

Fixed Expenses	Currently	At Retirement	Variable Expenses
Mortgage or rent	_____	_____	Personal maintenance
Second mortgage or HELOC	_____	_____	Healthcare or prescriptions
Homeowners association dues	_____	_____	Personal supplies or care
Homeowners insurance	_____	_____	Home and auto maintenance
Real estate taxes	_____	_____	Gasoline, parking, and tolls
Property taxes	_____	_____	Groceries
Auto payment or escrow*	_____	_____	Dining out
Auto insurance	_____	_____	School or work lunches
Health insurance	_____	_____	Entertainment
Disability insurance	_____	_____	Vacations or travel
Utilities:			Holidays or gifts
Electric	_____	_____	Books, magazines, or music
Gas	_____	_____	Sports, hobbies, or clubs
Water	_____	_____	Child or pet care
Trash	_____	_____	Dry cleaning and clothing
Cable	_____	_____	Domestic help or lawn service
Phone	_____	_____	Charitable contributions
Other debts	_____	_____	Retirement savings
			College savings
			Totals
			\$ _____ \$ _____

*As long as you're driving, you're going to have this expense. You either need to be making car payments or saving up for the next car for as long as you drive.

Divide total expenses in the At Retirement column by the total expenses in the Currently column to determine the percentage of current income you need in retirement to maintain your standard of living. Write your percentage here:

_____ %