

MONTHLY EXPENSES NOW AND IN RETIREMENT		
EXPENSES	MONTHLY AVERAGE	
	NOW	IN RETIREMENT
SHELTER		
Rent	\$	\$
Mortgage payments		
Real estate taxes		
Insurance		
HOUSEHOLD MAINTENANCE		
Repairs-Improvements, house & grounds	\$	\$
Utilities:		
Water		
Electricity		
Fuel		
Telephone		
Internet Access		
Garbage pick up		
Other		
Services: Housecleaner, Maintenance Person, etc.		
Other		
HOUSEHOLD PURCHASES		
Computer	\$	\$
Furniture & Fixtures		
Floor coverings		
Cleaning & Laundry - supplies & equipment		
Linen, Draperies, etc.		
Kitchen equipment		
Garden equipment, plants, seed & fertilizers		
Other		
AUTOMOBILE AND TRANSPORTATION		
Monthly payments or portion of purchase price	\$	\$
Repairs		
Gas & Oil		
License		
Insurance		
Other		
Other transportation (railroad, bus, plane, taxi)		
FOOD		
Food at work	\$	\$
Food at home		
Eating out		
Liquor & Food for entertaining		
CLOTHING		
New clothing for all household members	\$	\$
Materials for making clothing		
Laundry, if not done at home		
Dry cleaning		
Shoe repair		
Other		



MONTHLY EXPENSES NOW AND IN RETIREMENT		
EXPENSES	MONTHLY AVERAGE	
	NOW	IN RETIREMENT
PERSONAL		
Cosmetics & Toiletries	\$	\$
Barber shop		
Beauty parlor		
Smoking supplies		
Stationery & Postage		
Other		
MEDICAL & HEALTH		
Medicine & Drugs	\$	\$
Doctor, Dentist, etc.		
Eyeglasses		
Medical & health insurance premiums		
Other		
RECREATION & OTHER		
Books, Newspapers, Magazines	\$	\$
Club memberships, dues		
Movies, Sports events, Concerts, Theatre		
Sports, Hobby & Craft equipment & supplies		
Vacations, holiday celebrations, weekend trips, etc.		
Adult education		
Pets, purchase of food, shots, license		
Contributions		
Gifts		
Other		
TAXES, INTEREST ON DEBTS, INSURANCE, ETC.		
Social Security	\$	\$
Federal income tax		
State income tax		
Personal property tax		
Other tax		
Interest, amortization on loans		
Life insurance premiums and annuities		
Personal property insurance		
Other		
INVESTMENTS		
Payments to Company Retirement Plans	\$	\$
Private purchase of stocks, savings, bonds, real estate, etc.		
Other		
TOTAL MONTHLY EXPENSE	\$	\$