



## ESTIMATED EXPENSES IN RETIREMENT TEMPLATE

**Directions:** Will your income in retirement meet your spending needs? Use this template to estimate your monthly expenses in retirement. Accuracy counts. Your lifestyle will be diminished if your figures are wrong. The most commonly missed items are real estate taxes, insurance premiums, medical expenses and home and auto repairs. Add 10% for cost of living increase over time.

	MONTH 1	MONTH 2	MONTH 3	AVERAGE	YEAR
Mortgage or Rent					
Property Taxes					
Homeowners Insurance					
Utilities					
Maintenance/Fees					
Food					
Dining Out					
Transportation					
Vehicle Maintenance					
Fuel					
Auto Insurance					
Medical Services					
Medications & Supplies					
Health Insurance					
Life Insurance					
Longterm Care Insurance					
Other Insurance					
Clothing					
Alimony					
Loans/Credit Cards					
Travel/Vacation					
Entertainment					
Hobbies					
Gifts					
Charitable Contributions					
Other					
<b>Total Monthly Expenses</b>					