

Cash Flow Worksheet

Please use this worksheet to assess your current and anticipated expenses in retirement. The best approach is to track your current expenses for three or more months for a more accurate assessment.

Name: _____

Ongoing Expenses/Essential

Expense	Monthly	Annual
Taxes		
State	\$	\$
Federal	\$	\$
Local	\$	\$
TOTAL:	\$	\$
Household		
Mortgage/Rent	\$	\$
Property Taxes	\$	\$
Maintenance	\$	\$
Home/Renter Insurance	\$	\$
Electricity	\$	\$
Oil/Gas	\$	\$
Water/Waste/Sewer	\$	\$
Phone/Cell	\$	\$
Cable/Internet/TV	\$	\$
Other	\$	\$
TOTAL:	\$	\$
Auto/Transportation		
Car Payment(s)	\$	\$
Maintenance	\$	\$
Gasoline	\$	\$
License/Registration	\$	\$
Insurance	\$	\$
Other	\$	\$
TOTAL:	\$	\$
Living Expenses		
Food	\$	\$
Clothing	\$	\$
Beauty/Barber	\$	\$
Other	\$	\$
TOTAL:	\$	\$

Expense	Monthly	Annual
Medical/Health		
Health Insurance	\$	\$
Life Insurance	\$	\$
Long-term Care Ins.	\$	\$
Disability Insurance	\$	\$
Medical Expenses	\$	\$
Dental Expenses	\$	\$
Prescriptions	\$	\$
Other	\$	\$
TOTAL:	\$	\$
Children		
Childcare	\$	\$
Education	\$	\$
Clothing	\$	\$
Lunches/food programs	\$	\$
Other	\$	\$
TOTAL:	\$	\$
Discretionary		
Dining Out	\$	\$
Entertainment	\$	\$
Hobbies	\$	\$
Media/Subscriptions	\$	\$
Education	\$	\$
Travel/Vacations	\$	\$
Dues/Memberships	\$	\$
Charitable Donations	\$	\$
Gifts	\$	\$
Gym Membership	\$	\$
Other	\$	\$
Other	\$	\$
TOTAL:	\$	\$

One-time Expenses (i.e. wedding, college tuition, etc.)

Expense	Amount
	\$
	\$

Expense	Amount
	\$
	\$