

Retirement Housing Affordability Worksheet

Monthly Income

\$ _____

Pension - self and spouse

\$ _____

Social Security - self and spouse

\$ _____

Other income (Rental, investments, etc.)

\$ _____

TOTAL monthly income

Current Monthly Expense

Ret. Community Monthly Expense

\$ _____

\$ _____

Current rent or mortgage OR monthly retirement community fees

\$ _____

\$ _____

Property Taxes

\$ _____

\$ _____

Home or rental insurance

\$ _____

\$ _____

Home or condo association fees

\$ _____

\$ _____

Utilities (Heat, sewer, water, garbage, electricity, cable, phone)

\$ _____

\$ _____

Home and yard maintenance; condo or home maintenance association fees

\$ _____

\$ _____

Laundry costs

\$ _____

\$ _____

Transportation (bus, taxis; car loans, insurance, maintenance, gas, licensing)

\$ _____

\$ _____

Parking

\$ _____

\$ _____

Food and beverages

\$ _____

\$ _____

Education and self-improvement (fitness, other)

\$ _____

\$ _____

Entertainment (dining out, recreation, etc.)

\$ _____

\$ _____

Health Care (insurance, including long-term care; medical, dental, drugs)

\$ _____

\$ _____

Other Insurance (life, disability, liability)

\$ _____

\$ _____

Federal Income Tax

\$ _____

\$ _____

Gifts (charitable, children, spouse, etc.)

\$ _____

\$ _____

Personal care, clothing, furnishings, cash

\$ _____

\$ _____

Travel

\$ _____

\$ _____

Other (including other outstanding debt--installment, credit card, etc.)

\$ _____

\$ _____

Total monthly housing costs

\$ _____

\$ _____

NET CASH (Monthly income minus total monthly expenses)

NEST EGG: One-Time Income (real property sale)

\$ _____

Estimated net income from property sale available for retirement community buy-in, to help support monthly living expense, or invest for future need