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Annual Early Retirement Living Expenses	
Housing (mortgage, rent, homeowners/rental insurance, maintenance, furnishings, property taxes)	\$
Utilities (electricity, heat, water, phone, cable)	\$
Transportation (car payments, insurance, gas, repairs, etc.)	\$
Food	\$
Insurance (medical, dental, disability, life)	\$
Taxes (Federal/State income taxes, Social Security if you plan on working after early retirement)	\$
Education	\$
Clothing	\$
Travel and recreation	\$
Debts (loans, credit card payments)	\$
Gifts (charitable, personal)	\$
Savings and Investments	\$
Miscellaneous	\$
TOTAL	\$

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For detailed information, please review both PERAC Memo #21, 2020 and PERAC ... Is there

an early retirement incentive program for Massachusetts teachers?

[LATEST UPDATE: 3 sec ago] ab995cc31a