

Estimating Your Retirement Expenses*

REGULAR EXPENSES	CURRENT MONTHLY EXPENSES	ESTIMATED MONTHLY RETIREMENT EXPENSES	PERIODIC EXPENSES	CURRENT EXPENSES <i>(average per month)</i>	ESTIMATED RETIREMENT EXPENSES <i>(average per month)</i>
Mortgage or rent			Property taxes		
Utilities			Household maintenance and repair		
Groceries			Major household purchases and repairs (appliances, new roof, etc.)		
Work expenses (commuting, lunches, etc.)			Casualty insurance premiums (auto, home, etc.)		
Entertainment, eating out			Life, disability, medical insurance premiums		
Recreation (boating, hobbies, etc.)			Vacations		
Clothing			Gifts (birthdays, anniversaries, holidays, etc.)		
Laundry, cleaning			Income taxes (local, state, federal)		
Personal (hair cuts, health club, etc.)			Legal services		
Auto operation			Medical, dental, veterinarian		
Other transportation			Savings/investment deposits		
Education (adult courses)			Miscellaneous expenses		
Education of children (college expenses, etc.)			Other		
Donations			TOTAL PERIODIC EXPENSES	\$	\$
Support of others (alimony, elderly relative)			<i>Plus</i>		
Loans (auto, other)			Total Regular Expenses	\$	\$
Regular services (lawn service, etc.)			<i>Equals</i>		
Other			Total Monthly Expenses	\$	\$
TOTAL REGULAR EXPENSES	\$	\$		x12	x12
			<i>Equals</i>		
			ANNUAL EXPENSES	\$	\$

Estimated Annual Current Expenses

Estimated Annual Retirement Expenses

* Assumes prices will be the same as they are today.