



**Welcome!**

**The Truth about Owning and Selling Real Estate**

So many questions and so little time! We realize that when attending seminars, it can sometimes feel as though you are drinking water from a firehose, so feel free to use this worksheet as a tool to help you prepare for the audience Q & A portion of the program at the end. Remember... **every question is a GOOD question!!!!**

**Panelists:**

- Tony Chinnici, Real Property Management Corazon (775) 826-1414 | [www.rpmcorazon.com](http://www.rpmcorazon.com)
- Annette & Brett Junell, Downsizing Coaches & Realtors, Junell Realty Group – Retired Moves Division @ Keller Williams (775) 432-6300

**My burning question starters:**

I was wondering... I am curious about... I had this friend who wanted to know...  
What if... I've always wanted to know... I heard... Would you clarify...

**My burning question(s) / Notes:**

---

---

---

---

---

---

---

---

Visit [www.facebook.com/RetiredLivingTruthSeries](https://www.facebook.com/RetiredLivingTruthSeries), click on [Follow], and please write a comment about today's or a past seminar.



## Evaluating Monthly Expenses

As you evaluate living options, use this worksheet to help determine what you can afford. Evaluate your current monthly expenses and write them in the blanks below. Since many communities provide meals, utilities, basic cable, maintenance and housekeeping as part of your monthly rent, you may find that you are able to afford more than you think.

| Monthly Expenses  | Present Home | Home A | Home B |
|---|--------------|--------|--------|
| Mortgage or Rent (plus any HOA dues)  | \$           | \$     | \$     |
| Homeowners or Renters Insurance   | \$           | \$     | \$     |
| Property Taxes  | \$           | \$     | \$     |
| Utilities: water/sewer/trash  | \$           | \$     | \$     |
| electric  | \$           | \$     | \$     |
| gas   | \$           | \$     | \$     |
| telephone service   | \$           | \$     | \$     |
| basic cable TV  | \$           | \$     | \$     |
| internet service  | \$           | \$     | \$     |
| Security System   | \$           | \$     | \$     |
| Lawn Care & Landscaping   | \$           | \$     | \$     |
| Home Maintenance & Repair **<br>Roof, Windows, Exterior condition,<br>Painting, Fencing, HVAC, Flooring, etc. | \$           | \$     | \$     |
| Routine Cleaning Service  | \$           | \$     | \$     |
| Groceries & Dining Out  | \$           | \$     | \$     |
| Gym Membership/Exercise Classes   | \$           | \$     | \$     |
| Events & Entertainment  | \$           | \$     | \$     |
| Other Expenses:   | \$           | \$     | \$     |
|   | \$           | \$     | \$     |
|   | \$           | \$     | \$     |
|   | \$           | \$     | \$     |
| <b>Total Monthly Expenses</b>   | \$           | \$     | \$     |