

After you have read the Planning Ahead booklet, you can use these worksheets to budget for your future. You can find the Planning Ahead book online at [https://mn.gov/senior-linkage-line/assets/MBA\\_3012\\_PlanningAhead\\_tcm1150-552384.pdf](https://mn.gov/senior-linkage-line/assets/MBA_3012_PlanningAhead_tcm1150-552384.pdf).

## MAKING THE MOVE: MONTHLY EXPENSE WORKSHEET

**Step 1:** Enter your monthly expenses below to find out how living in your home compares to the cost of a nursing home or registered housing with services setting. Use the table in Step 2 to calculate the cost of living out-of-home.

	Living in-home	Living out-of-home
Mortgage or rent:	\$	\$
Other home costs such as taxes, dues and major repairs:	\$	\$
Utilities:	\$	\$
Food:	\$	\$
Home repair/lawn maintenance/snow removal:	\$	\$
Laundry help/cleaning/shopping/meal preparation:	\$	\$
Personal Care Assistance (bathing, grooming):	\$	\$
Health/Long-term Care/Life Insurance:	\$	\$
Car or other transportation expenses (maintenance, insurance and gas):	\$	\$
Other*:	\$	\$
<b>Total Monthly Expenses</b>	\$	\$

\*A number of expenses should be considered for “other” including all bills such as loan and credit card payments.

**Step 2:** Determine what your costs would be after a move. The best way to determine your monthly costs after a move is to get updated information directly from the nursing home or registered housing with services setting. When you tour a registered housing with services

setting, you will be given a copy of the *Uniform Consumer Information Guide*. To review it thoroughly fill in the table below with the information from the guide and from the cost information you get on your tour:

Total Monthly Expenses for Living at Home with Help	Average Monthly Cost (see below for how to find in the Uniform Consumer Information Guide-UCIG)	Average Monthly Nursing Home Cost
Insert TOTAL from the chart to the left:	TOTAL from UCIG (see below):	Insert TOTAL from Nursing Home (compare one in the vicinity):
Total: \$ _____	Rent: \$ _____ + Services: \$ _____ = Total: \$ _____	Total: \$ _____

**Uniform Consumer Information Guide:** Rent and utilities are listed on page 3 under Building Features. Make sure to see which, if any, utilities are included in the base monthly rate. Next, check with the provider directly to get these service costs:

- Supportive Services [like meals, laundry, housekeeping, etc] listed on page 5.
- Personal Care Services [like dressing, grooming, bathing, etc] listed on page 5.
- Health Care Services [like on-site nursing, therapy, injections, etc] listed on page 6.

**Nursing Homes:** Daily rates information are listed at the Minnesota Department of Human Services: <https://mn.gov/dhs/people-we-serve/seniors/services/nursing-homes/programs-services/private-pay.jsp>.