

Retirement Budget Worksheet

RETIREMENT INCOME SOURCES			
STEP 1.	Lump Sum	Monthly	Annually
UNIVERSITY OF OREGON INCOME			
PERS PENSION Estimate			
ORP			
STEP 2.			
UNIVERSITY OF OREGON INCOME			
IAP Balance			
STEP 3.			
OTHER RETIREMENT INCOME			
Partner Income			
Fidelity Income			
TIAA-CREF Income			
Valic Income			
Social Security Income			
Rental Income			
Other Shares/Investments			
Annuity Income			
Other Retirement Plans			
TOTAL INCOME			
STEP 4.		Monthly	Annually
RETIREMENT HOUSING EXPENSES			
Mortgage or Rent			
Property Taxes			
Maintenance & Repair			
Home Insurance			
PERSONAL EXPENSES			
Grooming (hair cuts, manicures, cosmetics)			
Clothing			
Vacations			
Other			
Auto Gas, Maintenance, Repair			
Auto Insurance			
Trash Disposal			
Pet Care			
DAILY LIVING EXPENSES			
Groceries			
Entertainment (eating out, movies, hobbies, memberships)			
Utilities			
Computer/Cable			
Other			
Telephone/Cell			
STEP 5.		Monthly	Annually
HEALTHCARE EXPENSES			
Prescriptions			
Medical Insurance			
Out of Pocket Medical Expense			
TOTAL EXPENSES			
		Monthly	Annually
RETIREMENT SUMMARY			
Total Estimated Retirement Income			
Total Estimated Retirement Expenses			
Annual Income Excess/Shortfall			
*your net income will be less based on your individual tax situation			
*we recommend you consider a savings account for emergencies between 3 to 6 mos of savings			