

Your Pre-Retirement Income Worksheet

Once you know how much your retirement might cost, you can see better how to pay for it. First, let's take a look at your current expenses and savings based just on your current income.

Income		% of Total
Non-Investment Income		
Salary	\$	%
Pension	\$	%
Social Security	\$	%
Business and Real Estate	\$	%
Other	\$	%
TOTAL INCOME	\$	
Expenses		% of Total
Non-Discretionary Spending		
Basic Living	\$	%
Mortgage	\$	%
Credit Card Debt	\$	%
Taxes	\$	%
Insurance	\$	%
Health Care	\$	%
Non-Discretionary Subtotal	\$	%
Discretionary Spending		
Travel	\$	%
Hobbies	\$	%
Luxuries	\$	%
Gift to Family/Charities	\$	%
Other	\$	%
Discretionary Subtotal	\$	%
TOTAL EXPENSES (add both Subtotals)	\$	

NET SAVINGS (Subtract Total Expenses from Total Income)	\$	%
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