

Cost Comparison Worksheet

Current Housing and Terrace Communities Estimate of Monthly Expenses

Are you wondering if you can afford to live in an assisted living community? Please use the following comparison worksheet to help determine how the cost of living at Scarborough Terrace compares with the cost of living in your own home, apartment, or elsewhere.

	Present Housing	Terrace Communities
<u>HOUSING</u>		
Rent or mortgage payment	_____	Included
Building Insurance	_____	Included
Tenant's insurance-personal belongings, etc.	_____	Included
Utilities	_____	Included
Electricity and gas	_____	Included
Water and sewer	_____	Included
Telephone-domestic calls	_____	Included
Cable TV service	_____	Included
Wireless internet service	_____	Included
<u>HOME MAINTENANCE</u>		
General maintenance and servicing	_____	Included
Major repairs and replacement	_____	Included
Trash collection, yard care, snow removal	_____	Included
Housecleaning and linens	_____	Included
Redecoration and replacement	_____	Included
<u>FOOD</u>		
Three meals per day and snacks	_____	Included
<u>PERSONAL CARE, MEDICAL CARE & INSURANCE</u>		
Home care/personal care/medication management	_____	Ask what's included
Medicare premium	_____	_____
Supplemental insurance premium	_____	_____
Dentistry, podiatry, eye glasses, etc.	_____	_____
Prescription drugs	_____	_____
Non-prescription drugs	_____	_____
<u>TRANSPORTATION</u>		
Car (gasoline, maintenance, repairs, insurance, replacement)	_____	
Public transportation	_____	Included
<u>ENTERTAINMENT AND RECREATION</u>	_____	_____
<u>OTHER PERSONAL EXPENSES</u>	_____	_____
<u>TAXES</u>		
Real estate	_____	Included
Tax deduction benefit*	_____	_____
Other	_____	_____
TOTAL	_____	_____

* Cost of assisted living may be deductible as a medical expense.