

**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				\$0		
Condo/co-op fees			\$0				\$0		
Property tax			\$0				\$0		
Water tax			\$0				\$0		
School tax			\$0				\$0		
Home insurance			\$0				\$0		
Alarm System			\$0				\$0		
Heating - (gas / oil / wood)			\$0						
Electricity / Hydro			\$0				\$0		
Cable television			\$0				\$0		
Telephone			\$0				\$0		
Internet			\$0				\$0		
Cell phone			\$0				\$0		
Housekeeping/cleaning			\$0						
Garden/Lawn care			\$0						
Snow removal			\$0						
Maintenance, repair			\$0						
Renovation (annualize)			\$0						
Furniture (annualize)			\$0						
Other			\$0						
<b>Food</b>				<b>Personal</b>					
Groceries			\$0						
Restaurants/Take-out			\$0						
Alcohol/Tobacco			\$0						
Coffee/Snacks/etc			\$0						
Other			\$0						
<b>Children</b>				<b>Leisure / entertainment</b>					
Tuition / books / supplies			\$0						
Extra curricular / sports			\$0						
Nanny / babysitter			\$0						
Daycare			\$0						
Allowance			\$0						
Child Support payments			\$0						
Tutors / therapist /etc			\$0						
Other			\$0						
<b>Transportation</b>				<b>Insurance Costs</b>					
Auto purchase (annualize)			\$0						
Lease or loan payments			\$0						
Auto repair (annualize)			\$0						
Gasoline			\$0						
Auto licenses & registration			\$0						
Auto Insurance			\$0						
Parking costs			\$0						
Tickets / Fines			\$0						
Public transit / Bus Pass			\$0						
Taxi / Uber			\$0						
Satellite Radio			\$0						
Other			\$0						
				<b>Debt Service</b>					
				Investment Loans					
				Personal Loans					
				Lines of Credit					
				Other					
				<b>Savings</b>					
				Retirement savings					
				Education savings					
				Other savings					
				Other savings					
				<b>Miscellaneous</b>					
				Alimony payments					
				Charity / Helping others					
				Gifts (birthdays/holidays)					
				Pets (food/veterinary etc.)					
				Fees (banking, accounting, etc)					
				Other					
				<b>Total current expenses</b>		<b>\$0</b>			
				<b>Total retirement expenses</b>				<b>\$0</b>	
				Input net take-home pay/yr					
				Discrepancy		\$0			