

## Monthly Retirement Expenses Worksheet

<b>Home</b>	
Mortgage, rent	\$
Property taxes	\$
Repairs, renovations	\$
Heating	\$
Electricity	\$
Water	\$
House cleaning	\$
Snow removal	\$
Cable television, video rentals	\$
Telephone	\$
Cellular telephone	\$
Computer, internet access, ink paper	\$
Furniture, drapes, carpets, artwork	\$
Appliances	\$
Garden, plants	\$
Other	\$
<b>Food</b>	
Grocery store	\$

Entertaining at home	\$
Delivery meals	\$
Liquor	\$
Tobacco	\$
Other	\$
<b>Health</b>	
Medical (not covered by insurance)	\$
Prescription drugs	\$
Non-prescription drugs	\$
Dental	\$
Physio., chiro., massage	\$
Counselling therapy	\$
Glasses	\$
Health club	\$
Exercise equipment	\$
Other (hearing aid, walker, etc.)	\$
<b>Transportation</b>	
Vehicle purchase, lease, car - share	\$
Fuel	\$
Vehicle insurance	\$

Vehicle and drivers licences	\$
Vehicle maintenance, repairs, washes	\$
Parking	\$
Tolls	\$
Public transportation	\$
Air fares	\$
Train fares	\$
Other	\$
<b>Work</b>	
Tools, equipment	\$
Union, professional dues	\$
Work related transport	\$
Other	\$
<b>Personal</b>	
Sports activities, green fees, race fees	\$
Hobbies	\$
Hair, cosmetics	\$
Clothing, footwear	\$
Dry cleaning, laundry	\$
Other	\$

<b>Leisure and entertainment</b>	
Vacations	\$
Cottage, time share	\$
Vacation leased vehicle	\$
Attendance at sports events	\$
Shows, theatre, concerts	\$
Visits to museums, art galleries	\$
Papers, magazines, books	\$
Education (course fees, text books)	\$
Membership fees	\$
Other	\$
<b>Insurance</b>	
Health insurance	\$
Life insurance	\$
Disability insurance	\$
Home insurance	\$
Travel insurance	\$
Critical care insurance	\$
Other	\$

<b>Loans and savings</b>	
Car loan	\$
Personal loan	\$
Credit cards	\$
Lines of credit	\$
Other loans	\$
<b>Savings</b>	
Retirement savings and RRSPs	\$
Other savings	\$
<b>Miscellaneous</b>	
Alimony payments	\$
Child support payments	\$
Gifts (birthdays, etc.)	\$
Family care	\$
Elder care	\$
Donations (political)	\$
Donations (charitable)	\$
Donations (faith groups)	\$
Pets	\$
Other (e.g., funeral expenses)	\$

Total current expenses:	\$
Total retirement expenses:	\$