WORKSHEET 1

Your Current Monthly Cost of Living

Use real numbers from bills and bank statements where you can. For costs that come once a year, divide by 12. Fill in the "smaller path" column after you finish Worksheet 2.

HOUSING COST	NOW (PER MONTH)	SMALLER PATH (PER MONTH)
Rent, mortgage, or lot rent		
Loan payment on home (if any)		
Property tax or registration (yearly ÷ 12)		
Home, renter's, or RV insurance		
HOA, condo, or community fees		
Electric		
Gas, propane, heating oil, wood		
Water, sewer, trash		
Internet and phone		
Repairs and maintenance (last year ÷ 12, or 1% of value ÷ 12)		
Yard care, snow removal, pest control		
Storage unit		
Commuting costs tied to where you live		
Other:		
Total monthly housing cost		

QUICK CHECK	AMOUNT
Monthly take-home income (all sources)	
Housing cost now as % of income (housing ÷ income × 100)	
Monthly difference (now minus smaller path)	

What surprised me about this total: