____	_____
Other debts	_____	_____

Variable Expenses

Personal maintenance		
Healthcare or prescriptions	_____	_____
Personal supplies or care	_____	_____
Home and auto maintenance	_____	_____
Gasoline, parking, and tolls	_____	_____
Groceries	_____	_____
Dining out	_____	_____
School or work lunches	_____	_____
Entertainment	_____	_____
Vacations or travel	_____	_____
Holidays or gifts	_____	_____
Books, magazines, or music	_____	_____
Sports, hobbies, or clubs	_____	_____
Child or pet care	_____	_____
Dry cleaning and clothing	_____	_____
Domestic help or lawn service	_____	_____
Charitable contributions	_____	_____
Retirement savings	_____	_____
College savings	_____	_____
Totals		
\$ _____		\$ _____

*As long as you're driving, you're going to have this expense. You either need to be making car payments or saving up for the next car for as long as you drive.

Divide total expenses in the At Retirement column by the total expenses in the Currently column to determine the percentage of current income you need in retirement to maintain you standard of living. Write your percentage here:

_____ %