

BASIC BUDGET WORKSHEET

**1st Step in Homeownership is to determine the monthly mortgage payment you can afford.
List your income and expenses below to determine your Net Income after Expenses.**

INCOME

| | |
|------------------------------|--|
| Take Home Pay - Total | |
| Child Support / Alimony | |
| Pension / Social Security | |
| Disability / Other Insurance | |
| Interest / Dividends | |
| Other | |
| TOTAL INCOME (A) | |

EXPENSES

| | |
|----------------------------------|--|
| Life Insurance | |
| Health / Disability Insurance | |
| Vehicle Insurance | |
| Car Payments | |
| School Loan Payments | |
| Other Loan Payments | |
| Savings Payments | |
| Retirement / Pension Payments | |
| Credit Card Payments | |
| Utilities | |
| Car Maintenance | |
| Clothing | |
| Personal Care | |
| Groceries | |
| Eating Out | |
| Medical / Dental / Prescriptions | |
| Household Goods | |
| Recreation / Entertainment | |
| Childcare | |
| Education | |
| Charitable Donations | |
| Miscellaneous Expenses | |
| TOTAL EXPENSES (B) | |

| | |
|------------------------------|--|
| TOTAL INCOME (A) | |
| TOTAL EXPENSES (B) | |
| INCOME AFTER EXPENSES | |