

Basic Living Expense Forecast

This spreadsheet helps you organize and project basic living expenses (housing, food, household, transportation, and discretionary expenses) during retirement.

Data input cells are shaded. All other cells are protected.

Basic Living Expense Forecast

Housing Costs (other than taxes)	Current Year		Retirement	Retirement	Retirement
	Year	%	Year 1	Year 2	Year 3
Rent/Mortgage	\$9,000	78%	\$10,000	\$11,000	\$12,000
Heating	1,200	10%	1,300	1,400	1,500
Electricity	700	6%	1,600		
Water	200	2%			
Maintenance	500	4%			
Other		0%			
Other		0%			
Totals	\$11,600	100%	\$12,900	\$12,400	\$13,500

Food/Household

Food	\$10,400	78%	\$11,000	\$12,000	\$13,000
Telephone	600	5%			
Cable TV	560	4%			
Personal care	1,000	8%			
Clothing	700	5%			
Housekeeper		0%			
Other		0%			
Other		0%			
Totals	\$13,260	100%	\$11,000	\$12,000	\$13,000

Transportation

Car payments	\$10,400	78%	\$11,000	\$12,000	\$13,000
Gas and oil	600	5%			
Repairs and maintenance	560	4%			
Public transportation	1,000	8%			
Other	700	5%			
Other		0%			
Other		0%			
Totals	\$13,260	100%	\$11,000	\$12,000	\$13,000

Discretionary

Entertainment	\$10,400	78%	\$11,000	\$12,000	\$13,000
Vacation	600	5%			
Club memberships	560	4%			
Gifts (birthday, Christmas, etc.)	1,000	8%			
Baby-sitting	700	5%			
School fees, private lessons, etc.		0%			
Support expenses (parents, grandparents, etc.)					
Other					
Other		0%			
Totals	\$13,260	100%	\$11,000	\$12,000	\$13,000

Basic Living Expense Forecast

			Retirement	Retirement	Retirement
	Current Year	%	Year 1	Year 2	Year 3
Housing Costs (other than taxes)					
Rent/Mortgage		###			
Heating		###			
Electricity		###			
Water		###			
Maintenance		###			
Other		###			
Other		###			
Totals		###			
Food/Household					
Food		###			
Telephone		###			
Cable TV		###			
Personal care		###			
Clothing		###			
Housekeeper		###			
Other		###			
Other		###			
Totals		###			
Transportation					
Car payments		###			
Gas and oil		###			
Repairs and maintenance		###			
Public transportation		###			
Other		###			
Other		###			
Other		###			
Totals		###			
Discretionary					
Entertainment	\$10,400	###	\$11,000	\$12,000	\$13,000
Vacation	600	###			
Club memberships	560	###			
Gifts (birthday, Christmas, etc.)	1,000	###			
Baby-sitting	700	###			
School fees, private lessons, etc.		###			
Support expenses (parents, grandparents, etc.)					
Other					
Other		###			
Totals	\$13,260	###	\$11,000	\$12,000	\$13,000