

Spending Reality Check (Lifestyle-Based Retirement Estimate)

Purpose: Replace vague "retirement numbers" with real life costs

Housing		
Current monthly spending		
Retirement-adjusted monthly estimate		
Notes on likely changes		

Healthcare		
Current monthly spending		
Retirement-adjusted monthly estimate		
Notes on likely changes		

Food		
Current monthly spending		
Retirement-adjusted monthly estimate		
Notes on likely changes		

Transportation		
Current monthly spending		
Retirement-adjusted monthly estimate		

Notes on likely changes		

Fun		
Current monthly spending		
Retirement-adjusted monthly estimate		
Notes on likely changes		

Other essentials		
Current monthly spending		
Retirement-adjusted monthly estimate		
Notes on likely changes		

Tip: Base estimates on how you actually live, then adjust for likely retirement changes (housing, healthcare, travel, commuting, and time use). Review annually.