RETIREMENT PLANNING MINI KIT

Retirement Budget Kit

Simple worksheets for income, spending, savings, and flexible work.

THIS COPY BELONGS TO

Her Next Chapter Co.

Monthly income plan

Income source	Expected	Actual	Notes
Pension	$	$	
Supplement	$	$	
Social Security	$	$	
Part-time work	$	$	
Investments	$	$	
Other	$	$	
TOTAL	$	$	

Essential monthly spending

Expense	Planned	Actual	Difference
Housing	$	$	$
Utilities	$	$	$
Groceries	$	$	$
Transportation	$	$	$
Insurance	$	$	$
Health care	$	$	$
Debt	$	$	$
TOTAL	$	$	$

Lifestyle spending

Expense	Planned	Actual	Notes
Dining out	$	$	
Travel	$	$	
Hobbies	$	$	
Gifts	$	$	
Pets	$	$	
Home projects	$	$	
Other	$	$	
TOTAL	$	$	

Annual and irregular expenses

Divide annual totals by 12 to create a monthly sinking-fund target.

Expense	Annual total	Monthly set-aside	Due
Property taxes	$	$	
Insurance	$	$	
Vehicle costs	$	$	
Home maintenance	$	$	
Travel	$	$	
Holiday gifts	$	$	
Medical	$	$	
Other	$	$	

Flexible-work calculator

Use after-tax estimates when possible.

Goal	Amount
Monthly income gap	$
Desired extra savings	$
Total monthly work goal	$
Preferred hours per month	
Minimum net hourly rate	$

Work I would enjoy - and boundaries I want to keep

A plan can be simple and still be powerful.

Use these pages as often as you need, and update them whenever your dates, priorities, or circumstances change.

IMPORTANT NOTE

This printable is for general organization and education only. It is not financial, tax, legal, medical, admissions, or benefits advice. Verify important decisions with the appropriate organization or qualified professional.