

Checklist of Expenses

You can use the blank checklist on the following pages to help keep track of your costs. Don't worry about filling in all the blanks at once, and feel free to ignore the ones that don't apply to you.

You also don't need to know exact numbers - estimates are absolutely fine for helping you get a big-picture view of expected costs.

If you have health insurance and your services, prescriptions, and providers are considered in-network, the most you will pay each year is the sum of your monthly premiums and out-of-pocket maximum. For example:

	Month	# of Months	Yearly Total
Monthly Premiums	\$400	12	\$4,800
Out-of-pocket Maximum	Varies*	Varies**	\$18,200**
The most you will pay for covered medical services in a year			\$23,000

* Which month you pay your out-of-pocket maximum will depend on your health insurance coverage and when you have medical services. Your deductible, coinsurance, and copayments generally count toward your out-of-pocket maximum for the year. After you reach your out-of-pocket maximum, your insurance company will pay 100% for covered services.

**\$21,200 is the out-of-pocket maximum for a family plan in 2026 under the Affordable Care Act. The out-of-pocket maximum for an individual plan is \$10,600. You can find more information about what you can expect to pay at www.healthcare.gov

You will also have treatment-related costs that are not considered medical expenses, but can add up over time. Planning ahead can help you find ways to pay for these costs. For example:

	Unit Cost	# of Units	Yearly Total
Parking	\$25 per visit	20 visits	\$500

Medical Expenses

If you have health insurance, use this table to estimate the most you will pay each year for your medical expenses.

	Month	# of Months	Yearly Total
Monthly Premiums			
Out-of-pocket Maximum			
Medical costs not covered by insurance			
Out-of-network care and services			
Medications			
Quality of life expenses			
The most you will pay for medical services in a year			

Everyday Costs

Knowing the total costs that you usually pay to maintain your home and lifestyle will help you plan for the added costs of cancer treatment. Use this table to estimate those typical costs.

	Month	# of Months	Yearly Total
Mortgage or rent			
Electric			
Gas for heat/cooking			
Water and sewer			
Cell phone			
Groceries			
Meals out / Takeout			
Credit Card			
Car Insurance			
Gas for Car			
Childcare or eldercare			
Subscriptions			
Other loans			
Entertainment / Recreation			
Streaming Services (Netflix, etc.)			
Personal Care Items			
Gifts			

