

## Estimated Monthly Cost of Living

Monthly Average	Now	After Retirement
<b>Shelter:</b>		
Rent/mortgage payments	\$	\$
Property taxes	\$	\$
Electricity, heat (gas or oil)	\$	\$
Water, sewer, garbage, recycling	\$	\$
Phone, cellular phone	\$	\$
House cleaning, repair, yard care	\$	\$
Furniture, appliances	\$	\$
Floor covering, window treatments	\$	\$
	\$	\$
<b>Insurance:</b>		
Home or renters	\$	\$
Life	\$	\$
Disability	\$	\$
Health	\$	\$
Automobile	\$	\$
Umbrella liability	\$	\$
	\$	\$
<b>Transportation:</b>		
Monthly car payment(s)	\$	\$
Gasoline	\$	\$
Maintenance and repairs	\$	\$
Bus/taxi/train/tolls/parking	\$	\$
License and vehicle registration	\$	\$
	\$	\$
<b>Clothing:</b>		
Clothing for entire household	\$	\$
Laundry/dry cleaning	\$	\$
	\$	\$
<b>Subtotal</b>		
	\$	\$

Monthly Average	Now	After Retirement
<b>Food:</b>		
Food at home (groceries)	\$	\$
Food away from home (work, school lunches)	\$	\$
	\$	\$
<b>Entertainment:</b>		
Meals out	\$	\$
Vacations, trips	\$	\$
Music, sports, movies	\$	\$
Television, cable TV, computer	\$	\$
Memberships/dues	\$	\$
	\$	\$
<b>Donations:</b>		
Religious	\$	\$
Charitable/political	\$	\$
<b>Savings, Investments:</b>		
Banks, savings & loan, credit union	\$	\$
Company pension, profit sharing plans, 401(k) plans	\$	\$
Retirement: Keogh, IRA, SEP, investments	\$	\$
Money market fund	\$	\$
Emergency fund	\$	\$
	\$	\$
<b>Health Care:</b>		
Medications	\$	\$
Doctor, dentist, oculist	\$	\$
Eye glasses, hearing aids	\$	\$
Deductible/co-payment	\$	\$
Care of aged or disabled relative	\$	\$
	\$	\$
<b>Subtotal</b>		
	\$	\$

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