TEMPLATE D

Cost Comparison Worksheet

Monthly cost	Home with help	Option 2: _____	Option 3: _____
Housing (mortgage or rent, taxes, insurance, repairs)			
Utilities			
Food			
Personal care (aide hours x rate, or care-level fee)			
Medication management			
Transportation			
Supplies			
Other			
Total monthly cost			
Monthly income (Social Security, pension, annuities)			
Long-term care insurance or veterans benefit			
Monthly gap (cost minus income and benefits)			
Savings available			
Months of runway (savings ÷ monthly gap)			