

## Your Lifestyle Expenses

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Use this worksheet to determine your current cost of living as well as your projected cost of living after a life change (ie. retirement, sale of home, etc.). List all figures in today's dollars and on an annual basis. Provide an annual allocation for irregular costs such as cars and renovations.

		Current		Projected				Current		Projected	
		Monthly	Annual (Calculate)	Annual				Per Month	Annual (Calculate)	Annual	
<b>Housing</b>								<b>Healthcare</b>			
Mortgage / Rent			\$0			Medical (not covered by insurance)			\$0		
Condo/co-op fees			\$0			Prescription drugs			\$0		
Property tax			\$0			Vitamins / supplements			\$0		
Water tax			\$0			Dental costs			\$0		
School tax			\$0			Glasses / Contacts			\$0		
Home insurance			\$0			Medical Insurance premiums			\$0		
Alarm System			\$0			Other			\$0		
Heating - (gas / oil / wood)			\$0			<b>Personal</b>					
Electricity / Hydro			\$0			Health club / exercise			\$0		
Cable television			\$0			Grooming and cosmetics			\$0		
Telephone			\$0			Clothing / online shopping			\$0		
Internet			\$0			Dry cleaning and laundry			\$0		
Cell phone			\$0			Other			\$0		
Housekeeping/cleaning			\$0			<b>Leisure / entertainment</b>					
Garden/Lawn care			\$0			Vacations			\$0		
Snow removal			\$0			Entertainment (sports, theater)			\$0		
Maintenance, repair			\$0			Subscriptions (Netflix, Spotify, etc)			\$0		
Renovation (annualize)			\$0			Books / newspapers/ magazines			\$0		
Furniture (annualize)			\$0			Hobbies			\$0		
Other			\$0			Memberships (golf/club/etc.)			\$0		
<b>Food</b>								<b>Insurance Costs</b>			
Groceries			\$0			Education, lessons, courses			\$0		
Restaurants/Take-out			\$0			Other			\$0		
Alcohol/Tobacco			\$0			<b>Debt Service</b>					
Coffee/Snacks/etc			\$0			Investment Loans			\$0		
Other			\$0			Personal Loans			\$0		
<b>Children</b>								<b>Savings</b>			
Tuition / books / supplies			\$0			Retirement savings			\$0		
Extra curricular / sports			\$0			Education savings			\$0		
Nanny / babysitter			\$0			Other savings			\$0		
Daycare			\$0			Other savings			\$0		
Allowance			\$0			<b>Miscellaneous</b>					
Child Support payments			\$0			Alimony payments			\$0		
Tutors / therapist /etc			\$0			Charity / Helping others			\$0		
Other			\$0			Gifts (birthdays/holidays)			\$0		
<b>Transportation</b>								<b>Total current expenses</b>			
Auto purchase (annualize)			\$0			Other			\$0		
Lease or loan payments			\$0			<b>Total retirement expenses</b>					
Auto repair (annualize)			\$0			<b>Input net take-home pay/yr</b>					
Gasoline			\$0			<b>Discrepancy</b>					
Auto licenses & registration			\$0						\$0		
Auto Insurance			\$0						\$0		
Parking costs			\$0						\$0		
Tickets / Fines			\$0						\$0		
Public transit / Bus Pass			\$0						\$0		
Taxi / Uber			\$0						\$0		
Satellite Radio			\$0						\$0		
Other			\$0						\$0		

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