Current/Future Living Expenses

|  |  |  |
| --- | --- | --- |
| **Category** | **Description** | **Estimated Monthly Budget Amount (Current/Future)** |
| Food | Eating at home | $ |
|  | Dining out | $ |
| Shelter | Primary Home Mortgage (P&I only) / Rent | $ |
|  | Fixed Mortgage? Y/N  | Month/Yr. Paid Off? \_\_\_\_/\_\_\_\_ |
|  | Property taxes (please separate from mortgage) | $ |
|  | Insurance (please separate from mortgage) | $ |
|  | Utilities (heating, electric, phone, cable, internet, etc) | $ |
|  | Improvements/upkeep | $ |
|  | Regular maintenance – indoor and outdoor | $ |
|  | Secondary home expenses | $ |
|  | Other: | $ |
| Healthcare | Medicare + gap | $ |
|  | Health insurance premiums | $ |
|  | Co-payments/Rx/out-of-pocket | $ |
|  | Emergencies | $ |
|  | Medical supplies | $ |
| Travel and Transportation | Auto payments | $ |
|  | Auto maintenance, insurance, taxes | $ |
|  | Fuel | $ |
|  | Public transportation | $ |
|  | Vacation/Travel | $ |
|  | Other: | $ |
| Insurance | Life Insurance | $ |
|  | Long-term care payments | $ |
|  | Emergency funds | $ |
|  | Other: | $ |
| Personal Care | Clothing | $ |
|  | Personal care | $ |
|  | Other: | $ |
| **Category** | **Description** | **Estimated Monthly Budget Amount** |
| Other | Entertainment | $ |
|  | Hobbies, sports, arts | $ |
|  | Extended family care | $ |
|  | Education/classes | $ |
|  | Other: | $ |
|  | Other: | $ |
|  | Other: | $ |
| Taxes | Charitable contributions | $ |
|  | Other: | $ |
| TOTAL |  | $ |

Basic expenses questions you may have:

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| --- |
| How often do you purchase cars? |
| What kind of Vacations would you like to take? |
| Other big purchase you might be thinking about? |
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