

## ESTIMATED LIVING EXPENSES (\$)

<b>Savings and Investing</b>	<u>Monthly</u>	<u>Annual</u>	<u>Total</u>
Emergency fund	_____	_____	
Roth/Traditional IRA	_____	_____	
Employer retirement plans	_____	_____	
College savings	_____	_____	
After-tax savings	_____	_____	□
<b>Housing</b>			
Mortgage payment	_____	_____	
Property taxes	_____	_____	
Repairs & maintenance	_____	_____	
Termite & pest control	_____	_____	
Services: AC, furnace, windows, chimney, gutters	_____	_____	
Furniture & furnishings	_____	_____	
Lawn care	_____	_____	
Cleaning service	_____	_____	
Rainy day fund	_____	_____	□
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<b>Utilities</b>			
Gas	_____	_____	
Electric	_____	_____	
Water and sewer	_____	_____	
Trash collection	_____	_____	
Cable TV	_____	_____	
Internet connection	_____	_____	
Local telephone	_____	_____	
Long distance telephone	_____	_____	
Mobile phone	_____	_____	□
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<b>Health (after insurance reimbursement)</b>			
Doctor	_____	_____	
Dentist	_____	_____	
Ophthalmologist	_____	_____	
Alternative health practitioners	_____	_____	
Therapist	_____	_____	
Health club/gym	_____	_____	
Prescriptions	_____	_____	
Massage	_____	_____	
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<b>Professional Services</b>			
Accountant/Tax preparation	_____	_____	
Financial planner	_____	_____	
Attorney	_____	_____	
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<b>Food</b>			
Groceries	_____	_____	
Eating out	_____	_____	
Coffeehouse	_____	_____	
Wine & alcohol	_____	_____	□

	<u>Monthly</u>	<u>Annual</u>	<u>Total</u>
<b>Insurance</b>			
Auto	_____	_____	
Home	_____	_____	
Umbrella	_____	_____	
Health	_____	_____	
Life	_____	_____	
Long term care	_____	_____	
Disability	_____	_____	
_____	_____	_____	<input type="text"/>
<b>Transportation</b>			
Gas	_____	_____	
Repair & maintenance	_____	_____	
Parking fees	_____	_____	
Vehicle tax	_____	_____	
Registration & inspection	_____	_____	
AAA	_____	_____	
_____	_____	_____	<input type="text"/>
<b>Recreation</b>			
Club memberships	_____	_____	
Entertainment	_____	_____	
Travel & vacation	_____	_____	
Hobbies	_____	_____	
Books and subscriptions	_____	_____	
_____	_____	_____	<input type="text"/>
<b>Clothing &amp; Shoes</b>	_____	_____	<input type="text"/>
<b>Child Care</b>	_____	_____	<input type="text"/>
<b>Education</b>	_____	_____	<input type="text"/>
<b>Charitable Contributions</b>	_____	_____	<input type="text"/>
<b>Pet Care</b>			
Food	_____	_____	
Vet	_____	_____	
Grooming & kennel	_____	_____	<input type="text"/>
<b>Debt Repayment</b>			
Credit cards	_____	_____	
Student loans	_____	_____	
Auto loans	_____	_____	
_____	_____	_____	<input type="text"/>
<b>Miscellaneous</b>			
Office/computer supplies	_____	_____	
Gifts	_____	_____	
Hair	_____	_____	
Personal care	_____	_____	
_____	_____	_____	<input type="text"/>