

## RETIREE BUDGET w/ Inflation & Recession

CATEGORY	MONTHLY	NON-MONTHLY	2021	% Change	2022
<b>INCOME</b>	4,000	0	48,000		51,840
Social Security	4,000		48,000	8%	51,840
<b>INCOME TAXES</b>	320	0	3,840		4,147
Federal Income Tax	320	0	3,840	0%	4,147
<b>HOME EXPENSES</b>	900	19,700	30,500		32,400
Mortgage (P&I only)			0	0%	0
Property Tax		8,500	8,500	0%	8,500
Insurance		1,200	1,200	12%	1,344
Utilities	500		6,000	12%	6,720
Home Services	400		4,800	7%	5,136
Maintenance & Repair		10,000	10,000	7%	10,700
<b>DEBT</b>	500	0	6,000		6,000
Car Loan	500		6,000	0%	6,000
<b>INSURANCE</b>	1,000	8,500	20,500		20,915
Medical/Dental/Vision	1,000		12,000	2%	12,240
Auto		2,500	2,500	7%	2,675
Long Term Care		6,000	6,000	0%	6,000
<b>NON-DISCRETIONARY</b>	1,400	11,000	27,800		29,836
Data (Phone/Internet/Cable/Streaming)	500		6,000	7%	6,420
Professional Services (CPA/Legal)		1,500	1,500	3%	1,545
Medical (out of pocket)	250	2,500	5,500	5%	5,775
Health/Beauty/Gym/Hair	250		3,000	7%	3,210
Car (gas, maintenance, Uber, parking)	350	1,000	5,200	12%	5,824
Pets	50	1,000	1,600	7%	1,712
Gifts		5,000	5,000	7%	5,350
<b>DISCRETIONARY</b>	2,850	25,000	59,200		64,164
Food	2,000		24,000	10%	26,400
Shopping	500	5,000	11,000	7%	11,770
Entertainment / Fun	250		3,000	7%	3,210
Miscellaneous / Cash	100		1,200	7%	1,284
Travel / Vacation		15,000	15,000	10%	16,500
Charity		5,000	5,000	0%	5,000
<b>Total Expenses</b>	<b>6,970</b>	<b>64,200</b>	<b>147,840</b>		<b>157,462</b>
<b>Cash Flow Before Savings</b>	<b>-2,970</b>	<b>-64,200</b>	<b>-99,840</b>		<b>-105,622</b>