



Please enter the amount you would spend this year in each category if you were retired	annual amount
Category 1: Housing	
Rent or mortgage	
Property tax	
Property insurance or renter's insurance	
Home owner's association dues	
Home repair and maintenance (include items like cleaning supplies)	
Other housing costs	
Annual total housing costs (add all housing expenses)	
Category 2: Utilities	
Electricity	
Natural gas or propane for cooking and heating	
Water and sewer	
Trash service	
Television cable or satellite if applicable	
Internet services (include items like Netflix or other streaming services)	
Phone	
Annual total utility cost (add all utility expenses)	
Category 3: Charitable giving	
Charity #1	
Charity #2	
Annual total charitable giving (add all charity gifts)	
Category 4: Transportation	
Car Payment #1	
Car Payment #2	
Car repairs and maintenance (such as oil changes)	
State license plates and other vehicle taxes	
Fuel for cars	
Insurance for car #1	
Insurance for car #2	
Parking and tolls	
Other transportation costs (such as Uber or public transportation if you do not have a car)	
Annual total transportation costs (add all transportation expenses)	
Category 5: Medical Care	
Medicare Part B Premium for Spouse #1	
Medicare Part B Premium for Spouse #2	
Medicare Supplement Insurance for Spouse #1	
Medicare Supplement Insurance for Spouse #2	
Other medical expenses for family, deductibles, co-pays, etc. (total)	
Medical insurance premium if retiring before Medicare age 65	
Annual total medical expenses (add all medical expenses)	
Category 6: Food	
Grocery expenses	
Meals away from home	
Other food expenses	
Annual total food expenses (add all food expenses)	
Category 7: Clothing	
Clothing spouse #1	
Clothing spouse #2	
Annual total clothing expenses	
Category 8: Entertainment and gifts	
Entertainment	
Gifts (birthday, Christmas and other gift-giving occasions for family and friends)	
Total entertainment and gifts (add all entertainment and gift expenses)	
Category 9: Personal funds for each spouse	
Personal "pocket money" and haircuts	
Other (such as hobbies)	
Total personal funds	
Grand total expected expenses if you are retired this year (add all BOLD line items)	