

Essential expenses		Lifestyle expenses	
Shelter	_____	Dining	_____
Utilities	_____	Clothing	_____
Transportation	_____	Travel & vacation	_____
Groceries	_____	Entertainment	_____
Insurance (life & health)	_____	Hobbies	_____
Income taxes	_____	Charitable giving	_____
Other	_____	Other	_____
Total monthly essential expenses	A. _____	Total monthly lifestyle expenses	B. _____
Estimated total monthly retirement expenses (A + B)		C. _____	

Expected sources of retirement income	Monthly Social Security benefit	Monthly pension benefit and/or other source
Income Amount	D. _____	E. _____
Estimated total monthly retirement income (D+E)		F. _____

Estimated total monthly retirement income minus estimated total monthly retirement expenses (F-C):

*Bureau of Labor Statistics, Table 1300, Consumer Expenditure Survey, 2015, <http://www.bls.gov/cex/2015/combined/age.pdf>

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See the average annual amount Americans age 65 and older spend on:

HOUSING

\$15,529*



FOOD

\$5,506*



HEALTH CARE

\$5,756*



ENTERTAINMENT

\$2,464*



HOBBIES, TOYS & PETS

\$567*

