# Chapter 2: Expenses

## Learning Objective 2.1 — Being Real

Set realistic retirement expectations; align partners; avoid plans with failure baked in.

### Top reasons for early retirement

Details: Top reasons for early retirement. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

### Behavioral gaps vs. intentions

Details: Behavioral gaps vs. intentions. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

### Realistic timelines

Details: Realistic timelines. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

## Learning Objective 2.2 — My Expenses

Build a simple, durable budgeting system that separates essential vs. discretionary spend.

### Data download & cleanup

Details: Data download & cleanup. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Categorization

Details: Categorization. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Review cadence & adjustments

Details: Review cadence & adjustments. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

## Learning Objective 2.3 — Understanding Inflation

Use CPI as a baseline; personalize an inflation assumption; revisit over time.

### CPI basics

Details: CPI basics. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Personal vs. headline inflation

Details: Personal vs. headline inflation. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

### Impacts on plan success

Details: Impacts on plan success. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.