



RETIREMENT BUDGET

Note: some expenses will be monthly, others annual, fixed or varied. Therefore, it's recommended that you review your budget monthly and adjust it accordingly.

MONTHLY INCOME (Sources of income, incl. annuities, pension plans, savings, dividends, rental income etc.)	Total:
ESSENTIAL EXPENSES	
Housing Bond/Rent Rates and taxes Home insurance Other	
Utilities Electricity Water Gas Security Other	
Car Instalment/Lease payment Insurance Maintenance Fuel Licensing and registration Other	
Healthcare Medical aid Gap cover Medication Other	
Consumables Groceries Toiletries Pet care Other	

**Financial**

Loans
Bank fees
Credit cards
Savings
Emergency fund
Policies
Other

Subtotal:**DISCRETIONARY EXPENSES
(Non-essential expenses)****Lifestyle**

Internet
Subscriptions (incl. streaming, books, magazines and newspapers)
Restaurants
Gym
Entertainment
Clothing
Other

Travel and hobbies

Vacations
Transport
Occasional expenses
Gifts
Donations
Other

Subtotal:**NET INCOME**

Total monthly income:

Minus total expenses:

Total: