

## Annual Disbursements

	Now	After Retirement
<b>Shelter</b>		
Mortgage (interest and amortization)	\$	\$
Rent		
Property taxes		
Homeowners or tenants insurance		
Repairs and maintenance		
<b>TOTAL SHELTER</b>	<b>\$</b>	<b>\$</b>
<b>House Operations</b>		
Fuel	\$	\$
Gas		
Electricity		
Water		
Telephone		
Yard		
Sewage		
<b>TOTAL HOUSE OPERATIONS</b>	<b>\$</b>	<b>\$</b>
<b>Household Expenses</b>		
Food		
Laundry and dry cleaning		
Installment payments		
Other		
<b>TOTAL HOUSEHOLD EXPENSES</b>		
<b>Personal Expenses</b>		
Clothing	\$	\$
Personal grooming (beautician, barber, cosmetics, etc.)		
Other		
<b>TOTAL PERSONAL EXPENSES</b>	<b>\$</b>	<b>\$</b>
<b>Transportation</b>		
Gas and oil	\$	\$
Repairs and maintenance		
Auto insurance		
Monthly payments – auto		
Registration and license		
Other (garage, taxi, bus, etc.)		
<b>TOTAL TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>
<b>Recreation</b>		
Entertainment	\$	\$
Eating out		
Liquor		
Cable TV		

Other		
<b>TOTAL RECREATION</b>	\$	\$
<b>Medical (Expenses Not Reimbursed by Insurance)</b>		
Doctors	\$	\$
Dentists		
Medicines and drugs		
Health insurance		
Other		
<b>TOTAL MEDICAL</b>	\$	\$
<b>Contributions</b>		
Religious	\$	\$
Charity		
Other		
<b>TOTAL CONTRIBUTIONS</b>	\$	\$
<b>Miscellaneous</b>		
Life insurance premiums	\$	\$
Gifts and greeting cards		
Vacation		
Newspapers and subscriptions		
Education and self improvement		
Loan repayments and interest		
Other		
<b>TOTAL MISCELLANEOUS</b>	\$	\$
<b>SUBTOTAL ORDINARY LIVING EXPENSES</b>	\$	\$
<b>Work-Related Expenses</b>		
Clothing		
Lunches		
Dues		
Transportation		
Other		
<b>TOTAL WORK-RELATED EXPENSES</b>	\$	\$
<b>Capital Expenses</b>	\$	\$
<b>Extraordinary Expenses</b>	\$	\$
<b>Savings and Investments</b>		
Savings (bank), government bonds, etc.)	\$	\$
Investments		
Contributions to pension, profit-sharing or other employment plans		
Other		
<b>TOTAL SAVINGS AND INVESTMENTS</b>	\$	\$
<b>TOTAL ANNUAL DISBURSEMENTS</b>	\$	\$