

Retirement Budget Worksheet

Income (monthly)	Before retirement	During retirement
Your salary and wages		
Spouse's salary and wages		
Your Social Security		
Spouse's Social Security		
Your pension income		
Spouse's pension income		
Other income		
Total monthly income		
Expenses (monthly)	Before retirement	During retirement
Essential expenses		
Housing		
Utilities		
Personal		
Food		
Health care		
Family care		
Transportation		
Tithe/charitable		
Savings		
Income taxes		
Other essential		
Total essential expenses		
Discretionary expenses		
Recreation and entertainment		
Total discretionary expenses		
Total monthly expenses		
Total monthly surplus or shortfall		