

# Your Budget Worksheet

# TPC

401(K)

THE PAYROLL COMPANY

It's important to estimate what your expenses will be in retirement. This will help you establish a savings goal and will ensure that your income will meet your need-s so you can fully enjoy your retirement years without worry.

This worksheet is to serve as a guide for you to determine what your actual expenses are now, and to estimate what they'll be after you retire. We recommend tracking your actual expenses for 3 months. This should give you somewhat of an accurate depiction of what you will need.

CATEGORY	ACTUAL MONTHLY COST TODAY	ESTIMATED MONTHLY COST AT RETIREMENT
<b>HOME</b>		
Mortgage/Rent		
Home/Rental Insurance		
Improvements/Repairs		
Lawn/Garden		
Insurance/Taxes		
<b>Total Home:</b>		
<b>UTILITIES</b>		
Electricity		
Gas/Oil		
Water/Sewer/Trash		
Phone		
Cable/Satellite		
Internet		
<b>Total Utilities:</b>		
<b>TRANSPORTATION</b>		
Car Payment		
Auto Insurance		
Gas		
Repairs/Maintenance		
Other (air, train, bus, etc)		
<b>Total Transportation:</b>		

*continued on next page*

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CATEGORY	ACTUAL MONTHLY COST TODAY	ESTIMATED MONTHLY COST AT RETIREMENT
<b>LOANS/CREDIT CARDS/ETC</b>		
Student Loans		
Other Loans		
Credit Cards		
<b>Total Loans/Credit Cards:</b>		
<b>PERSONAL HEALTH</b>		
Health Insurance		
Life Insurance		
Doctor/Dentist		
Prescriptions/Medications		
Health Club/Gym Memberships		
Groceries		
Personal Care/Supplies		
Clothing		
Cleaning Service		
Salon Services		
Other		
<b>Total Personal/Health:</b>		
<b>ENTERTAINMENT</b>		
Dining		
Movies/Rentals		
Subscriptions		
Sporting Events		
Vacation/Travel		
<b>Total Entertainment:</b>		
<b>MISC./OTHER</b>		
Tuition		
Fees and Books		
Pet Care		
Spending Money		
Charitable Donations		
Other		
<b>Total Misc./Other:</b>		
<b>TOTAL BUDGET/MONTH:</b>		