

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.)

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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

Net Income

Total monthly income:	
Minus total expenses:	
TOTAL	

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	
Donations	
Other	

Subtotal