

<b>HOUSEHOLD EXPENSES</b>	<b>MY COST HOUSE/APARTMENT</b>	<b>RETIREMENT COMMUNITY</b>
Mortgage/Rent		
Homeowners/Liability Insurance		
Property Taxes		0
Subdivision/Condo Fee/Special Assessment		0
Food		What I'll Buy
Eating Out		Meal Plan
Water/Sewer		0
Gas		0
Electric		0
Trash Collection/Recycling		0
Window/Carpet Cleaning, Pest control, etc.		0
Lawn Equipment/Care, Trees/Shrubs		0
Security Service		0
Plumbing & Sewer Repairs		0
Electrical Repairs		0
Painting		0
Car Payment		Not Necessary
Gas/Oil		Not Necessary
Car Insurance		Not Necessary
Car Repairs/Maintenance		Not Necessary
Personal Property Tax		Not Necessary
License /Inspections		Not Necessary
<b>TOTAL</b>		

Equity in home invested at \_\_\_\_\_%  
will give you \$\_\_\_\_\_ per month income  
**PLUS**  
savings on taxes, insurance, repairs, maintenance,  
and so much more!



**THE TRUE COST OF HOME OWNERSHIP**  
*Is It Really Less Expensive To Live In Your Own Home?*

Experts point out that home ownership may no longer be as beneficial to people over 65. This is especially true where there is the option of a retirement community within one's own locality. A retirement community offers everything a house does, plus security, companionship, health services, wellness services, and recreational activities.

Even if you do not figure in these values, ownership of a house may not compare well from a strictly financial standpoint. This is especially true with the ever-increasing burden of taxes, repairs and utility rates. There is also upkeep and replacement of big-tag items, such as lawn equipment, appliances, and so on.

If you are surprised to find that the total of these costs is more than you thought, don't be. A recent study of senior citizens found that 90% of the senior population estimated the monthly cost of living at home at less than ½ the true cost.

The most common error made by study participants was the failure to accurately assess true repair and overall maintenance costs.

Of course, at *LAKE ST. CHARLES*, there are additional benefits of congenial neighbors, activities, and social events every day to assist you in maintaining your independent lifestyle. It's very difficult to put a price tag on the social benefits of living at *LAKE ST. CHARLES RETIREMENT COMMUNITY*.

Just for a comparison, we invite you to take a look at the true monthly cost of living in your home.

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