

Retirement Planning



Note: some expenses will be monthly, others annual, fixed or varied. Therefore, it's recommended that you review your budget monthly and adjust it accordingly.

MONTHLY INCOME (Sources of income, incl. annuities, pension plans, savings, dividends, rental income etc.)

R

Essential Expenses

Housing

| | |
|-----------------|--|
| Bond/Rent | |
| Rates and taxes | |
| Home insurance | |
| Other | |

Utilities

| | |
|-------------|--|
| Electricity | |
| Water | |
| Gas | |
| Security | |
| Other | |

Car

| | |
|----------------------------|--|
| Instalment/ Lease payment | |
| Insurance | |
| Maintenance | |
| Fuel | |
| Licensing and registration | |
| Other | |

Healthcare

| | |
|-------------|--|
| Medical aid | |
| Gap cover | |
| Medication | |
| Other | |

Consumables

| | |
|------------|--|
| Groceries | |
| Toiletries | |
| Pet care | |
| Other | |

Financial

| | |
|-----------------|--|
| Loans | |
| Bank fees | |
| Credit cards | |
| Savings | |
| Emergency fund | |
| Policies | |
| Other | |
| Subtotal | |

Discretionary Expenses

(Non-essential expenses)

Lifestyle

| | |
|---|--|
| Internet | |
| Subscriptions (incl. streaming, books, magazines and newspapers) | |
| Restaurants | |
| Gym | |
| Entertainment | |
| Clothing | |
| Other | |

Travel and hobbies

| | |
|---------------------|--|
| Vacations | |
| Transport | |
| Occasional expenses | |
| Gifts | |
| Dontations | |
| Other | |
| Subtotal | |

Net Income

| | |
|-----------------------|--|
| Total monthly income: | |
| Minus total expenses: | |
| TOTAL | |