

# Retirement Income Gap Worksheet

Compare your desired monthly income with estimated retirement income sources to identify the gap.

## Monthly retirement income goal

Desired monthly income in retirement	
Estimated monthly expenses	
Inflation adjustment considered?	

## Expected monthly income sources

FERS pension	
Social Security	
TSP withdrawal	
Military retirement	
Brokerage withdrawal	
Roth/traditional IRA	
Rental, business, or other income	
Total estimated monthly income	

## Gap calculation

Line	Amount
Desired monthly income	
Minus estimated monthly income	
Estimated monthly gap or surplus	

Reminder: These worksheets are for education and organization only. Verify actual benefit amounts, eligibility, tax treatment, and contribution limits with official sources and qualified professionals.