



your basic budget worksheet

The first step in getting ready to buy a home is getting your finances in shape. List all your expenses in the space provided below.

Your Monthly Expenses	
Mortgage or Rent	
Homeowners or Other Insurance	
Savings Account Deposit	
Car Payment/Lease	
Vehicle Insurance	
Car Care & Preventive Maintenance	
Life Insurance	
Health/Disability Insurance	
Medical/Dental/Prescriptions	
Credit Card Payments	
Other Loan Payments	
Education	
Child Care	
Utilities <i>(Gas, Electric, Water, Sewer)</i>	
Phone <i>(Land line)</i>	
Phone <i>(Mobile/Cell/Blackberry)</i>	
Internet Service	
Groceries	
Restaurants/Eating Out	
Clothing	
Personal Care Products	
Miscellaneous Household Items	
Charitable Donations	
Recreation/Entertainment	
Miscellaneous	
YOUR TOTAL EXPENSES	



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Now, list all your income in the space provided below. Be sure to include income from part-time work and other sources as indicated.

Your Take-Home Pay

Take -Home Pay 1 (Primary Job)	
Take -Home Pay 2 (Secondary Job)	
Other Take -Home Pay 1	
Other Take -Home Pay 2	

Total Household Take-Home Pay

Child Support/Alimony	
Pension/Social Security	
Disability/Other Insurance	
Interest/Dividends	
Other	
YOUR TOTAL INCOME	

Finally, subtract your total monthly expenses (previous page) from your total income (above) to find your current remaining income after expenses.

Your Total Monthly Income (From Above)	
Your Total Monthly Expenses (From Previous Page)	
<i>Subtract your total expenses from your total income</i>	
Your Remaining Income After Expenses	

