BEYOND FIFTY FINANCE

Retirement Paycheck Checklist

Will your monthly income cover your essential bills?

Use monthly estimates and the income you expect after taxes.

1. List your must-pay bills

Housing and utilities	$ _____
Groceries	$ _____
Insurance and healthcare	$ _____
Transportation and debt payments	$ _____
Other essential bills	$ _____
A. Total monthly bills	$ _____

2. List the income you expect

	Starts (mo./yr.)	Monthly amount
Social Security	_____	$ _____
Pension	_____	$ _____
Planned savings withdrawals	_____	$ _____
Other income	_____	$ _____
B. Total monthly income available when you retire		$ _____

3. Compare your totals

Subtract A from B. A negative result is your monthly shortfall.

Monthly amount left over or short $ _____

If income starts later, check the months before it begins.

For general education only.