

Monthly Budget Worksheet

An important part of preparing to be a homeowner is figuring out how much payment you can afford, not just how much you qualify for. Use this worksheet to determine the amount that you can comfortably pay each month.

NET MONTHLY INCOME (TAKE HOME PAY)	
Earner #1	
Earner #2	
Other Income	
Total Estimated Income(A):	
MONTHLY EXPENSES	
(USE ANTICIPATED COSTS AFTER BUYING HOME)	
DEBTS	
Car Payment/Lease	
Student Loan(s)	
Credit Card(s)	
Other Loans	
Child Support or alimony (you pay)	
ADDITIONAL MONTHLY EXPENSES	
Cell Phone	
Phone/Cable/Internet	
Gas/Electric/Water	
Groceries	
Transportation expenses (car maintenance/Gas/ Insurance)	
Child Care	
School tuition/supplies	
Health/Medical/Life Insurance (if not paid through employer)	
Out of pocket Medical/Dental/Vision costs	
Clothing/ Personal products and services	
Entertainment (Movies, dining out, streaming services, etc.)	
Other expenses	
Total Estimated Expenses (B):	
Amount available for mortgage payment including taxes, insurance, HOA Etc.:	
Total Income (A)	
Minus Total Estimated Expenses (B)	
Estimated funds available for housing payment:	



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