

Projected Expenses for Mediation

Karl Stiefvater | March 2026

Purpose

This sheet sets out Karl's anticipated post-separation expenses.

It assumes that Karl is rebuilding his life in San Francisco and provides a good-faith estimate of expected monthly and annual living costs under that assumption.

Projected Expense Summary

Monthly figures are rounded. Annual figures are exact.

Category	Monthly	Annual
Housing	\$3,500	\$42,000
Healthcare	\$800	\$9,600
Food	\$1,200	\$14,400
Transportation	\$1,200	\$14,400
Travel	\$500	\$6,000
Clothing	\$150	\$1,800
Entertainment / Culture	\$800	\$9,600
Technology	\$1,270	\$15,240
Personal Care / Miscellaneous	\$700	\$8,400
Pet Care	\$375	\$4,500
Professional Development	\$433	\$5,200
Legal / Financial / Accounting	\$350	\$4,200
Life Insurance	\$100	\$1,200
Savings Buffer / Contingency	\$800	\$9,600
Total	\$12,178	\$146,140

Notes on Assumptions

- **Housing** assumes a one-bedroom apartment in San Francisco.
- **Healthcare** assumes private coverage before Medicare eligibility and blended long-term health costs.

- **Transportation** assumes ownership of a modest car, insurance, parking, gas, and maintenance.
- **Technology** covers the software, internet, phone, hosting, and hardware replacement required for Karl's work in software, computer graphics, and AI.
- **Professional Development** includes ongoing training and conference participation needed to maintain professional relevance.
- **Savings Buffer / Contingency** covers emergency reserves, inflation protection, and unavoidable irregular expenses.

Prepared for mediation discussion.