

LIVING EXPENSES (today's dollars)

q Monthly or q Annual

	<u>CURRENT</u>	<u>FUTURE</u>
<u>Housing Expenses</u>		
Rent or Mortgage		
Improvements, Maintenance, Tools		
Utilities (power, water, garbage, phone, cable, alarm)		
Furniture, Appliances, Household Goods		
Services (housekeeper, gardener)		
Property Taxes		
Other (condo/homeowners fee, insurance)		
 <u>Food</u>		
Groceries		
Dining Out (coffee, snacks)		
 <u>Transportation</u>		
Gas & Oil		
Auto Insurance & DMV Registration		
Repairs, Maintenance		
Parking, Tolls, Mass Transit		
Car Payments		
 <u>Personal Expenses</u>		
Personal Items, Clothing		
Personal Care		
Recreation, Entertainment		
Gifts (non-charitable donations)		
Charitable Donations		
Books, Subscriptions, Hobby Expenses		
Childcare		
Travel & Vacation		
Other (pets/vet bills, etc.)		
 <u>Insurance</u>		
Life Insurance		
Disability Insurance		
Long Term Care Insurance Premiums		
 <u>Medical Expenses</u>		
Medical & Dental Insurance Premiums		
Medical, Dental, Vision, Chiropractor Expenses (not insurance premiums)		
Prescriptions		
 <u>Savings Contributions</u>		
Retirement* (IRA, 401(k), 403(b), etc.)		
Other (college savings, emergency funds, etc.)		
<b>TOTAL</b>	<hr/> <hr/>	<hr/> <hr/>

\* Contributions occur via: q regular payroll deductions q writing a check at tax time q other