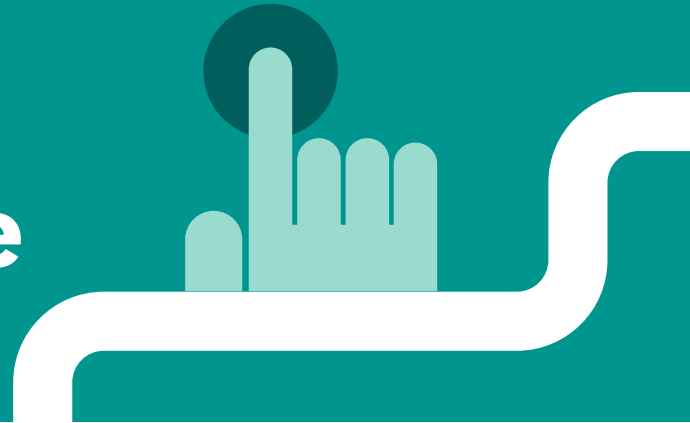


# Retirement budget template



## Planning for retirement? Figure out how much you need to live the lifestyle you want.

In the years leading up to retirement, it's a good idea to look at your personal budget and how much you need for a confident retirement. Here's a template you can use and work through with a financial adviser.

### Income

Source	Amount (enter an income amount from at least 1 source)	Frequency (you must select a frequency)	Annual total (\$)
Employment income	\$	<input type="text"/>	\$
Self-employment income	\$	<input type="text"/>	\$
Investments - dividends	\$	<input type="text"/>	\$
Investments - rental income	\$	<input type="text"/>	\$
Investments - bank interest	\$	<input type="text"/>	\$
Age Pension payments	\$	<input type="text"/>	\$
Other government income support payments	\$	<input type="text"/>	\$
Other income	\$	<input type="text"/>	\$
<b>Total annual income</b>			\$
<b>Total monthly income</b>			\$

# Expenses

Category	Expense	Amount	Frequency (you must select a frequency)	Annual total (\$)
<b>Unavoidable expenses</b>				
<b>Household</b>	Mortgage/rent	\$	<input type="text"/>	\$
	Council rates	\$	<input type="text"/>	\$
	Property taxes	\$	<input type="text"/>	\$
	Water charges	\$	<input type="text"/>	\$
	Home & contents insurance	\$	<input type="text"/>	\$
	Utilities (electricity, gas)	\$	<input type="text"/>	\$
	Internet	\$	<input type="text"/>	\$
	Mobile phone	\$	<input type="text"/>	\$
	Maintenance and repairs	\$	<input type="text"/>	\$
	Other or Miscellaneous	\$	<input type="text"/>	\$
<b>Transport</b>	Car registration	\$	<input type="text"/>	\$
	Car insurance	\$	<input type="text"/>	\$
	Fuel	\$	<input type="text"/>	\$
	Car maintenance	\$	<input type="text"/>	\$
	Public transport	\$	<input type="text"/>	\$
	Other	\$	<input type="text"/>	\$
<b>Healthcare</b>	Private health insurance	\$	<input type="text"/>	\$
	Medical expenses	\$	<input type="text"/>	\$
	Vitamins & medications	\$	<input type="text"/>	\$
	Aged care costs	\$	<input type="text"/>	\$
	Other	\$	<input type="text"/>	\$
<b>Debt payments</b>	Car repayments	\$	<input type="text"/>	\$
	Credit card payments	\$	<input type="text"/>	\$
	Personal loan repayments	\$	<input type="text"/>	\$
<b>Insurance</b>	Life insurance	\$	<input type="text"/>	\$
	Disability insurance	\$	<input type="text"/>	\$
	Pet insurance	\$	<input type="text"/>	\$
<b>Groceries</b>	Food	\$	<input type="text"/>	\$
	Household supplies	\$	<input type="text"/>	\$

Category	Expense	Amount	Frequency (you must select a frequency)	Annual total (\$)
<b>Discretionary expenses</b>				
<b>Professional services</b>	Financial/accounting	\$	<input type="text"/>	\$
	Legal	\$	<input type="text"/>	\$
<b>Eating out</b>	Coffees & takeaway	\$	<input type="text"/>	\$
	Cafes & restaurants	\$	<input type="text"/>	\$
	Alcohol	\$	<input type="text"/>	\$
<b>Entertainment</b>	Streaming services	\$	<input type="text"/>	\$
	Cinema & theatre	\$	<input type="text"/>	\$
	Other events	\$	<input type="text"/>	\$
<b>Recreation</b>	Gym membership	\$	<input type="text"/>	\$
	Club memberships	\$	<input type="text"/>	\$
	Extra-curricular activities	\$	<input type="text"/>	\$
<b>Travel</b>	Day & weekend trips	\$	<input type="text"/>	\$
	Domestic vacations	\$	<input type="text"/>	\$
	Overseas vacations	\$	<input type="text"/>	\$
<b>Personal care</b>	Wellness programs	\$	<input type="text"/>	\$
	Haircuts	\$	<input type="text"/>	\$
	Clothing & footwear	\$	<input type="text"/>	\$
	Other personal care	\$	<input type="text"/>	\$
<b>Miscellaneous</b>	Other discretionary expenses	\$	<input type="text"/>	\$
<b>Occasional expenses</b>				
<b>Gifts and donations</b>	Birthdays & holidays	\$	<input type="text"/>	\$
	Charity & church donations	\$	<input type="text"/>	\$
<b>Education</b>	Books	\$	<input type="text"/>	\$
	Courses & workshops	\$	<input type="text"/>	\$
	Magazine/newspaper subscriptions	\$	<input type="text"/>	\$
<b>Major expenses</b>	New car	\$	<input type="text"/>	\$
	Home renovations	\$	<input type="text"/>	\$
	New furniture	\$	<input type="text"/>	\$
	Electronics & appliances	\$	<input type="text"/>	\$

<b>Total annual expenses</b>	\$
<b>Total monthly expenses</b>	\$

	<b>Annual</b>	<b>Monthly</b>
Total income	\$	\$
Total expenses	\$	\$
<b>Surplus/shortfall</b>	<b>\$</b>	<b>\$</b>

## Ready for advice?

Seeking professional finance advice can help you get your budget on track and plan for the retirement you want. As a Mercer Super member, you have access to a range of advice services.

[Explore your options](#)

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A business of Marsh McLennan