

# Household Budget Worksheet

To get a clear understanding of your anticipated retirement expenses, please use this worksheet to provide estimates of essential expenses, the things you need to live (mortgage/rent, food, utilities), and discretionary expenses, the things you'd like to have (vacations, hobbies).

## Monthly Expenses

### Housing

Mortgage	
Rent/Condo Fees	
Property Tax	
Homeowner's Insurance	
Household Improvement & Maintenance	
Utilities	
Electric	
Water/Sewer	
Oil/Gas	
Telephone/Cable/internet Fee	
Other	
Subtotal	

### Personal

Groceries	
Personal Care (health & beauty aids)	
Clothing	
Laundry/Dry Cleaning	
Other	
Subtotal	

### Health Care & Life Insurance

Health Insurance Premiums	
Medicare Part B Premiums	
Medicare Supplemental/Medicap Premiums	
Prescriptions	
Dental, Vision, Hearing Care	
Other (co payments, deductibles, etc)	
Insurance	
Long Term Care	
Disability	
Life Insurance Premiums	
Subtotal	

## Monthly Expenses

### Family Care

Support for Parent(s)	
Support of Children or Grandchildren	
Other Obligations	
Subtotal	

### Routine Transportation

Auto Loan or Lease Payment	
Auto Insurance	
Excise Tax/Registration Fees	
Routine Maintenance	
Gasoline	
Other	
Subtotal	

### Recreation

Travel & Vacation	
Club Memberships	
Hobbies	
Other (credit card charges)	
Other	
Subtotal	

### Entertainment

Movies/Theater/Sporting Events	
Dining Out	
Other (credit card charges)	
Subtotal	

### Gifts

Charitable Donations	
Miscellaneous/Other	
Subtotal	

## Total



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