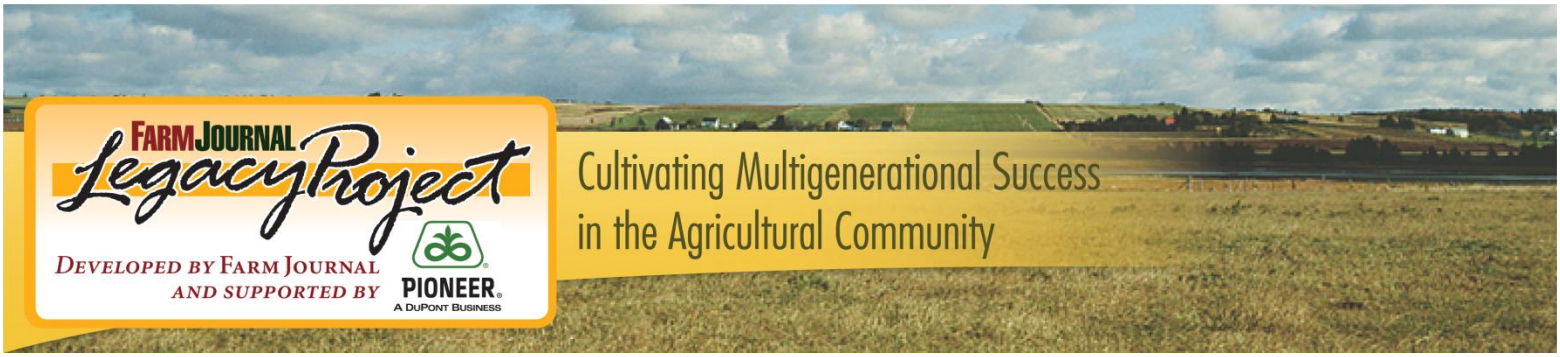

Retirement Income and Expenses

Do you know how much retirement will cost you? Do you know if your income will meet your expenses? Financial security depends on an honest assessment of what you're likely to have and what you expect to need. Use this worksheet to capture your estimated retirement income and expenses.

Expenses	Specific Item	Current Expenses	Retirement Expenses
Housing:	Mortgage Payment / Rent		
	Utilities		
	Home Maintenance		
	Property Insurance		
	Property Taxes		
	Association Fees		
	Home Furnishings		
	Seasonal Expenses (snow, pool?)		
Food and Household:	Groceries		
	Household Supplies		
Clothing and Personal Care:	Clothing Purchases		
	Dry Cleaning / Laundry		
	Salon/ Personal Care		
Transportation:	Car Payments		
	Car Insurance		
	Fuel/Repairs/Parking		
	Public Transportation		
Other Insurance:	Life		
	Liability (Umbrella)		
	Long-Term Care		

Medical Expenses:	Health Insurance		
	Medicare		
	Deductibles / Unreimbursed Expenses		
	Prescriptions / Vitamins		
Entertainment/Recreation:	Vacation and Travel		
	Holidays		
	Meals Out / Entertainment		
	Clubs and Recreation		
Charitable Contributions:	Church, Other Donations		
Debt Repayment (other than Housing and Auto):	Credit Cards / Bills		
	Installment Notes		
	Rental / Investment Property		
	Other Debt		
Miscellaneous Expenses:	Education		
	Gifts		
	Elder and Respite Care		
	Pet Care (food, vet, board)		
	Domestic Help		
	Alimony / Child Support		
	Club Dues / Organizations		
	Subscriptions		
	Other		
Totals			
Projected Retirement Expenses:			

Summary	
Projected Retirement Income:	
Projected Retirement Expenses:	< >
Difference:	

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