

Set aside 15–20 minutes. Use last year's statements, receipts, and bank records to complete each section.

Section 1. Fixed Healthcare Costs (Annual)

Monthly share amount	\$	x 12 =	\$
Employer or organization fees			\$
Other recurring healthcare subscriptions			\$
Total Fixed Costs			\$

Section 2. Out-of-Pocket Medical Spending

Primary care visits	\$
Specialist visits	\$
Urgent care or ER visits	\$
Labs, imaging, testing	\$
Procedures or hospital services	\$
Total Out-of-Pocket	\$

Section 3. Prescriptions & Ongoing Care

Prescription medications	\$
Supplements or medical devices	\$
Therapy or ongoing treatments	\$
Total Prescriptions & Care	\$

Section 4. Unexpected or Surprise Medical Bills

Unplanned medical expenses	\$
Bills paid on credit or payment plans	\$
Total Unexpected Bills	\$

Your Total Annual Healthcare Spending

\$

Reflection Questions

1. Which category surprised you most?
2. Where might you reduce medical bills next year?
3. Are your current healthcare choices aligned with your financial goals?