



## LIFESTYLE EXPENDITURE WORKSHEET

	CURRENT	ESTIMATED AT RETIREMENT
<b>HOME</b>		
RENT / MORTGAGE	_____	_____
PROPERTY TAXES / CONDO FEES	_____	_____
INSURANCE	_____	_____
HEAT	_____	_____
HYDRO / WATER	_____	_____
TELEPHONE / INTERNET	_____	_____
TV CABLE	_____	_____
REPAIRS / DECORATING / MAINTENANCE	_____	_____
APPLIANCE REPLACEMENT	_____	_____
OTHER	_____	_____
<b>TOTAL HOUSING COSTS</b>	<b>_____</b>	<b>_____</b>
<b>FOOD</b>		
FOOD	_____	_____
SUNDRIES / PERSONAL CARE	_____	_____
OUTSIDE MEALS	_____	_____
OTHER	_____	_____
<b>TOTAL FOOD COSTS</b>	<b>_____</b>	<b>_____</b>
<b>MEDICAL</b>		
SUPPLEMENTARY HEALTH INSURANCE	_____	_____
DRUGS	_____	_____
DENTIST / ORTHODONTIST	_____	_____
OPTOMETRIST / GLASSES	_____	_____
CHIROPRACTIC / OTHER PARAMEDICAL	_____	_____
OTHER	_____	_____
<b>TOTAL MEDICAL COSTS</b>	<b>_____</b>	<b>_____</b>
<b>CLOTHING</b>		
CLOTHES	_____	_____
FOOTWEAR	_____	_____
DRY CLEANING	_____	_____
OTHER	_____	_____
<b>TOTAL CLOTHING COSTS</b>	<b>_____</b>	<b>_____</b>
<b>TRANSPORTATION</b>		
CAR PAYMENT (OR PURCHASE FUND)	_____	_____
INSURANCE & LICENCE	_____	_____
MAINTENANCE	_____	_____
GAS / OIL	_____	_____
BUS / TRAIN / TAXI	_____	_____
OTHER	_____	_____
<b>TOTAL TRANSPORTATION COSTS</b>	<b>_____</b>	<b>_____</b>

	CURRENT	ESTIMATED AT RETIREMENT
<b>SAVINGS - INVESTMENTS - INSURANCE</b>		
SHORT-TERM SAVINGS		
RRSP/RRSP LOAN PAYMENT		
RESP		
MUTUAL FUNDS / STOCKS		
PROFESSIONAL FEES, ACCOUNTING		
DISABILITY INSURANCE		
LIFE INSURANCE		
OTHER		
<b>TOTAL SAVINGS - INVESTMENTS &amp; INSURANCE COSTS</b>		
<b>DISCRETIONARY</b>		
ENTERTAINMENT		
VACATION / TRAVEL		
CHRISTMAS GIFTS / PARTIES		
GIFTS TO FAMILY AND FRIENDS		
CHARITABLE CONTRIBUTIONS		
EDUCATION / SPECIAL COURSES		
HOBBIES / NEWSPAPER / MAGAZINES		
LIQUOR - WINE - BEER		
MEMBERSHIPS / DUES		
CIGARETTES / TOBACCO / ETC		
OTHER		
<b>TOTAL DISCRETIONARY COSTS</b>		
<b>TOTAL ESTIMATED EXPENDITURES</b>		