

*if estimated remaining life is less than 3 years, divide replacement cost by remaining months to determine budget. Average replacement costs are estimates only. You should do your own research to determine the type of replacement and corresponding costs. For example:

Household Item	Life Est. (in years)	Age (in years)	Avg. Replace. Cost*	Est. Remain. Life (in years)	Monthly Budget*
Dishwasher Example	5-12	7	\$400-600	It's already 2 years past its low-end life span so you should begin budgeting for replacement now & expect to replace within 2 years.	\$24 <small>Budget the high end (\$600) and divide by 24 (which will give you the monthly saving so you can purchase in 2 years)</small>

Household Item	Life Est. (in years)	Age (in years)	Avg. Replace. Cost*	Est. Remain. Life (in years)	Monthly Budget*
Dishwasher	5-12		\$400-600		
Garbage Disposal	5-12		\$125-200		
Washers/Dryers	8-12		\$400-600 each		
Water Heaters	8-12		\$425-800		
Refrigerators	15-20		\$800-2,000		
Stoves	15-20		\$600-1,400		
Gutters/Downspouts: <input type="checkbox"/> Galvanized <input type="checkbox"/> Copper	15-20 Life of home if well-maintained				
Heating & Air Conditioning: <input type="checkbox"/> Warm Air Furnace <input type="checkbox"/> Heat Pumps <input type="checkbox"/> Air Cond. Compressors <input type="checkbox"/> Air Cond. Condenser <input type="checkbox"/> Gas Chiller <input type="checkbox"/> Hot Water Boilers	8-12 8-12 8-15 8-15 8-15 30-15		\$1,500-3,800 \$2,200-3,600 (elec.) \$600-1,200 \$1,500-3,000 (elec.) \$2,600-3,500 (gas)		
Plumbing: <input type="checkbox"/> Gas Hot Water Heater <input type="checkbox"/> Electric Hot Water Heater <input type="checkbox"/> Private Disposal Sys. (Septic) <input type="checkbox"/> Galvanized Water Pipes <input type="checkbox"/> Well	8-12 10-15 15-25 30-50		\$300-650 \$300-650 \$350-725 (cleaning out) \$350-2,500		
Roofs: <input type="checkbox"/> Selvage or Asphalt Roll <input type="checkbox"/> Wood Shake & Shingle <input type="checkbox"/> Asphalt <input type="checkbox"/> Fiberglass <input type="checkbox"/> Asbestos Single <input type="checkbox"/> Slate	12-20 15-20 15-20 15-20 30-50 40-75		\$1 –1.75 per square ft.		
TOTAL MONTHLY REPAIR / REPLACEMENT BUDGET					