

## Current Home Ownership Cost

Let's take a look at what your home is costing you today, both the obvious and the often-overlooked, compared to what is included in the monthly cost of active adult living.

<b>Home Expenses</b>	<b>Monthly Cost</b>	<b>Cost in Active Adult</b>
Mortgage payment	_____	Rent: _____
Property taxes	_____	<i>Included</i>
Homeowners insurance	_____	<i>Included</i>
HOA fees	_____	<i>Included</i>
Yard care	_____	<i>Included</i>
Snow removal	_____	<i>Included</i>
Housekeeping	_____	<i>Included</i>
Utilities:		
• Electric	_____	<i>Included</i>
• Gas	_____	<i>Included</i>
• Water/sewer/trash	_____	<i>Included</i>
• Internet/cable	_____	<i>Included</i>
Repairs (plumbing, appliances, HVAC, etc.)	_____	<i>Included</i>
Home updates (painting, flooring, etc.)	_____	<i>Included</i>
Safety updates for aging (grab bars, bathroom modifications, etc.)	_____	<i>Included</i>
<b>Subtotal</b>	_____	

<b>Lifestyle Costs</b>	<b>Monthly Cost</b>	
Social engagement	_____	<i>Included</i>
Fitness center membership	_____	<i>Included</i>
Fitness classes (yoga/aqua aerobics)	_____	<i>Included</i>
<b>Subtotal</b>	_____	

**Total Monthly Cost:** \_\_\_\_\_

## The Lifestyle Factor

Numbers matter, but so does how you want to live. Ask yourself the following questions.

### In Your Current Home:

- What do you love most?

- What feels like a burden?

### In an Active Adult Community Setting:

- What excites you most about this lifestyle?

- What would you be happy to let go of?

### Final Reflection:

- What stands out to you now about this decision?

- What questions do you still have?