

LIGHTHOUSE FINANCIAL ADVISORS, INC.
LIVING EXPENSE FORM

NAME _____ DATE _____

Do your best to complete this form, only considering retirement expenses if you are within 10 years of retirement. This list of expenses is compiled not to analyze how you spend your income, but rather to see if you have an income surplus or shortage, and how that may change in the future.

DESCRIPTION	CURRENT MONTHLY EXPENSES	PROJECTED RETIREMENT EXPENSES
1. Food, Groceries, etc.		
2. Personal Care (Haircuts, etc.)		
3. Home Mortgage (Principal & Interest Only)		
4. Property Taxes		
5. Home Insurance		
6. Water/Sewer - Sanitation		
7. Rent for Residence		
8. Home Maintenance/Repair		
9. New Household Purchases		
10. Gas & Electric		
11. Telephone		
12. Cable Television		
13. Automobile - Fuel		
14. Automobile - Other (Repairs)		
15. Auto Insurance		
16. Client's Life Insurance		
17. Spouse's Life Insurance		
18. Child's Life Insurance		
19. Medical Insurance		
20. Disability Insurance		
21. Liability Insurance		

Page 2	DESCRIPTION	CURRENT	RETIREMENT
	22. Medical/Dental Expenses		
	23. Education - Books or Tuition		
	24. Lessons (Music/Dancing/Sports)		
	25. Children's Activities		
	26. Club Dues		
	27. Professional Dues		
	28. Employment Related Expenses (Uniforms)		
	29. Entertainment (Dinners/Movies)		
	30. Pocket Cash		
	31. Clothes		
	32. Cleaners/Laundry		
	33. Subscriptions (Newspapers, Magazines)		
	34. Car pool Fee and/or Parking		
	35. Housekeeping		
	36. Babysitter		
	37. Vacations/Travel		
	38. Gifts		
	39. Charitable Donations		
	40. Credit Cards		
	41. Loans		
	42. Investments – Client’s Retirement		
	43. Investments – Spouse’s Retirement		
	44. After Tax Investments		
	45. Education Funding		
	46. Savings Account		
	47. Federal Income Tax		
	48. State Income Tax		
	49. FICA		
	50. Other _____		
	TOTAL		