

Lifestyle Expenses

Envision your own lifestyle and goals and think about the expenses you incur — or might incur. Determine which expenses are must-have (essential) and which are nice-to-have (discretionary). Enter your estimated monthly expenses in the appropriate column.

		ESSENTIAL	DISCRETIONARY
Housing	Mortgage/Rent/Fees	\$	\$
	Property Taxes & Insurance	\$	\$
	Utilities	\$	\$
	Household Maintenance	\$	\$
	Household Improvement(s)	\$	\$
Food	Home	\$	\$
	Dining Out	\$	\$
Transportation	Vehicle Purchase/Lease	\$	\$
	Auto Insurance & Taxes	\$	\$
	Fuel & Maintenance	\$	\$
	Public/Private Transportation	\$	\$
Health Care	Health Insurance	\$	\$
	Medicare/Medigap	\$	\$
	Copays/Uncovered Medical Costs	\$	\$
	Drugs & Medical Supplies	\$	\$
Personal Insurance	Life/Disability/Other	\$	\$
	Long-Term Care	\$	\$
Personal	Clothing	\$	\$
	Products & Services	\$	\$
	Family Care/Education	\$	\$
	Hobbies	\$	\$
	Entertainment	\$	\$
	Travel	\$	\$
	Charitable Contributions	\$	\$
	Income Taxes	\$	\$
	Other	\$	\$
Subtotal		\$ -	\$ -
Total Monthly Expenses		\$ -	