

# Retiree Budget Worksheet

Take control of your retirement dollars — one line at a time

## MONTHLY INCOME SOURCES

Income Source	Monthly \$	Annual \$	Notes
Social Security — You			
Social Security — Spouse			
Pension / Annuity			
401(k) / IRA Withdrawals			
Part-time Work			
Rental Income			
Investment Dividends			
Other Income			
<b>TOTAL INCOME</b>			

## HOUSING EXPENSES

Housing	Monthly \$	Annual \$	Notes
Mortgage or Rent			
Property Taxes			
Homeowner / Renter Insurance			
HOA Fees			
Home Maintenance & Repairs			
Utilities — Electric & Gas			
Water & Sewer			
Internet & Cable / Streaming			
Phone			
Other			
<b>TOTAL HOUSING</b>			

---

## HEALTHCARE EXPENSES

Healthcare	Monthly \$	Annual \$	Notes
Medicare Part B Premium			
Medicare Supplement / Advantage Premium			
Part D Drug Plan Premium			
Out-of-Pocket Medical Costs			
Dental			
Vision & Eyeglasses			
Prescriptions (out of pocket)			
Gym / Fitness Membership			
Other			
<b>TOTAL HEALTHCARE</b>			

---

## EVERYDAY LIVING

Living Expenses	Monthly \$	Annual \$	Notes
Groceries & Household Supplies			
Dining Out & Takeout			
Transportation — Gas & Maintenance			
Car Insurance			
Car Payment (if applicable)			
Clothing & Personal Care			
Entertainment & Hobbies			
Travel & Vacations (monthly average)			
Gifts & Charitable Giving			
Subscriptions & Memberships			
Miscellaneous / Unexpected			
Other			
<b>TOTAL LIVING EXPENSES</b>			

## BUDGET SUMMARY

Total Monthly Income	
Total Housing Expenses	
Total Healthcare Expenses	
Total Living Expenses	
<b>TOTAL MONTHLY EXPENSES</b>	
<b>MONTHLY SURPLUS / SHORTFALL</b>	

### ■ Silver Wisdom Budget Tips

- Housing costs should ideally stay under 30% of your total income
- Review your budget every 6 months — expenses change in retirement
- Build a 3–6 month emergency fund even in retirement
- Look for senior discounts everywhere — groceries, utilities, restaurants and more



*This worksheet is for general information only and is not intended as professional financial advice — your situation may be different.*

**SilverWisdomNetwork.com | Smarter Decisions. Better Life.**