

Monthly Expense Worksheet		
Essential Monthly Expenses		
	Current	Retirement
Housing		
Mortgage/Rent		
Home equity loans		
Food		
Clothing and personal care		
Utilities		
Gas/Electricity		
Cable TV		
Internet		
Other		
Transportation		
Auto loan/ Lease Payment		
Gas		
Maintenance		
Commuting costs		
Other		
Medical & Healthcare		
Premiums and Copayments		
Prescription drugs		
Other		
Insurance		
Long-term care		
Auto		
Home/Renters		
Life		
Other		
Taxes		
Federal		
State		
Local		
Property		
Other		
Debt Payments		
Credit cards		
Personal debts		
Other		
Essential Expense Totals:		
Discretionary Monthly Expenses		
	Current	Retirement
Entertainment and Recreation		
Dining Out		
Travel and vacations		
Hobbies		
Other		
Family Care		
Support for parents, children, etc.		
Charitable contributions		
Other		
Other		
Other		
Discretionary Expense Totals:		
Total Monthly Expenses:		