



Expense Comparison Worksheet

Cost is a key consideration when thinking about moving an aging parent to a senior living community. You may be surprised to learn that many older people spend more money living alone and paying expenses separately, than they would by joining a senior living community. This worksheet will help families compare current living expenses with that of a senior living lifestyle.

Current Monthly Expenses Comm.	Your Present Home	The Bluffs Senior
1 Mortgage, Rent or The Bluffs Fees	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
2 Utilities (Electricity, Gas, Water, Sewer, Trash Removal)	\$ <input style="width: 100%;" type="text"/>	Included
3 Property Tax and Insurance	\$ <input style="width: 100%;" type="text"/>	Included
4 Home or Renter's Insurance	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
5 Yard Care & Landscape Maintenance	\$ <input style="width: 100%;" type="text"/>	Included
6 Weekly Housekeeping	\$ <input style="width: 100%;" type="text"/>	Included
7 Maintenance & Home Repairs	\$ <input style="width: 100%;" type="text"/>	Included
8 24-Hour Security	\$ <input style="width: 100%;" type="text"/>	Included
9 Laundry Services (Washer & Dryer)	\$ <input style="width: 100%;" type="text"/>	Included
10 Transportation (Insurance, Gas, Registration, Repairs)	\$ <input style="width: 100%;" type="text"/>	Included
11 Three Meals Daily	\$ <input style="width: 100%;" type="text"/>	Included
12 Social, Cultural, Recreational Events	\$ <input style="width: 100%;" type="text"/>	Included
13 Health and Wellness	\$ <input style="width: 100%;" type="text"/>	Included
24-Hour Emergency Call Service	\$ <input style="width: 100%;" type="text"/>	Included
Exercise Programs	\$ <input style="width: 100%;" type="text"/>	Included
Full-time Activities Staff	\$ <input style="width: 100%;" type="text"/>	Included
14 Subtotal	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
 Potential Income from Sale of Home		
15 Net Proceeds from Sale of Home*	\$ <input style="width: 100%;" type="text"/>	Included
16 Invest at Current Market Rate, e.g. (line 15 X 6%)	\$ <input style="width: 100%;" type="text"/>	Included
17 Monthly Investment Income from Home Sale (line 16 divided by 12)	\$ <input style="width: 100%;" type="text"/>	Included
18 Total Current Monthly Expenses Plus Potential Income from Sale of Home (line 14 + line 17) vs. The Bluffs Fees	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>

* It may be helpful to consult tax and financial advisers to determine this amount which represents the market value of your home less any outstanding mortgage, all sales related costs and any applicable taxes.

