LIGHTHOUSE
Financial Advisors, Inc.
INVESTMENT ADVISORY ARM OF
LIGHTHOUSE WEALTH MANAGEMENT

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LIVING EXPENSES FORM

NAME: ____ DATE: ______________________

Please do your best to complete this form, considering retirement expenses only if you are within 10 years of retirement. This listing 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. Condo Fee		
8. Home Maintenance/Repair		
9. New Household Purchases		
10. Gas/Oil & Electric		
11. Telephone		
12. Cable Television		
13. Automobile - Fuel		
14. Automobile - Other (Repairs)		
15. Automobile Insurance		
16. Client's Life Insurance Premiums		
17. Spouse's Life Insurance Premiums		
18. Child's Life Insurance Premiums		
19. Medical/Dental/Vision/Pres. Ins. Premiums		
20. Disability Insurance Premiums		
21. Liability Insurance Premiums		
22. Medical/Dental Expenses		
23. Education (Books or Tuition)		
24. Lessons (Music/Dancing/Sports)		
25. Children's Activities		
26. Club Dues		
27. Professional Dues		

LIVING EXPENSES (Continued)

NAME: ____________________________________ DATE: ____________________

DESCRIPTION	CURRENT MONTHLY EXPENSES	PROJECTED RETIREMENT EXPENSES
28. Employment Related Expenses (Uniforms)		
29. Entertainment (Dinner/Movies)		
30. Pocket Cash		
31. Clothing		
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. Social Security/Medicare Tax		
50. Other		
TOTAL		