



Envision your life in retirement and think about expenses you will or might incur. Taking into account your lifestyle and goals, identify which expenses are essential, and differentiate them from those that are discretionary.

# PERSONAL MONTHLY BUDGET

BALANCE	Projected Balance	Actual Balance	Difference
<b>Total Monthly Balance</b>	\$	\$	\$

MONTHLY INCOME	Projected Income	Actual Income	Difference
Salary/Wages	\$	\$	\$
Extra Income	\$	\$	\$
<b>Total Monthly Income</b>	\$	\$	\$

MONTHLY EXPENSES	Projected Cost	Actual Cost	Difference
<b>Household Expenses</b>			
Mortgage/Rent	\$	\$	\$
Utilities/Cable/Internet	\$	\$	\$
General Maintenance	\$	\$	\$
Household Supplies	\$	\$	\$
Property Tax & Insurance	\$	\$	\$
Credit Card Debt Payments	\$	\$	\$
Home Improvement	\$	\$	\$
New Purchases	\$	\$	\$
<b>Household Exp. Subtotals</b>	\$	\$	\$

<b>Meals</b>			
Groceries/Beverages	\$	\$	\$
Entertaining/Dining Out	\$	\$	\$
<b>Meals Subtotals</b>	\$	\$	\$

<b>Personal Care</b>			
Clothing	\$	\$	\$
Products/Maintenance	\$	\$	\$
<b>Personal Care Subtotals</b>	\$	\$	\$

# RETIREMENT INCOME NEED WORKSHEET

MONTHLY EXPENSES	Projected Cost	Actual Cost	Difference
<b>Healthcare</b>			
Insurance Payments/Medicare	\$	\$	\$
Out-of-pocket Payments	\$	\$	\$
Dental/Optical	\$	\$	\$
Other Essential Expenses	\$	\$	\$
<b>Healthcare Subtotals</b>	\$	\$	\$
<b>Transportation</b>			
Car Payments/Auto Insurance	\$	\$	\$
Maintenance/Fuel	\$	\$	\$
Vacations	\$	\$	\$
Vehicle Upgrades	\$	\$	\$
Taxes, Registration, etc.	\$	\$	\$
Other Transportation Costs	\$	\$	\$
<b>Transportation Subtotals</b>	\$	\$	\$
<b>Miscellaneous/Other</b>			
Income Tax	\$	\$	\$
Gifts/Holidays	\$	\$	\$
Charitable Contributions	\$	\$	\$
Hobbies/Leisure	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
<b>Misc. Subtotals</b>	\$	\$	\$

GRAND TOTALS	
<b>Total Projected Cost</b>	\$
<b>Total Actual Cost</b>	\$
<b>Total Difference</b>	\$

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# RETIREMENT INCOME NEED WORKSHEET

MONTHLY EXPENSES	Essential Amount	Discretionary Amount	Will It Vary? (Check if Yes)
<b>Household Expenses</b>			
Mortgage/Rent	\$	\$	<input type="checkbox"/>
Utilities/Cable/Internet	\$	\$	<input type="checkbox"/>
General Maintenance	\$	\$	<input type="checkbox"/>
Household Supplies	\$	\$	<input type="checkbox"/>
Property Tax & Insurance	\$	\$	<input type="checkbox"/>
Credit Card Debt Payments	\$	\$	<input type="checkbox"/>
Home Improvement	\$	\$	<input type="checkbox"/>
New Purchases	\$	\$	<input type="checkbox"/>
<b>Household Exp. Subtotals</b>	\$	\$	
<b>Meals</b>			
Groceries/Beverages	\$	\$	<input type="checkbox"/>
Entertaining/Dining Out	\$	\$	<input type="checkbox"/>
<b>Meals Subtotals</b>	\$	\$	
<b>Personal Care</b>			
Clothing	\$	\$	<input type="checkbox"/>
Products/Maintenance	\$	\$	<input type="checkbox"/>
<b>Personal Care Subtotals</b>	\$	\$	
<b>Healthcare</b>			
Insurance Payments/Medicare	\$	\$	<input type="checkbox"/>
Out-of-pocket Payments	\$	\$	<input type="checkbox"/>
Dental/Optical	\$	\$	<input type="checkbox"/>
Other Essential Expenses	\$	\$	<input type="checkbox"/>
<b>Healthcare Subtotals</b>	\$	\$	

# RETIREMENT INCOME NEED WORKSHEET

MONTHLY EXPENSES	Essential Amount	Discretionary Amount	Will It Vary? (Check if Yes)
<b>Transportation</b>			
Car Payments/Auto Insurance	\$	\$	<input type="checkbox"/>
Maintenance/Fuel	\$	\$	<input type="checkbox"/>
Vacations	\$	\$	<input type="checkbox"/>
Vehicle Upgrades	\$	\$	<input type="checkbox"/>
Taxes, Registration, etc.	\$	\$	<input type="checkbox"/>
Other Transportation Costs	\$	\$	<input type="checkbox"/>
<b>Transportation Subtotals</b>	\$	\$	
<b>Miscellaneous/Other</b>			
Income Tax	\$	\$	<input type="checkbox"/>
Gifts/Holidays	\$	\$	<input type="checkbox"/>
Charitable Contributions	\$	\$	<input type="checkbox"/>
Hobbies/Leisure	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
<b>Misc. Subtotals</b>	\$	\$	

MONTHLY TOTALS			
Total amounts for Essential & Discretionary Expenses	\$	\$	

X 12

X 12

ANNUAL TOTALS			
Multiply by 12 to get the Total Annual Expenses	\$	\$	



+



GRAND TOTALS			
Add Annual Essential and Discretionary Expenses together to get the total Retirement Income Need.	\$		

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