

# 人生後半戦の経済面を含めたライフプランニングシート

## (ケース1 製造業)

### 我が家の出来事

| 西暦       |     | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 |  |
|----------|-----|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|
| 年齢       | 本人  | 55   | 56   | 57   | 58   | 59   | 60   | 61   | 62   | 63   | 64   | 65   | 66   | 67   | 68   | 69   | 70   | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   | 80   | 81   | 82   | 83   | 84   | 85   | 86   |  |
|          | 妻   | 52   | 53   | 54   | 55   | 56   | 57   | 58   | 59   | 60   | 61   | 62   | 63   | 64   | 65   | 66   | 67   | 68   | 69   | 70   | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   | 80   | 81   | 82   | 83   |  |
|          | 子ども | 20   | 21   | 22   | 23   | 24   | 25   | 26   | 27   | 28   | 29   | 30   | 31   | 32   | 33   | 34   | 35   | 36   | 37   | 38   | 39   | 40   | 41   | 42   | 43   | 44   | 45   | 46   | 47   | 48   | 49   | 50   | 51   |  |
| 想定される出来事 | 本人  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|          | 仕事  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|          | 学習  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|          | 余暇  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|          | 家族  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|          | 妻   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|          | 子   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|          | 親   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
| 住居       |     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
| 車        |     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
| その他      |     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |

### 家計の収支

| 西暦   |      | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 収入   | 本人   | 500  | 500  | 500  | 500  | 500  | 500  | 300  | 300  | 300  | 300  | 300  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  | 180  |      |
|      | 妻    | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   | 60   |      |
|      | 年金   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|      | その他  |      |      |      |      |      | 1000 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|      | 収入合計 | 600  | 600  | 600  | 600  | 600  | 1600 | 400  | 400  | 400  | 400  | 400  | 280  | 280  | 280  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  | 240  |      |
| 支出   | 生活費  | 300  | 300  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  | 260  |      |
|      | 住宅費  | 140  | 140  | 140  | 140  | 140  | 140  | 140  | 140  | 140  | 140  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|      | 教育費  | 50   | 50   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|      | その他  | 90   | 90   | 90   | 90   | 90   | 290  | 70   | 70   | 70   | 70   | 220  | 70   | 70   | 70   | 70   | 70   | 70   | 70   | 70   | 70   | 70   | 70   | 70   | 70   | 70   | 220  | 70   | 70   | 70   | 70   | 70   |      |
|      | 支出合計 | 580  | 580  | 490  | 490  | 490  | 690  | 470  | 470  | 470  | 470  | 480  | 330  | 330  | 330  | 330  | 330  | 330  | 330  | 330  | 330  | 330  | 330  | 330  | 330  | 330  | 480  | 330  | 330  | 330  | 330  | 330  |      |
| 年間収支 | 20   | 20   | 110  | 110  | 110  | 910  | -70  | -70  | -70  | -70  | -80  | -50  | -50  | -50  | -90  | -90  | -90  | -90  | -90  | -90  | -90  | -90  | -90  | -90  | -90  | -90  | -240 | -90  | -90  | -90  | -90  | -90  |      |
| 貯蓄残高 | 500  | 520  | 630  | 740  | 850  | 1760 | 1690 | 1620 | 1550 | 1480 | 1400 | 1350 | 1300 | 1250 | 1160 | 1070 | 980  | 890  | 800  | 710  | 620  | 530  | 440  | 350  | 260  | 20   | -70  | -160 | -250 | -340 | -430 | -520 |      |