## 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.

fin Household			
Item	Current spend	Spend in retirement	
Mortgage/rent	£	٤	
Groceries	£	£	
Clothing	£	£	
Laundry/dry cleaning	£	£	
Home help	£	£	
Total	£	£	

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

The Leisure 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	£	£

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	£	٤
Transport	£	£
Leisure	£	£
Finance	£	£
Regular bills	£	£
Insurance	£	£
Grandchildren	£	£
Other bills	£	£

Total monthly outgoings	£	£	£
Annual gross income re support outgoings	quired to	£	£

## 2. Your retirement finances

0 1		
Customer name		

1 Personal pensions (for example a personal pension plan, individual pension, private pension, stakeholder pension or occupational pension)		
Name of provider	Approximate current value	
	£	
	£	
	£	
	٤	
	٤	
	٤	
	٤	
	٤	
	٤	
	£	
	٤	
	٤	

2 Final salary pensions (you can find details about the value of your final salary pension by checking the benefit statement issued by your scheme provider)

Name of provider	Approximate annual income in retirement
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£

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

Name of savings	Approximate current value	
	£	
	£	
	£	
	£	
	٤	
	٤	

## 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
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£



£