

1. Spreadsheet Baseline: Household Expenses Table

This framework outlines your net requirements for a **family of three (two adults, one child)** renting a 2-bedroom home, maintaining two vehicles (\$400 total monthly payments), and paying down \$35,000 in student loans.

Expense Category	Monthly Cost (Basic)	Annual Cost (Basic)	Monthly Cost (Comfortable)	Annual Cost (Comfortable)	Key Assumptions & Local Sources
Housing (2-Bed Rent)	\$2,425	\$29,100	\$3,200	\$38,400	Basic: Apartment List Median Rent (\$2,426). Comfort: Premium neighborhood (e.g., Lower Queen Anne, Fremont).
Childcare (Full-Time)	\$1,490	\$17,880	\$3,500	\$42,000	Basic: Licensed family home care / preschool. Comfort: High-end center or nanny share (DaycareCalc Data).
Utilities, Internet & Phone	\$300	\$3,600	\$450	\$5,400	Electricity (Seattle City Light), W/S/G, gigabit internet, 2 cell plans.
Transportation	\$750	\$9,000	\$950	\$11,400	Fixed: \$400 car loans. Variables: Gas, routine maintenance, city parking, auto insurance.
Food & Groceries	\$850	\$10,200	\$1,250	\$15,000	Comprehensive plan for 3. Comfort includes regular dining out.
Student Loans & Debt	\$400	\$4,800	\$600	\$7,200	Basic: Standard 10-year repayment. Comfort: Accelerated principal payoff.
Healthcare (Out-of-Pocket)	\$150	\$1,800	\$300	\$3,600	Copays, deductibles, prescriptions (assuming employer covers premiums).
Clothing & Personal Care	\$200	\$2,400	\$400	\$4,800	Haircuts, basic skincare, seasonal apparel for a growing child.
Entertainment & Subs.	\$150	\$1,800	\$400	\$4,800	Streaming services, museum passes, weekend activities around Puget Sound.
Charitable / Family Support	\$0	\$0	\$250	\$3,000	Discretionary family gifts or donations.
Insurance (Renters/Life)	\$80	\$960	\$150	\$1,800	Term life policy for parents and comprehensive renters coverage.

Emergency Savings	\$400	\$4,800	\$800	\$9,600	Basic: Building 6 months of cash. Comfort: Brokerage investing.
Retirement Savings	\$600	\$7,200	\$1,250	\$15,000	Out-of-pocket 401(k) funding (complemented by employer match).
Unexpected Cushion (10%)	\$780	\$9,360	\$1,350	\$16,200	Buffer explicitly added for unexpected expenses or sudden price spikes.
TOTAL NET HOUSEHOLD NEED	\$8,575	\$102,900	\$14,850	\$178,200	Target net take-home cash flow required.

One-Time Moving & Setup Costs (*Estimated Separately*)

- **Moving Logistics:** \$2,000 – \$5,000 (depending on starting location)
- **Rental Setup:** \$5,000 – \$6,500 (First month's rent + security deposit equal to 1 month + utility hookups)
