

1. Retirement planning budget sheet

Use this tracker to get a rough idea of what your regular spending and pension pots might be in retirement.

Household

Item	Current spend	Spend in retirement
Mortgage/rent	£	£
Groceries	£	£
Clothing	£	£
Laundry/dry cleaning	£	£
Home help	£	£
Total	£	£

Transport

Item	Current spend	Spend in retirement
Petrol	£	£
Public transport	£	£
Car costs	£	£
Total	£	£

Leisure

Item	Current spend	Spend in retirement
Eating out	£	£
Cinema	£	£
Holidays	£	£
Sports/gym	£	£
Cigarettes/alcohol	£	£
Total	£	£

Finance

Item	Current spend	Spend in retirement
Regular savings	£	£
Total	£	£

Regular bills

Item	Current spend	Spend in retirement
Council tax	£	£
Gas/electricity/water	£	£
Phone/television	£	£
Total	£	£

Insurance

Item	Current spend	Spend in retirement
Life and protection	£	£
Motor and home	£	£
Pet	£	£
Medical	£	£
Total	£	£

Grandchildren

Item	Current spend	Spend in retirement
Education	£	£
Treats/birthdays/Christmas	£	£
Total	£	£

Other bills

Item	Current spend	Spend in retirement
Credit cards	£	£
Loan repayments	£	£
Maintenance	£	£
Optical/dental costs	£	£
Other	£	£
Total	£	£

Totals

Item	Current spend	Spend in retirement
Household	£	£
Transport	£	£
Leisure	£	£
Finance	£	£
Regular bills	£	£
Insurance	£	£
Grandchildren	£	£
Other bills	£	£

Total monthly outgoings

£

£

£

Annual gross income required to support outgoings

£

£

3 Savings

(for example bank or building society savings account, Cash ISA, fixed rate bond, income bond)

Name of savings	Approximate current value
	£
	£
	£
	£
	£
	£

4 Investments

(for example, Stocks and Shares ISAs, bonds, investment bonds and shares)

Name of investment	Approximate current value
	£
	£
	£
	£
	£
	£

5 Liabilities/loans

(for example mortgage or credit card)

Name of liability	Approximate current value	Repayment date/method
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£



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