**Retirement expenses worksheet**

This interactive worksheet can help you estimate your monthly expenses in retirement.  After you've entered your estimated expenses for each category, click **Calculate** at the bottom to see your total.  You can print this worksheet to save for future reference, but your data will not be saved online.

|  |  |
| --- | --- |
| **Monthly expenses** | |
| **Expense Category** | **Monthly Amount** |
|  | |
| **Housing** | |
| **Mortgage** | **$** |
| **Property taxes** | **$** |
| **Homeowners insurance** | **$** |
| **Rent** | **$** |
| **Utilities** | **$** |
| **Maintenance/fees** | **$** |
| **Food** | |
| **Groceries** | **$** |
| **Dining out** | **$** |
| **Transportation** | |
| **Vehicle maintenance** | **$** |
| **Fuel** | **$** |
| **Auto insurance** | **$** |
| **Public transportation** | **$** |
|  |  |
| **Health care** | |
| **Medical services** | **$** |
| **Medications and supplies** | **$** |
| **Health insurance** | **$** |
| **Personal insurance** | |
| **Life insurance** | **$** |
| **Disability insurance** | **$** |
| **Long-term care insurance** | **$** |
| **Other insurance** | **$** |
| **Personal care** | |
| **Clothing** | **$** |
| **Products and services** | **$** |
| **Family care** | |
| **Alimony** | **$** |
| **Child care** | **$** |
| **Miscellaneous** | |
| **Loans/credit cards** | **$** |
| **Entertainment** | **$** |
| **Travel/vacation** | **$** |
| **Hobbies** | **$** |
| **Gifts** | **$** |
| **Education** | **$** |
| **Charitable contributions** | **$** |
| **Other** | **$** |
| **Total monthly expenses** |  |

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| --- |
|  |

Bottom of Form

When you're finished, make a note of your monthly expense estimate and use it in our [retirement income worksheet](https://personal.vanguard.com/us/insights/retirement/tool/retirement-income-worksheet) to help determine whether your retirement income will meet your spending needs.