



EVERGREEN

PRIVATE WEALTH

RETIREMENT BUDGET WORKSHEET

At Evergreen Private Wealth we feel it is important to have an accurate picture for your expenses in Retirement. The more accurate your expenses the more reliable your retirement planning projections will be. In general, we have found that most retirees spend more in retirement than anticipated because they have more time to shop, travel and spend time with family. This is not a budget, please be conservative on your expenses. For example, think conservatively on how much you will spend on trips, eating out and gifting you plan to do in retirement.

Essential budget items	Per month
Household expenses	
Mortgage / rent	\$
Utilities / cable / internet	\$
General maintenance	\$
Household supplies	\$
Property tax & insurance	\$
Credit card debt payments	\$
Meals	
Groceries	\$
Beverages	\$
Essential entertaining	\$
Personal care	
Clothing	\$
Products / maintenance	\$
Healthcare	
Medicare / supplemental insurance	\$
Out-of-pocket payments	\$
Dental	\$
Eye doctor / glasses	\$
Other essential expenses	\$
Transportation	
Car payments / auto insurance	\$
Maintenance and fuel	\$
Taxes, registration, etc.	\$
Essential transportation costs	\$
Miscellaneous	
	\$
	\$
	\$

Discretionary budget items	Per month
Household expenses	
Home improvement	\$
New purchases	\$
	\$
	\$
	\$
	\$
Meals	
Dining out	\$
Entertaining	\$
	\$
Personal care	
The extras	\$
Products / maintenance	\$
Healthcare	
Other out-of-pocket insurance	\$
	\$
	\$
	\$
	\$
Transportation	
Discretionary travel	\$
Vacations	\$
Upgrades	\$
Other	\$
Miscellaneous	
	\$
	\$
	\$

TOTAL \$

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