

RETIREMENT SHIFT

WORKSHEET

Housing costs	Goes AWAY?	Goes UP?	Goes DOWN?	Projected expense \$
Mortgage/Rent				
Utilities (Heat, Hydro, etc)				
Phone/Cell/Internet/Cable				
Insurance (Home)				
Property tax				
Condominium fees				
Maintainence				
Transportation costs	Goes AWAY?	Goes UP?	Goes DOWN?	Projected expense \$
Gas/Fuel				
Insurance (Car)				
Loan/Lease Payments				
Public transit				
Maintenance and repairs				
Parking				
Daily costs	Goes AWAY?	Goes UP?	Goes DOWN?	Projected expense \$
Groceries				
Clothing				
Medical costs				
Eye/Dental				
Prescriptions				

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Daily costs (continued)	Goes AWAY?	Goes UP?	Goes DOWN?	Projected expense \$
Massage/Chiro/Physio/ Suppliments				
Financial obligations				
Registered contributions				
Non-Registered contributions				
Loan payments				
Credit Card payments				
Health insurance				
Life insurance				
Disability insurance				
Child care				
Discretionary Items				
Fitness				
Travel/Vacation				
Hobbies				
Pets				
Entertainment				
Restaurants/Meals				
Charities				
Gifts				

**Total projected
expenses:**