

## CASH NEEDS AT RETIREMENT

	Current Expenses	Retirement Expenses
<b>Housing</b>	Mortgage payment	
	Utilities	
	Housing maintenance	
	Property insurance	
	Property taxes	
	Home furnishings	
<b>Food and household expenses</b>	Groceries	
	Household supplies	
<b>Clothing</b>	Clothing purchases	
	Cleaning	
<b>Transportation</b>	Automobile payments	
	Automobile insurance	
	Fuel, repairs, and parking	
<b>Insurance (not property)</b>	Health insurance	
	Life insurance	
	Liability insurance	
	Long-term care insurance	
<b>Entertainment and recreation</b>	Vacation and travel	
	Meals and other entertainment	
	Clubs and recreation	
<b>Charitable contributions</b>		
<b>Debt repayment (not housing and automobile)</b>	Credit card debt and outstanding bills	
	Installment notes	
	Rental or investment property	
	Other debt	
<b>Miscellaneous expenses</b>	Education	
	Gifts	
	Domestic help or landscaping	
	Alimony or child support	
	Professional expenses	
	Other	
<b>Total Expenditures</b>		