



# House of Security

**Building your personal House of Security:** Calculate your expenses on an annual basis for each of the following categories and total them at the end of each section. This will help give you an idea of how much Lifestyle, Hybrid and Non-Lifestyle income you need. If you are not yet retired, it may be helpful for you to fill one out for your current expenses and a separate sheet for your anticipated expenses in retirement.

Needs	Annual
<b>Personal Residence</b>	
Mortgage/Rent	
Property Insurance	
Home Maintenance	
Property Tax	
Groceries	
<b>Clothing</b>	
Work/Special Occasions	
Dry Cleaning	
<b>Medical</b>	
Health Insurance	
Deductible	
Prescriptions	
<b>Utilities</b>	
Electric/Gas	
Telephone	
Cell Phone	
Water/Sewer/Garbage	
Cable/Satellite	
Internet	
<b>Transportation</b>	
Car Payment	
Auto Insurance	
Fuel	
Maintenance	
Tolls/Parking	
<b>Miscellaneous</b>	
Other	
Other	
Other	
<b>Total Needs</b>	

Wants	Annual
<b>Travel</b>	
<b>Hobbies</b>	
<b>Entertainment</b>	
Dining Out	
Club Dues	
Recreation	
Pets	
Subscriptions	
Other	
<b>Personal Care</b>	
Other	
Other	
Other	
<b>Total Wants</b>	

Likes	Annual
<b>Vacation Home</b>	
<b>Boat</b>	
<b>Recreation</b>	
<b>Education</b>	
Other	
Other	
Other	
<b>Total Likes</b>	

Wishes	Annual
Heirs	
Charities	
Gifts to Trust	
Other	
<b>Total Wishes</b>	