

LIVING EXPENSES (today's dollars)

MONTHLY ANNUAL

Housing Expenses

	<u>Monthly / Annual</u>	<u>Future Changes</u>
Rent		
Mortgage (Principal & Interest)		
Improvements, Maintenance, Tools		
Utilities (power, water, garbage, phone, cable, alarm)		
Furniture, Appliances, Household Goods		
Services (housekeeper, gardener)		
Property Taxes		
Other (condo/homeowners fee)		

Food

Groceries		
Dining Out (coffee, snacks)		

Transportation

Gas		
DMV Registration		
Repairs, Maintenance		
Parking, Tolls, Mass Transit		
Car Payments		

Personal Expenses

Personal Items, Clothing		
Personal Care		
Recreation, Entertainment		
Gifts (non-charitable donations)		
Charitable Donations		
Books, Subscriptions, Hobby Expenses		
Childcare		
Private school, summer camps, etc.		
Travel & Vacation		
Student Loans		
Other (pets/vet bills, etc.)		

Insurance

Home / Renter's Insurance		
Auto Insurance		
Medical, Dental, Vision Insurance Premiums		
Disability Insurance		
Life Insurance		
Long Term Care Insurance Premiums		
Other Insurance (umbrella, etc.)		

Medical Expenses

Medical, Dental, Vision, Chiropractor Expenses (not insurance premiums)		
Prescriptions		

Savings Contributions

Retirement* (IRA, 401(k), 403(b), etc.)		
Other (college savings, emergency funds, etc.)		

TOTAL

<u>0</u>		<u>0</u>	
----------	--	----------	--