

WEALTH REGENERATION AT RETIREMENT PLANNING FOR A LIFETIME OF LEADERSHIP

Kaycee Krysty with Robert Moser, forward by James E. Hughes

Worksheet 3: Possible Spending Categories

Use this list as a starting place to determine the best categories to fit your spending.

Home

- Rent or mortgage payment
- Utilities
- Insurance
- Property taxes
- Maintenance
- Improvements

Food

- Groceries
- Eating out
- Entertaining

Health

- Insurance
- Out of pocket
- Fitness

Automobiles

- Lease/payment
- Gas
- Repairs and maintenance
- Licensing
- Insurance

Miscellaneous

Note: Property taxes are included here, income taxes are not. We recommend looking at income taxes separately as you consider future income sources.

Clothing

Personal Care

Pets

- Food
- Vet
- Grooming/boarding

Entertainment/Leisure

- Hobbies
- Travel
- Sports
- Books/movies

Family Responsibilities

- Alimony
- Child support
- Tuition payments

Charity

- Donations
- Volunteer expenses