

RETIREMENT BUDGET – DETAILED

Name: _____ Date: _____

PRE-RETIREMENT Monthly Expenses		Description	RETIREMENT Monthly Expenses	
Essential	Discretionary		Essential	Discretionary
		HOUSING		
\$ _____	\$ _____	Mortgage	\$ _____	\$ _____
\$ _____	\$ _____	2nd Mortgage	\$ _____	\$ _____
\$ _____	\$ _____	Real Estate Tax	\$ _____	\$ _____
\$ _____	\$ _____	Other (Repairs, Trash, Furniture, Assoc. Dues)	\$ _____	\$ _____
		UTILITIES		
\$ _____	\$ _____	Electricity, Gas/Oil	\$ _____	\$ _____
\$ _____	\$ _____	Communications (Phone, Cell, Internet, Cable)	\$ _____	\$ _____
\$ _____	\$ _____	Other (Water/Sewer)	\$ _____	\$ _____
		TRANSPORTATION		
\$ _____	\$ _____	Auto Loan/Lease	\$ _____	\$ _____
\$ _____	\$ _____	Gas	\$ _____	\$ _____
\$ _____	\$ _____	Car Maintenance	\$ _____	\$ _____
\$ _____	\$ _____	Other (Licensing, Tolls/Tax)	\$ _____	\$ _____
		INSURANCE		
\$ _____	\$ _____	Homeowners	\$ _____	\$ _____
\$ _____	\$ _____	Auto	\$ _____	\$ _____
\$ _____	\$ _____	Health (Including Deductibles & Coinsurance)	\$ _____	\$ _____
\$ _____	\$ _____	Life	\$ _____	\$ _____
\$ _____	\$ _____	Other (Umbrella Liability, LTC, Dental, Vision)	\$ _____	\$ _____
		FOOD & ENTERTAINMENT		
\$ _____	\$ _____	Groceries	\$ _____	\$ _____
\$ _____	\$ _____	Dining Out	\$ _____	\$ _____
\$ _____	\$ _____	Other (Shows, Hobbies, Vacations)	\$ _____	\$ _____
		OTHER LOANS/LEGAL OBLIGATIONS		
\$ _____	\$ _____	Credit Cards	\$ _____	\$ _____
\$ _____	\$ _____	Personal	\$ _____	\$ _____
\$ _____	\$ _____	Other (Alimony, Child Support, Judgments)	\$ _____	\$ _____
		MISCELLANEOUS		
\$ _____	\$ _____	Other Uninsured Health	\$ _____	\$ _____
\$ _____	\$ _____	Fees/Dues (Health Club/Spa, Education)	\$ _____	\$ _____
\$ _____	\$ _____	Grooming/Hair/Makeup	\$ _____	\$ _____
\$ _____	\$ _____	Clothing	\$ _____	\$ _____
\$ _____	\$ _____	Other (Pet Care)	\$ _____	\$ _____
		CONTRIBUTIONS/GIFTS		
\$ _____	\$ _____	Church/Synagogue/Charity/Holidays/Birthdays	\$ _____	\$ _____
\$ _____	\$ _____	Annual Exclusion/Legacy	\$ _____	\$ _____
\$ _____	\$ _____	Other	\$ _____	\$ _____
\$ _____	\$ _____	MONTHLY TOTAL	\$ _____	\$ _____
\$ _____	\$ _____	ANNUAL TOTAL	\$ _____	\$ _____

Essential Expenses: Expenses that you have to have. **Discretionary Expenses:** Expenses that are nice to have.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI and its subsidiaries.

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