



## A Coverage Expense Checklist

### A LIST TO HELP YOU HAVE A BETTER, COMPREHENSIVE CONVERSATION ABOUT YOUR PROTECTION NEEDS

Some people can quickly identify what funds will be needed to cover obligations and other expenses once someone passes away. Some will have a tougher time. Have a look at these general areas, for both short-term and long-term needs. Please print out and check off important items you want covered if you or someone passes away. Every list will look different. Consider your situation.

- 1 HOUSING**
  - Mortgage Payment or Rent
  - Utilities
  - Home Maintenance
  - Yard Maintenance
  - Insurance
  - Homeowners Association Fees
  - Property Taxes
  - Relocation Expenses
- 2 FAMILY**
  - Childcare
  - Household Help
  - School Supplies & Fees
  - Health Insurance
  - Entertainment
  - Lessons
  - Sports and Other Activities
  - Clubs
- 3 TRANSPORTATION**
  - Auto Maintenance
  - Periodic Replacement of Vehicle
  - Car(s) for Others
  - Auto Insurance
- 4 LIFESTYLE**
  - Groceries
  - Clothing
  - Vacations and Travel
  - Second Home
  - Birthday and Holiday Expenses
  - Entertainment and Dining Out
  - Periodic Technological Upgrades and Must-Haves
- 5 EDUCATION**
  - College for Children
  - Continuing Education for Surviving Spouse
  - Help with Grandchildren's College
- 6 DEBT & ONGOING OBLIGATIONS**
  - Credit Card Debt
  - School Loans
  - Funeral Expenses
  - Medical Bills
  - Estate, Property and Other Taxes
  - Family Members Who May Need Lifelong Support
  - Obligations to a Former Spouse and/or Children
- 7 PETS**
  - Veterinary Bills or Procedures
  - Pet Food
  - Grooming
  - Boarding
  - Arrangements for Pets Who May Outlive You
- 8 MEDICAL EXPENSES**
  - Current and (to the degree you can predict) future medical or long term care costs
- 9 OTHER CONSIDERATIONS:**
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