

**Retirement Planning Expenses for Cash Flow**      Name \_\_\_\_\_

<b>Fixed Expenses</b>	<b><i>Non-Discretionary</i></b>	<b>Now</b>	<b>In Retirement</b>
Federal income tax rate	_____	_____	_____
Mortgage / rent	_____	_____	_____
Property tax	_____	_____	_____
HOA dues	_____	_____	_____
Life insurance	_____	_____	_____
Long-term care insurance	_____	_____	_____
Car insurance	_____	_____	_____
Car registration / tags	_____	_____	_____
Health insurance	_____	_____	_____
Home owner insurance	_____	_____	_____
		<b>Total</b>	_____

<b>Fixed Expenses</b>	<b><i>Discretionary</i></b>		
Car loan payments / car savings	_____	_____	_____
Disability insurance	_____	_____	_____
Credit card	_____	_____	_____
		<b>Total</b>	_____

<b>Variable Expenses</b>	<b><i>Non-Discretionary</i></b>		
Food	_____	_____	_____
Doctor / dental / prescriptions	_____	_____	_____
Gas & electric	_____	_____	_____
Sewer / water	_____	_____	_____
Telephone	_____	_____	_____
Gasoline	_____	_____	_____
Pet care	_____	_____	_____
Home repair / improvement	_____	_____	_____
High speed internet / cable TV	_____	_____	_____
		<b>Total</b>	_____

<b>Variable Expenses</b>	<b><i>Discretionary</i></b>		
Personal care	_____	_____	_____
Hobbies	_____	_____	_____
Car repair	_____	_____	_____
Entertainment	_____	_____	_____
Dining out	_____	_____	_____
Expenses other than groceries	_____	_____	_____
Clothing	_____	_____	_____
Dry cleaning	_____	_____	_____
Childcare / college costs	_____	_____	_____
Parental care	_____	_____	_____
Vacation	_____	_____	_____
Charitable contributions	_____	_____	_____
Holiday gifts	_____	_____	_____
		<b>Total</b>	_____

**Total Discretionary** \_\_\_\_\_  
**Total Non-Discretionary** \_\_\_\_\_