

## Worksheet 9 – Monthly Cost of Living Worksheet

<b>Shelter</b>		<b>Medical and Health</b>	
Rent or mortgage payments	\$ _____	Medications	\$ _____
Real estate taxes	\$ _____	Physician, dentist, hospital	\$ _____
Home insurance	\$ _____	Eyeglasses, hearing aids	\$ _____
		Health insurance	\$ _____
<b>Household Operation and Maintenance</b>		<b>Recreation, Education, and Other</b>	
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	\$ _____		
<b>Food, Beverages</b>		<b>Contributions</b>	
Food at home	\$ _____	Church	\$ _____
Food away from home	\$ _____	Charities	\$ _____
Entertaining expenses	\$ _____	Gifts	\$ _____
<b>Automobile and Transportation</b>		<b>Taxes and Insurance</b>	
Car payment	\$ _____	U.S. taxes	\$ _____
Repairs	\$ _____	State taxes	\$ _____
Gasoline and oil	\$ _____	Local taxes	\$ _____
License, registration	\$ _____	Life insurance	\$ _____
Insurance	\$ _____	Property insurance (not homeowners)	\$ _____
Other transportation	\$ _____		
<b>Clothing</b>		<b>Savings, Investments</b>	
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	\$ _____
<b>Personal</b>		<b>Irregular Expenses</b>	
Cosmetics and toiletries	\$ _____		\$ _____
Barber and beauty shops	\$ _____		\$ _____
Smoking supplies, alcohol	\$ _____		\$ _____
Stationery, postage	\$ _____		\$ _____
<b>TOTAL MONTHLY EXPENSES</b>			\$ _____

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

**Chao Zhang**



## **Financial Planning Workbook:**

## Unveiling the Magic of Words: A Report on "**Financial Planning Workbook**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their capability to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**Financial Planning Workbook**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve in to the book is central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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