

How Much Does It Cost to Be Me?

"Money is a terrible master but an excellent servant."

- P.T. Barnum

"Let's do the numbers."

- Kai Rysdal, Host, Marketplace

Category	Cost per month	Cost per year
Rent/mortgage		
Electricity		
Water/sewer		
Internet		
Video streaming services (Netflix, Amazon Prime, etc.)		
Linens: towels, sheets		
Laundry: washer, dryer, detergent		
Household supplies: toilet paper, paper towels, garbage bags, etc.		
Lawn service, housekeeping service, home repairs		
Home décor and furnishings		
Coffee and tea		
Vitamins, supplements		
Gym membership		
Groceries		
Restaurant meals		
Takeout		
Mail order meal services and/or local food provider services		
Toiletries and/or cosmetics		
Payment of medical expenses not covered by health insurance, including medications		
Payment of dental expenses		
Payment for eye care: medical appointments, eye drops and/or glasses/contacts		
Spending money for miscellaneous purchases		
Cable TV		
Mobile phone service		
Driver's license		
Car payment		
Auto insurance		
Auto registration/tags/taxes		
Auto repairs		

Gasoline		
Transportation: Rideshare (Uber/Lyft), bus fare, bicycle purchase and maintenance		
Health insurance		
Medications		
Clothing/footwear		
Hair care		
Software subscriptions (Dropbox, EndNote, Adobe, Microsoft, etc.)		
News subscriptions (<i>The New York Times</i> , etc.)		
Entertainment		
Learning expenses (conference fees, language instruction, classes, seminars, workshops)		
Gifts		
Travel (conference, vacation)		
Passport fees		
Income taxes, sales taxes, other taxes		
Debt payment (credit card, loans, etc.)		
Financial support contributions or payments to family members and/or child support, and/or spousal support		
Savings for replacement of computer, phone, or other critical technology		
Emergency fund contribution		
Investment in retirement fund		
TOTAL		

"I love money. I love everything about it. I bought some pretty good stuff. Got me a \$300 pair of socks. Got a fur sink. An electric dog polisher. A gasoline powered turtleneck sweater. And, of course, I bought some dumb stuff, too."

- Steve Martin

"The only way to become financially secure is to have control over your money, and that requires gaining control over your life."

- Suze Orman

Compiled from multiple sources by Anne Giles, M.A., M.S., L.P.C. • Last revised 03/07/2024 • This content is for informational purposes only and is not a substitute for professional advice. Consult a qualified professional for personalized financial and professional advice.