

ANNUAL EXPENSE BUDGET

	Today	During retirement
Housing		
Rent or mortgage payments\$\$
Property taxes\$\$
Heating/electricity\$\$
Telephone, cable, Internet\$\$
Insurance-housing\$\$
Furniture and household appliances\$\$
Housing maintenance\$\$
Maintenance/furniture and appliances\$\$
Transportation		
Gas\$\$
Purchase or lease payments\$\$
Maintenance, repairs\$\$
Automobile insurance\$\$
Parking, license, registration, Traffic tickets...\$\$
Taxi, bus, metro...\$\$
Food		
Groceries, food\$\$
Restaurants\$\$
Liquor, tobacco, food for pets...\$\$
Support payments\$\$
Clothing		
Purchase\$\$
Maintenance, cleaning...\$\$
Health and personal care		
Personal care (appearance, hair dresser, massage therapy...)\$\$
Medication, medical care, dental care, alternative medicine, glasses\$\$

	Today	During retirement
Entertainment		
Newspaper, magazines, books, CDs, videos...\$\$
Recreational objects <i>(electronic appliances, snowmobile, recreational vehicles)</i>\$\$
Travel\$\$
Subscriptions to a social or sports club\$\$
Outings (concerts, leisure activities, festivals...)\$\$
Gifs and donations\$\$
Pocket money\$\$
Courses, tuition fees or registration fees for cultural activities or training\$\$
Protection expenses		
Group insurance <i>(generally deducted directly from pay)</i>\$\$
Health insurance or individual disability\$\$
Life insurance\$\$
Employment insurance <i>(deducted directly from pay)</i>\$\$
Professional and union dues\$\$
Savings		
Contributions to the Québec Pension Plan or the Canada Pension Plan\$\$
Contributions to a pension plan <i>(pension fund or supplemental pension plan, group RRSP, deferred profit sharing plan...)</i>\$\$
Contribution to a person RRSP\$\$
Personal savings <i>(GIC, savings account, bonds, mutual funds, stocks, individual annuity purchases)</i>\$\$
SUB-TOTAL\$\$
Other current expenses, bank charges and unpredictable expenses (Estimate generally 3 to 5% of your sub-total)\$\$
TOTAL\$\$