



# Retirement expense analysis worksheet

Client name \_\_\_\_\_ Date \_\_\_\_\_

Expenses	Monthly Essential Expense Amount	Monthly Discretionary Expense Amount	Annual Essential Expense Amount	Annual Discretionary Expense Amount
<b>Housing</b>				
Mortgage/Rent/Condominium Fees				
Second Mortgage or Rent				
Property Taxes				
Maintenance/Repairs				
Home/Renter's Insurance				
Household Services (lawn, cleaning, etc.)				
Utilities (electric, gas, waste, etc.)				
Telephone/Cell Phone				
Household Supplies				
Cable/Internet				
Home Security				
<b>Subtotal</b>				
<b>Food and Personal</b>				
Groceries				
Dining Out				
Clothing, Beauty Services, etc.				
<b>Subtotal</b>				
<b>Automobile and Transportation</b>				
Car Purchase/Lease Payments				
Auto Insurance and Taxes				
Maintenance and Repairs				
Fuel				
Registration and License Renewals				
Public Transportation				
Parking				
<b>Subtotal</b>				
<b>Medical and Health</b>				
Health Insurance				
Uninsured Medical Expenses/Deductibles/Co-Pays				
Dental, Vision, or Hearing				
Uninsured Medications and Medical Supplies				
Long-Term Care Insurance				
<b>Subtotal</b>				

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

<b>Expenses (cont'd.)</b>	<b>Monthly Essential Expense Amount</b>	<b>Monthly Discretionary Expense Amount</b>	<b>Annual Essential Expense Amount</b>	<b>Annual Discretionary Expense Amount</b>
<b>Family Care and Support</b>				
Life Insurance				
Adult and/or Child Family Member Care				
Education Expenses				
Animal Care/Pet Expenses				
<b>Subtotal</b>				
<b>Leisure and Social Activities/Expenses</b>				
Season Tickets				
Movies/Concerts/Live Events				
Traveling/Vacations				
Membership Dues (Social/Professional/Gym)				
Publications				
<b>Subtotal</b>				
<b>Gifts and Donations</b>				
Gifts				
Charitable Contributions				
<b>Subtotal</b>				
<b>Loans and Debt Servicing</b>				
Personal				
Credit Card				
<b>Subtotal</b>				
<b>Taxes</b>				
Federal Income Tax				
State Income Tax				
Local/Other Taxes				
<b>Subtotal</b>				
<b>Other</b>				
<b>Subtotal</b>				
<b>Total Expenses</b>				
<b>Total Excluding Taxes</b>				
	<b>Monthly</b>		<b>Annual</b>	
<b>Total Expenses Excluding Taxes</b> (Net Income Req.)				
<b>Total Essential Expenses Excluding Taxes</b> (Net Income Req.)				
<b>Amount of Spending Flexibility</b> (Total discretionary expenses excluding taxes)				
<b>% Spending Flexibility</b> (Percentage of discretionary expenses within total expenses)				