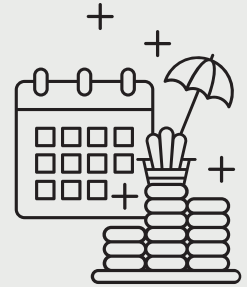


Your Monthly Retirement Budget Planner



Use this template to map out your expected monthly expenses in retirement.
For any annual cost, divide by 12 to estimate the monthly number.

Category	Expense	Monthly Cost (\$)
 HOUSING	Rent or mortgage payment	
	Property taxes	
	Homeowners or renters insurance	
	Maintenance / HOA fees	
	Utilities (electric, gas, water, trash)	
	Internet and cable	
 HEALTHCARE	Medicare, supplemental, Advantage premiums	
	Out-of-pocket costs (copays, services)	
	Prescription medications	
	Wellness (gym, fitness, preventive care)	
 FOOD & HOUSEHOLD	Groceries	
	Dining out / takeout	
	Household supplies	
	Pet care	
 TRANSPORTATION	Car payment or lease	
	Auto insurance	
	Gas / fuel	
	Maintenance / repairs	
	Public transit, rideshare, parking and tolls	
 LIFESTYLE & PERSONAL SPENDING	Entertainment (streaming, events, hobbies)	
	Travel fund	
	Clothing and personal care	
	Phone and subscriptions	
 FINANCIAL COMMITMENTS	Loan or debt payments	
	Savings / emergency fund contributions	
	Donating to charity	
 MONTHLY BUFFER	Miscellaneous / unexpected expenses	
 Emergency Fund Note: Aim to keep at least 3–6 months of essential expenses in an emergency fund. If your savings fall below that level, consider prioritizing contributions.		TOTAL: