

Budget - Retirement Cash Management

	Estimated Current Expenses	Retirement Expenses (Today's \$)	Increasing Expense?	
<i>Home:</i>				
Mortgage or Rent	\$ _____	\$ _____	Yes	No
Real estate taxes	\$ _____	\$ _____	Yes	No
Maintenance/Repairs	\$ _____	\$ _____	Yes	No
<i>Utilities:</i>				
Electricity/Gas/Water	\$ _____	\$ _____	Yes	No
Phone (home and mobile)	\$ _____	\$ _____	Yes	No
Television and Internet	\$ _____	\$ _____	Yes	No
Security System	\$ _____	\$ _____	Yes	No
<i>Insurance:</i>				
Life/Long-term care/Disability	\$ _____	\$ _____	Yes	No
Health and Dental Insurance	\$ _____	\$ _____	Yes	No
Homeowners/Automobile/Liability	\$ _____	\$ _____	Yes	No
<i>Discretionary:</i>				
Groceries	\$ _____	\$ _____	Yes	No
Restaurants	\$ _____	\$ _____	Yes	No
Doctor/Dentist/Prescriptions	\$ _____	\$ _____	Yes	No
Children (School/Activities)	\$ _____	\$ _____	Yes	No
Clothing and Accessories	\$ _____	\$ _____	Yes	No
Auto Gasoline	\$ _____	\$ _____	Yes	No
Auto Repairs and Maintenance	\$ _____	\$ _____	Yes	No
Laundry/Dry Cleaning	\$ _____	\$ _____	Yes	No
Personal Care	\$ _____	\$ _____	Yes	No
Entertainment	\$ _____	\$ _____	Yes	No
Charity/Gifts	\$ _____	\$ _____	Yes	No
Pets	\$ _____	\$ _____	Yes	No
Other	\$ _____	\$ _____	Yes	No
<i>Debt Payments:</i>				
Auto Loans	\$ _____	\$ _____	Yes	No
Personal Loans	\$ _____	\$ _____	Yes	No
Income Taxes	\$ _____	\$ _____	Yes	No
Other	\$ _____	\$ _____	Yes	No
Total	\$ _____	\$ _____	Yes	No