

EXPENSE AND INCOME WORKSHEET

EXPENSES

SHELTER

Expense	Current, Monthly	In Retirement, Monthly
Rent/Mortgage		
Electricity/Gas/Water		
Garbage Removal		
Telephone/Internet		
Cable/Television		
Home/Apt Insurance		
Maintenance		
Property Tax		
TOTAL		

FOOD

Expense	Current, Monthly	In Retirement, Monthly
Groceries		
Dining Out		
TOTAL		

TRANSPORTATION

Expense	Current, Monthly	In Retirement, Monthly
Auto Loan or Lease Payment		
Gas		
Car Repairs/Maintenance		
Bus/Taxi/Uber, etc		
Auto Insurance		
Parking		
TOTAL		

CLOTHING

Expense	Current, Monthly	In Retirement, Monthly
Purchases		
Dry Cleaning/Laundry		
Alterations		
TOTAL		

INSURANCE

Expense	Current, Monthly	In Retirement, Monthly
Medical/Dental		
Life Insurance		
TOTAL		

HEALTH

Expense	Current, Monthly	In Retirement, Monthly
Medical Costs		
Dental Costs		
Pharmacy/Medications		
TOTAL		

OTHER

Expense	Current, Monthly	In Retirement, Monthly
Education		
Entertainment		
Personal Care/Haircuts		
Pet Expenses		
Dues/Subscriptions		
Charitable Contributions		
Other		
TOTAL		

INCOME

Source	Current, Monthly	In Retirement, Monthly
Salary		
Social Security		
Pension/401k/IRA		
Other Investment Income		
TOTAL		

EXPENSE AND INCOME COMPARISON

	Current, Monthly	In Retirement, Monthly
SUM OF ALL INCOME TOTALS		
Multiply by 12 for Annual	X 12	X 12
TOTAL ANNUAL INCOME		
SUM OF ALL EXPENSE TOTALS		
Multiply by 12 for Annual	X 12	X 12
TOTAL ANNUAL EXPENSES		
Subtract Total Expenses from Total Income	-	-
DIFFERENCE		

If your income exceeds your expenses, you're in good shape!

If your expenses exceed your income, something needs to change.

WHAT NEEDS TO CHANGE?
