

Personal Spending Plan

Use this template to report your current living expenses. If you're aware of how your expenses may change in retirement, please include that information. Otherwise, you may leave the "retirement" column blank.

Expenses	Now	Retirement	Frequency
			Month/Year
Housing			
Mortgage/Rent			
HOA Fees			
Homeowner's Insurance			
Real Estate Taxes			
Utilities (oil, electric, water)			
Cable/Satellite TV			
Cell Phone/House Phone			
Transportation			
Auto Loan/Lease			
Gas			
Repair/Maintenance			
Parking/Tolls/Other			
Household			
Groceries			
Dining Out			
Household Supplies			
Home Furnishings			
Home Repairs			
House Cleaning			
Yard Maintenance			
Entertainment			
Movies			
Memberships			
Book/Magazine/Subscriptions			
Sporting Events			
Other			
Personal			
Personal Care			
Clothing			
Dry Cleaning/Laundry			
Gym Memberships			
Medical (unreimbursed)			
[contacts, copays, Rx, dental, etc.]			

Expenses	Now	Retirement	Frequency
			Month/Year
Children			
Daycare or Babysitting			
School Activities			
Lessons			
Sports			
Allowance			
Tuition/Books/Tutoring/Etc.			
Insurance			
Liability (umbrella)			
Auto			
Life			
Health			
Disability			
Long-Term Care			
Savings			
401(k)			
IRA			
Savings Account/Other			
College			
Debt			
Credit Cards			
Home Equity Loan			
Student Loans			
Other			
Other			
Pet Expenses			
Vacations/Travel			
Charitable Gifts, Donations			
Gifts: Birthdays, Holidays, etc.			
Child Support/Alimony			
Professional (CPA, attorney, etc.)			
Business Expenses			
Estimated Tax Payments			

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