



The Village at Duxbury

Assumptions		
Estimated net value of your home		
Estimated cost of a share at The Village		
Village Monthly Service Fee		
Second Person Fee (if applicable)		
Meal Plan (optional)		
Housekeeping plan (optional)		
Total Monthly Service Fee	\$ -	
Type of Cost	Cost at your home	Expenses at The Village
Opportunity Costs (Monthly)		
Lost investment income from having too much of your worth tied up in your house (Value of house minus cost of Village share times 3% annual rate of return)	\$ -	Eliminates
Rent, Mortgage, Equity Line, or Reverse Mortgage		Eliminates
Ongoing Expenses (Monthly)		
Real Estate Taxes (use actual, or 1.8% of home's value divided by 12 months)	\$ -	Included (also tax deductible)
Home repairs (use actual, or 1% of home value divided by 12 months)	\$ -	Included
Electricity		Included
Heating fuel (gas or oil)		Included
Homeowner's Insurance		Included (except for personal property)
24-hour Security (I.e. A burglar Alarm service, like ADT)		Included
24-hour Emergency Assistance (I.e. a Life Alert Pendant)		Included
Appliance replacement and repair		Included
Lawn and Landscaping		Included
Snow Removal		Included
Trash Removal		Included
Water bill		Included
Sewer or septic		Included
Additional Costs (Monthly)		
Food/Dining		Optional (add in)
Housekeeping Plan		Optional (add in)
Cable Television		Not Included
Internet/modem		Not Included
Telephone		Not Included
Renter's Insurance Policy (usually substantially less than a homeowner's policy, often under \$20 per month)		Not Included
Automobile costs (Some transportation is included at The Village. Some find it possible to drop one car which reduces costs.)		Partially Included
Cultural and Educational Programs		Many included
Wellness and Fitness Programs		Many included
Other (Monthly)		
Household supplies		Not Included
Medicare supplemental Insurance		Not Included
Life Insurance		Not Included
Long term care insurance		Not Included
Gifts		Not Included
Vacation		Not Included
Clothing		Not Included
Charitable Contributions		Not Included
Other		Not Included
Total Monthly Costs	\$ -	
Income Source		
Pension(s)		
Social Security		
Investments (Don't forget to add in extra investment income if the cost of your share is less than you will net from the sale of your house)		
Employment Income		
Other		
Total Monthly Income	\$ -	