

Retirement income worksheet

In order to help ensure that you have enough income to live the way you want in retirement, it's important to have a complete picture of your finances. It's OK to estimate, and if you do, it makes sense to go higher vs. lower.

Your expected day-to-day expenses in retirement

Fill in whichever you know best—monthly or yearly.

Housing	Monthly amount	Yearly amount
Mortgage payment or rent		
Utilities: Electricity, cable TV, internet, heat, etc.		
Maintenance		
Other regular expenses		

Personal	Monthly amount	Yearly amount
Groceries		
Clothing		
Personal care		
Other regular expenses		

Transportation	Monthly amount	Yearly amount
Car payment(s)		
Fuel, maintenance		
Public transportation		

Current taxes	Monthly amount	Yearly amount
Property: Home		
Property: Auto		
State income		
Federal income		
Local income		

Your expected day-to-day expenses in retirement (continued)

Insurance	Monthly amount	Yearly amount
Homeowners		
Auto		
Life		

Health care	Monthly amount	Yearly amount
Medical insurance		
Long-term care		
Medication/pharmacy		
Out-of-pocket expenses		

Other regular expenses	Monthly amount/balance	Yearly amount
Other		

Income sources in retirement

Savings	Balance
401(k), 403(b)	
IRA: Roth, Traditional, or SEP	
Investment accounts	
Bank account or money market	
Other	

Monthly expected retirement income	Monthly amount	Yearly amount
Social Security		
Annuity(ies)		
Pension(s)		
Part-time employment		
Real estate rental income		

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NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF

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