



## Your budget – What do you spend per year?

Fill in your current expense details below and then estimate what you think your expenses will be once you retire.

		Now	Retirement
<b>Home</b>	Mortgage/rent	\$	\$
	Rates (council, water)	\$	\$
	Insurance	\$	\$
	Maintenance	\$	\$
<b>Utilities</b>	Electricity	\$	\$
	Telephone (incl. internet, mobile)	\$	\$
	Gas	\$	\$
	Other (pay tv etc)	\$	\$
<b>Transport</b>	Fares	\$	\$
	Petrol and parking	\$	\$
	Registration	\$	\$
	Insurance	\$	\$
	Maintenance	\$	\$
<b>Living expenses</b>	Food and groceries	\$	\$
	Education	\$	\$
	Clothing and footwear	\$	\$
	Health insurance	\$	\$
	Life insurance	\$	\$
	Medical and pharmaceutical	\$	\$
	Child care	\$	\$
	Pets	\$	\$
<b>Repayments</b>	Investment loan	\$	\$
	Car loan	\$	\$
	Credit/store card	\$	\$
	Personal loan	\$	\$
<b>Other</b>	Entertainment	\$	\$
	Sports and recreation	\$	\$
	Gifts	\$	\$
	Holidays	\$	\$
	Household purchases	\$	\$
	Restaurants	\$	\$
	Newspaper, magazines, books etc	\$	\$
		\$	\$
		\$	\$
		\$	\$
<b>Total</b>		\$	\$