



## RETIREMENT BUDGET

### Monthly Income

Salary/Pension/Social Security \_\_\_\_\_

Salary/Pension/Social Security \_\_\_\_\_

Alimony/Child Support \_\_\_\_\_

Dividend/Interest \_\_\_\_\_

Total Income \_\_\_\_\_

Less Federal Tax \_\_\_\_\_

Less State Tax \_\_\_\_\_

### Deductions

Social Security \_\_\_\_\_

401(k) \_\_\_\_\_

Deferred Comp \_\_\_\_\_

Misc. Deduct. \_\_\_\_\_

Charitable Cont. \_\_\_\_\_

Group Insurance \_\_\_\_\_

Normal Net Pay \_\_\_\_\_

### Monthly Fixed Expenses

Federal/State Income \_\_\_\_\_

Car Payment \_\_\_\_\_

Mortgage/Rent \_\_\_\_\_

IRA/Other Retirement \_\_\_\_\_

Home Equity Loan \_\_\_\_\_

Other Debt \_\_\_\_\_

Credit Line \_\_\_\_\_

Property Tax \_\_\_\_\_

Insurance (Home) \_\_\_\_\_

Insurance (Car) \_\_\_\_\_

Insurance (Life) \_\_\_\_\_

Insurance (Health) \_\_\_\_\_

Subtotal Fixed Expenses \_\_\_\_\_

## Monthly Flexible Expenses

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### Household Expenses

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Electric \_\_\_\_\_  
Gas or Oil (Heat) \_\_\_\_\_  
Telephone \_\_\_\_\_  
Water/Sewer \_\_\_\_\_  
Cable TV \_\_\_\_\_  
Trash Pickup \_\_\_\_\_

### Food/Drug

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Groceries (Home) \_\_\_\_\_  
Restaurants, Carry-out \_\_\_\_\_  
Lunches (Work) \_\_\_\_\_  
Prescriptions \_\_\_\_\_  
Other \_\_\_\_\_

### Transportation

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Gas and Oil \_\_\_\_\_  
Bus/Fairs/Parking/Tolls \_\_\_\_\_  
Other \_\_\_\_\_

### Credit Card Payment

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MasterCard \_\_\_\_\_  
Visa \_\_\_\_\_  
Other \_\_\_\_\_

### Entertainment

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Newspaper \_\_\_\_\_  
Magazine/Books \_\_\_\_\_  
Tobacco/Candy/Etc. \_\_\_\_\_  
Vacations \_\_\_\_\_  
Other Entertainment \_\_\_\_\_

### Education

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Tuition/Textbooks \_\_\_\_\_  
School Loans/Payments \_\_\_\_\_

### Miscellaneous

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Charity \_\_\_\_\_  
Gifts/Christmas \_\_\_\_\_  
Allowances \_\_\_\_\_  
Doctors/Dentist \_\_\_\_\_  
Clothing/Shoes \_\_\_\_\_  
Laundry/Dry Cleaning \_\_\_\_\_  
Beauty Shop/Barber \_\_\_\_\_

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Subtotal - Flexible Expenses \_\_\_\_\_  
Subtotal - Fixed Expenses \_\_\_\_\_  
Total Expenses \_\_\_\_\_

Normal Net Pay \_\_\_\_\_  
- (Minus)  
Total Expenses \_\_\_\_\_  
= (Equals)  
Savings Potential \_\_\_\_\_