

Living Expense Planner

This worksheet is designed to help you identify and plan for your essential living expenses in retirement, from regular monthly costs to those that may arise unexpectedly. Completing it can help you and your advisor build a clearer picture of the lifestyle you want to maintain.

Client: _____ **Co-Client:** _____

Determine your basic living expenses.

HOME EXPENSES	
Category	Monthly Budget
Mortgage	\$
Equity Line	\$
Real Estate	\$
Rent	\$
Homeowners Insurance	\$
Association Fees	\$
Electricity	\$
Gas/Oil	\$
Trash Pickup	\$
Water/Sewer	\$
Cable/Satellite TV	\$
Internet	\$
Maintenance	\$
Other	\$
Subtotal	\$ 0

VEHICLE EXPENSES	
Category	Monthly Budget
Loan Payment	\$
Lease Payment	\$
Insurance	\$
Fuel	\$
Repairs/Maintenance	\$
Parking/Tolls	\$
Docking/Storage	\$
Other	\$
Subtotal	\$ 0

Determine your basic living expenses. (Continued)

PERSONAL EXPENSES	
Category	Monthly Budget
Alimony	\$
Business Expenses	\$
Care for Parent/Other	\$
Child Care/Expenses	\$
Credit Card Debt Payment	\$
Groceries	\$
Healthcare Dental	\$
Healthcare Medical	\$
Healthcare Prescription	\$
Healthcare Vision	\$
Household Items	\$
Laundry/Dry Cleaning	\$
Personal Care	\$
Personal Loan Payment	\$
Pet Care	\$
Cell Phone	\$
Public Transportation	\$
Student Loan Payments	\$
Miscellaneous	\$
Other	\$
Subtotal	\$ 0

Determine your basic living expenses. (Continued)

PERSONAL INSURANCE EXPENSES	
Category	Monthly Budget
Umbrella	\$
Disability	\$
Life	\$
Long Term Care	\$
Medicare	\$
Other	\$
Subtotal	\$ 0

Determine your extra living expenses. These are your more discretionary expenses.

HOME EXPENSES	
Category	Monthly Budget
Books/Magazine Subscriptions	\$
Charitable Donations	\$
Clothing	\$
Club Dues	\$
Dining	\$
Entertainment	\$
Furniture	\$
Gifts	\$
Hobbies	\$
Household Help	\$
Lawn Care	\$
Vacation/Travel	\$
Subtotal	\$ 0