



Physicians
Mutual®

Insurance for all of us.®

Your retirement budget

A personalized way to track expenses

Moving from your working years to retirement is an exciting time – but it can be challenging to budget for your new income and lifestyle. This simple worksheet can help you see where you can spend (and save), so you can truly enjoy your retirement years.

Essentials (per month)

Household expenses

Mortgage/rent	\$
Electricity	\$
Gas/water	\$
Cable/internet	\$
Property taxes	\$
Homeowner's insurance	\$
Maintenance	\$
Groceries	\$
Household supplies	\$
Total	\$

Personal and health-care expenses

Personal care products	\$
Health/supplemental insurance	\$
Out-of-pocket medical costs	\$
Vision care, eye glasses, etc.	\$
Dental care/insurance	\$
Total	\$

Extras (per month)

Household expenses

Home improvement projects	\$
Furniture/decor updates	\$
Landscaping	\$
Housekeeping service	\$
Entertainment	\$
Meals out	\$
	\$
	\$
Total	\$

Personal and health-care expenses

Haircuts/salon services	\$
Clothing	\$
	\$
	\$
	\$
Total	\$

Essentials (per month)**Transportation expenses**

Car payment	\$
Car insurance	\$
Maintenance	\$
Fuel	\$
Public transportation	\$
Total	\$

Other essential expenses

Credit card debt	\$
Other debt	\$
Income taxes	\$
	\$
	\$
Total	\$

Monthly income

Social Security	\$
Pension	\$
Working income	\$
Annuity payments	\$
Other	\$
Total	\$

Extras (per month)**Transportation expenses**

Vacations	\$
Recreational vehicle(s)	\$
	\$
	\$
	\$
Total	\$

Other essential expenses

Charitable contributions	\$
Gifts	\$
Hobbies/leisure activities	\$
	\$
	\$
Total	\$

How much is left?

Total monthly income	\$
Total monthly essentials	-\$
Total monthly extras	-\$
Extra or Shortage	\$