

# Monthly Budget of Living and Lifestyle Expenses

LIVING EXPENSES (MUST -HAVES)	MONTHLY COST
Housing <i>mortgage payments, rent, insurance, property tax</i>	
Utilities <i>gas, water, electricity, telephone, cable</i>	
Food/Groceries/Meals	
Transportation	
Personal <i>clothing, haircuts, dry cleaning, toiletries</i>	
Health Care <i>medical insurance, vision/dental, prescriptions and other out-of-pocket expenses</i>	
Life, Disability, and Long-Term Care Insurance	
Other	
<b>TOTAL MONTHLY MUST-HAVE EXPENSES</b>	

LIFESTYLE EXPENSES (WANTS)	MONTHLY COST
Entertainment <i>movies, theater, sporting events, restaurants</i>	
Travel & Recreation <i>Hotels, airfare and RV/boat expenses</i>	
Memberships <i>Golf, health club and yoga</i>	
Gifts and Donations	
Other	
<b>TOTAL MONTHLY LIFESTYLE EXPENSES</b>	

<b>TOTAL MONTHLY EXPENSES</b>	
<b>TOTAL MONTHLY MUST-HAVE EXPENSES</b>	
<b>TOTAL MONTHLY LIFESTYLE EXPENSES</b>	
<b>TOTAL MONTHLY EXPENSES</b> <i>MONTHLY MUST-HAVES + LIFESTYLE</i>	

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