

WORKSHEET A:  
**ANNUAL RETIREMENT EXPENSES**

Name \_\_\_\_\_ Date \_\_\_\_\_

REGULAR EXPENSES	CURRENT MONTHLY EXPENSES	ESTIMATED RETIREMENT EXPENSES
Mortgage or Rent		
Utilities, Telephone, Cable		
Groceries		
Work Expenses		
Entertainment, Eating out		
Recreation ( <i>Bowling, Hobbies</i> )		
Clothing		
Laundry, Cleaning		
Personal ( <i>Hair Cuts, Health Club</i> )		
Auto Operation		
Education of Children ( <i>College Expenses, etc.</i> )		
Other Transportation		
Education ( <i>Adult Courses</i> )		
Donations		
Support of Others ( <i>Alimony, Elderly Relative</i> )		
Loans ( <i>Auto, Other</i> )		
Regular Services ( <i>Lawn Service, etc.</i> )		
<b>Total Regular Expenses</b>		
PERIODIC EXPENSES	CURRENT MONTHLY EXPENSES	ESTIMATED RETIREMENT EXPENSES
Property Taxes		
Household Maintenance and Repair		
Casualty Insurance Premiums ( <i>Auto, Home</i> )		
Life, Disability Medical Insurance Premiums		
Gifts ( <i>Birthdays, Anniversaries, Holidays</i> )		
Vacations		
Medical, Dental, Veterinarian		
Savings, Investment Deposits		
Miscellaneous		
<b>Total Periodic Expenses</b>		
<b>Total Regular Expenses</b>		
<b>TOTAL</b>		
<b>TOTAL X 12 =</b>		