

LIVING EXPENSES (today's dollars)

q Monthly or q Annual

Housing Expenses

	<u>ACTUAL</u>	<u>ESTIMATED</u>
Rent or Mortgage		
Improvements, Maintenance		
Utilities (power, water, garbage, phone, cable, alarm)		
Furniture, Appliances, Household Goods		
Services (housekeeper, gardener)		
Property Taxes		
Other (condo/homeowners fee, insurance)		

Food

Groceries		
Dining Out (coffee, snacks)		

Transportation

Gas & Oil		
Auto Insurance & 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		
Travel & Vacation		
Life & Disability Insurance Premiums		
Other (pets/vet bills, etc)		

Medical Expenses

Medical & Dental Insurance		
Medical, Dental, Vision, Chiropractor expenses		
Prescriptions		

Savings

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

TOTAL

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