

# Retiring budget



## My current monthly expenses

Combined Net Monthly Income	
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Housing	
Rent/Mortgage	
Property taxes	
Maintenance	
Insurance	
<b>Total Housing</b>	

Utilities	
Hydro	
Gas	
Sewer and water	
Phone(s)	
Internet	
TV cable/Satellite	
<b>Total Utilities</b>	

Car	
Loan/Lease payment	
Insurance	
Gas	
Repairs	
<b>Total Car</b>	

Personal Insurance	
Health insurance	
Disability insurance	
Life insurance	
<b>Total Personal Insurance</b>	

Financial	
Personal loans	
Bank fees	
Credit cards	
Savings	
Company pension contributions	
Stock purchase plan	
<b>Total Financial</b>	

## My monthly expenses after I retire

Combined Net Monthly Income	
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Housing	
Rent/Mortgage	
Property taxes	
Maintenance	
Insurance	
<b>Total Housing</b>	

Utilities	
Hydro	
Gas	
Sewer and water	
Phone(s)	
Internet	
TV cable/Satellite	
<b>Total Utilities</b>	

Car	
Loan/Lease payment	
Insurance	
Gas	
Repairs	
<b>Total Car</b>	

Personal Insurance	
Health insurance	
Disability insurance	
Life insurance	
<b>Total Personal Insurance</b>	

Financial	
Personal loans	
Bank fees	
Credit cards	
Savings	
<b>Total Financial</b>	

**My current monthly expenses**

Taxes	
Income tax	
CPP and EI premiums	
<b>Total Taxes</b>	

Other expenses	
Groceries	
Restaurants	
Personal clothing	
Clothing for work	
Toiletries	
Medical	
Dental	
Travel to work	
Entertainment	
Magazines, books & newspapers	
Hobbies	
Vacation/travel	
Gifts	
Donations	
Miscellaneous	
<b>Total Other Expenses</b>	

<b>Total Expenses</b>	
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<b>Balance</b>	
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**My monthly expenses after I retire**

Taxes	
Income tax	
<b>Total Taxes</b>	

Other expenses	
Groceries	
Restaurants	
Personal clothing	
Toiletries	
Medical	
Dental	
Entertainment	
Magazines, books & newspapers	
Hobbies	
Vacation/travel	
Gifts	
Donations	
Miscellaneous	
<b>Total Other Expenses</b>	

<b>Total Expenses</b>	
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<b>Balance</b>	
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