



Real budgeting. Expense worksheet.

Listing your current monthly expenses gives you a base for knowing what your needs will be in retirement. Keep it real by being as accurate as possible.

Necessary expenses are the backbone of your plan. You have to be able to cover your expenses (food, clothing, shelter, health care and taxes) with reliable income. With discretionary expenses, you can eat, drink,

Necessary Expenses	Monthly \$
Housing (mortgage, condo fees, rent, maintenance)	
Food and beverages	
Utilities (electric, gas, phone, cable)	
Transportation (car, vehicle, travel fares)	
Insurance (car, health, life, auto, long-term care)	
Transportation (gas, maintenance, public transit, parking)	
Health care (insurance, co-pay, drugs, medical supplies, dental, vision)	
Other	
Other	
Total	

Discretionary Expenses	Monthly \$
Entertainment (movies, restaurants, books, travel, hobby)	
Gifts / Charities	
Discretionary contributions	
Premiums (cell phone, cable, gym, etc.)	
Other	
Other	
Total	

Owners Guide U Connect

Lauren Gardner



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ChatGPT Ultimate User Guide Maximus Wilson,2023-03-14 ChatGPT is an artificial intelligence language model created by OpenAI The model was trained using a technique called transformer based language modeling which involves training the model on large amounts of text data to learn the patterns and structures of human language As an AI language model ChatGPT has the potential to revolutionize the way businesses operate and make money By leveraging the power of natural language processing and machine learning ChatGPT can provide a powerful tool for a wide range of applications from chatbots and virtual assistants to content generation and language translation Explore some of the ways that businesses and individuals can plan to make money using ChatGPT and other AI tools in 2023 and beyond including through chatbots content generation and language translation

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