

# YOUR WORKSHEET

## B) Monthly Discretionary Expenses

Please fill in the amount of expenses you have now and expect to have in Year 1 and through the three stages of your retirement. Refer to pages 7-8 for examples of names of expense categories to use.

### Discretionary Expenses

	Current Monthly Expenses	Year 1	Stage 1 Year ____	Stage 2 Year ____	Stage 3 Year ____
Name: _____	Age: _____				
Name: _____	Age: _____				
Years of retirement					
Meals out	\$	\$	\$	\$	\$
Clothing					
Entertainment (recreation, books, etc.)					
Personal care (products and services)					
Professional services					
Charitable giving					
Gifts					
Total Discretionary Monthly Expenses	\$	\$	\$	\$	\$
MONTHLY ESSENTIAL AND DISCRETIONARY EXPENSE TOTALS	\$	\$	\$	\$	\$
ANNUAL EXPENSE TOTALS	\$	\$	\$	\$	\$