



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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