

Retirement Cash Flow Worksheet

Where Does Your Money Go?

Now

In Retirement

Shelter

Rent or mortgage payments	\$ _____	\$ _____
Property taxes	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Utilities (hydro, heating, water, etc.)	\$ _____	\$ _____
Telephone, cable TV, Internet	\$ _____	\$ _____
House & lawn maintenance	\$ _____	\$ _____
Furnishings & fixtures	\$ _____	\$ _____
Other	\$ _____	\$ _____

Food

At home	\$ _____	\$ _____
Away from home	\$ _____	\$ _____

Clothing

New clothes	\$ _____	\$ _____
Maintenance (dry cleaning, laundry, etc.)	\$ _____	\$ _____

Personal expenses

Grooming (haircuts, cosmetics, etc)	\$ _____	\$ _____
Other	\$ _____	\$ _____

Daily transportation:

Total auto-related expenses	\$ _____	\$ _____
Public transportation	\$ _____	\$ _____

Recreation

Movies & live theatre	\$ _____	\$ _____
Hobbies, publications & education	\$ _____	\$ _____
Vacations	\$ _____	\$ _____
Pets	\$ _____	\$ _____
Other	\$ _____	\$ _____



Now

In Retirement

	<i>Now</i>	<i>In Retirement</i>
Medical		
Health professionals	\$ _____	\$ _____
Drug store items	\$ _____	\$ _____
Health insurance premiums	\$ _____	\$ _____
Other	\$ _____	\$ _____
Miscellaneous		
Gifts	\$ _____	\$ _____
Charitable donations	\$ _____	\$ _____
Life insurance premiums	\$ _____	\$ _____
Other insurance premiums	\$ _____	\$ _____
Personal loan payments	\$ _____	\$ _____
Other	\$ _____	\$ _____
Taxes		
Federal-provincial income tax	\$ _____	\$ _____
Payroll deductions for C/QPP & EI	\$ _____	\$ _____
Union or professional dues	\$ _____	\$ _____
RRSP & pension contributions	\$ _____	\$ _____

Total monthly costs \$ _____ \$ _____ (M)

Target retirement income (Line M x 12) \$ _____ \$ _____ (N)