

# RETIREMENT INCOME GAP WORKSHEET

THIS IS AN EXTRA RESOURCE TO GO ALONG WITH THE ORIGINAL ARTICLE:  
[Stop Spending Your Retirement Money and Do This Instead](#)

Use this starter worksheet to determine if you will have enough funds to live comfortably in retirement.

## NECESSARY EXPENSES

	Current Monthly Cost	Annual Inflation Rate (if applicable Estimate or fixed)	Monthly Cost at Retirement (current X inflation)
Mortgage/Rent		X _____	
Homeowners Insurance		X _____	
Maintenance & Association Fees		X _____	
Property Tax		X _____	
Vehicle Payment		X _____	
Vehicle Insurance		X _____	
Utilities (Gas, Electric, Water)		X _____	
TV, Internet, Phone		X _____	
Other Utilities		X _____	
Groceries		X _____	
Entertainment		X _____	
Personal Care		X _____	
Medical Insurance		X _____	
Prescriptions (Copays)		X _____	
Doctors Visits (Copays)		X _____	
Other Insurance		X _____	
Gifts		X _____	
Charitable Giving		X _____	
Vacations		X _____	
Credit Card(s)		X _____	
Other Loan Payments		X _____	
State Taxes		X _____	
Federal Taxes		X _____	
Other Expenses		X _____	
		<b>TOTAL</b>	

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## INCOME SOURCES

Income (adjusted for taxes)	Monthly Amount
Social Security	
Defined Benefit Plans (if applicable)	
Defined Contribution Plans 401(k), 475(b), etc.	
Individual Retirement Arrangements (IRAs)	
Portfolio Dividends, bond interests, mutual funds, etc.	
Other Assets	
<b>TOTAL</b>	

## INCOME GAP

<b>Total of Income Sources</b>	
<b>(minus) Total of Necessary Expenses</b>	
<b>= Excess Income or Shortfall</b>	

The intent of this handout is to help expand your financial education. All investors should consult a qualified professional before trading in any security.