



## Real budgeting. Expense worksheet.

Listing your current monthly expenses gives you a base for knowing what your needs will be in retirement. Keep it real by being as accurate as possible.

Necessary expenses are the backbone of your plan. You have to be able to cover your expenses (food, clothing, shelter, health care and taxes) with reliable income. With discretionary expenses, you can eat, drink,

Necessary Expenses	Monthly \$
Housing (mortgage, condo fee, rent, maintenance)	
Food and beverages	
Utilities (electric, gas, phone, cable)	
Transportation (car, vehicle, travel, transit)	
Insurance (car, health, life, auto, long-term care)	
Health care (doctor, hospital, dental, vision, etc.)	
Other	
Other	
Total	

Discretionary Expenses	Monthly \$
Entertainment (movies, restaurants, books, travel, etc.)	
Gifts / Charitable	
Discretionary contributions	
Pension plan (contributions, etc.)	
Other	
Other	
Total	

# Owners Guide U Connect

**Jim Wood**



## **Owners Guide U Connect:**

**Manual For Living: CONNECTION, A User's Guide to the Meaning of Life** Seth David Chernoff, 2011-09-21

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Barrett Williams, ChatGPT, 2025-07-17

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