

## Projected Retirement Budget

### Income

Social Security  
 Computers Workshops/Articles  
 Father's Pension  
 Mother's Pension  
 TSA Income Interest  
 Roth IRA Income Interest  
 Private Teaching  
**Subtotal**

### Notes

At 66 years of age drawing  
 Could earn money?  
 Pension will be more in 2011  
 Pension will be more in 2013

Could earn money?

**\$0.00 Could earn more money?**

### Expenses

#### Home

Mortgage (5.25%)  
 2nd Mortgage: Time-Share (paid off)  
 Qwest  
 EDS Waste  
 Excel Engery Utilities  
 Consolidated Water  
 Car Repairs  
 Hot Tub Maintenance

Fixed for 25 more years  
 Paid off in 2009, July  
 Phone/Internet/Long Distance

More efficient services

#### Insurance

Life Insurance (\$225 presently till 2010)  
 Assisted-Living Insurance  
 Father's Medical Insurance  
 Wife's Medical  
 Car insurance  
 Home Insurance

Not sure what additional coverage for 5 or 10  
 Rates set fo Set for life

Will go down at age 65 to \$303.00  
 Need newer/fewer cars before retirement!  
 Will go up over time

#### Food

Food  
 Restaurants  
 Vitamins/Perscriptions  
 Home Storage

Could be less

Need more before retirement

#### Church

Tithing  
 Mission Savings

Approximately 50% lower in retirement  
 Need \$54,000 for 18 month Mission

#### Business

Computer Repairs  
 Internet Home Service  
 Cell Phones  
 Wireless Internet Service  
 Income Tax Preparation  
 Pager  
 Instrument Insurance  
 Professional Memberships

Part of Qwest Package  
 Two Cellular Phones  
 Only need one service

Maybe on one pager now

#### Gasoline

Home Use  
 Trips

#### Flex

Medical

What Doesn't Medicare Pay?

Dentist	What Doesn't Medicare Pay?
Vision	What Doesn't Medicare Pay?
Grand Timber Time Share Dues	
Entertainment	Theatre/Music subcriptio
Newspaper	Sunday Only
Science Digest Subscription	
Economist Subscription	
Gifts for Grandchildren	
Vacation	
Federal & State Taxes	
Federal	Based on current taxes
State	Based on current taxes
Investments	
Savings	
<b>Subtotals</b>	<b>\$0.00</b>
<b>Net monthly balance</b>	<b>\$0.00</b>