Calculating Expenses
Pre-/Post-Retirement

BMO Private Wealth

Housing	Monthly
Mortgage/Rent	$
Property Tax	$
Cable/Internet	$
Home phone/cell	$
Electricity	$
Gas/Oil	$
Water	$
Home insurance	$
Home improvements	$
Maintenance/Repairs	$
Household supplies	$
Furnishings	$
Other, please specify:	
	$
	$
Subtotal	**$ 0**

Daily Living	Monthly
Groceries	$
Dining out	$
Medical/Dental	$
Personal care supplies	$
Salon/Barber	$
Clothing	$
Dry cleaning	$
Gifts	$
Charitable donations	$
Other, please specify:	
	$
	$
Subtotal	**$ 0**

Transportation	Monthly
Car loan/lease	$
Public transportation	$
Car insurance	$
Fuel	$
Maintenance/Repairs	$
Other, please specify:	
	$
	$
Subtotal	**$0**

Entertainment	Monthly
Sports/Hobbies	$
Vacation	$
Outdoor recreation	$
Concerts/Theatre/Movies	$
Books/Magazines/ Newspapers	$
Other, please specify:	
	$
	$
Subtotal	**$ 0**

Pets	Monthly
Food	$
Medical	$
Grooming	$
Other, please specify:	
	$
	$
Subtotal	**$ 0**

Support/Fees/Dues	Monthly
Alimony payments	$
Child support payments	$
Accountant fees	$
Lawyer fees	$
Membership fees/dues	$
Other, please specify:	
	$
	$
Subtotal	**$ 0**

Children	Monthly
Child care	$
School supplies	$
Extracurricular activities	$
Lunch money	$
Tuition	$
Toys/Games	$
Other, please specify:	
	$
	$
Subtotal	**$ 0**

Insurance	Monthly
Life insurance premiums	$
Disability insurance premiums	$
Long-term care premiums	$
Other, please specify:	
	$
	$
Subtotal	**$0**

Calculating your retirement needs

Total Current Annual Expenses (A)	
All subtotals X 12 months	$ 0
Total	**$ 0**

Estimated % of Total Current Annual Expenses Needed During Retirement (B)	
	%

Total Annual Retirement Need (A) X (B)	
A	$ 0
B	%
Total	**$ 0**

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