

Worksheet 9 – Monthly Cost of Living Worksheet

Shelter		Medical and Health	
Rent or mortgage payments	\$ _____	Medications	\$ _____
Real estate taxes	\$ _____	Physician, dentist, hospital	\$ _____
Home insurance	\$ _____	Eyeglasses, hearing aids	\$ _____
		Health insurance	\$ _____
Household Operation and Maintenance		Recreation, Education, and Other	
Home repair, yard care	\$ _____	Books, newspapers, magazines	\$ _____
Water	\$ _____	Club memberships, dues	\$ _____
Telephone, TV dish/cable	\$ _____	Movies, sports events, concerts	\$ _____
Waste disposal	\$ _____	Sport and hobby equipment, supplies	\$ _____
Cleaning and laundry supplies	\$ _____	Vacations, celebrations, weekend trips	\$ _____
Electric	\$ _____	Adult continuing education	\$ _____
Gas, fuel oil	\$ _____	Pets: care, food, license	\$ _____
Furniture, fixtures	\$ _____	Other	\$ _____
Garden, yard equipment, supplies	\$ _____		
Other	\$ _____		
Food, Beverages		Contributions	
Food at home	\$ _____	Church	\$ _____
Food away from home	\$ _____	Charities	\$ _____
Entertaining expenses	\$ _____	Gifts	\$ _____
Automobile and Transportation		Taxes and Insurance	
Car payment	\$ _____	U.S. taxes	\$ _____
Repairs	\$ _____	State taxes	\$ _____
Gasoline and oil	\$ _____	Local taxes	\$ _____
License, registration	\$ _____	Life insurance	\$ _____
Insurance	\$ _____	Property insurance (not homeowners)	\$ _____
Other transportation	\$ _____		
Clothing		Savings, Investments	
New clothing	\$ _____	Banks, savings and loan, credit union	\$ _____
Laundry not done at home	\$ _____	Company pension, profit-sharing plan	\$ _____
Dry cleaning	\$ _____	Stocks, bonds, real estate	\$ _____
Shoe repair	\$ _____	Retirement: Keogh, IRA	\$ _____
Personal		Irregular Expenses	
Cosmetics and toiletries	\$ _____		\$ _____
Barber and beauty shops	\$ _____		\$ _____
Smoking supplies, alcohol	\$ _____		\$ _____
Stationery, postage	\$ _____		\$ _____
TOTAL MONTHLY EXPENSES			\$ _____

Adapted from *Ready, Set, Retire: Financial Planning*, FM-1167a, Daves, Dippold, Schuchardt, Iowa State University CES, 11/85 (based on information from the original *Financial Planning for Retirement*, NCR-264 by Anne Field and Irene Hathaway).

Financial Planning Workbook

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