THE BASICS | BUYER

WORKSHEET

Track Your Budget

The first step in getting yourself in financial shape to buy a home is to know exactly how much money comes in and how much goes out. Use this worksheet to list your income and expenses below.

|  |  |  |  |
| --- | --- | --- | --- |
| Income |  | Expenses |  |
| Total Take-Home Pay |  | Total Rent/Mortgage |  |
| Child Support/Alimony |  | Child Support/Alimony |  |
| Pension/Social Security |  | Health Insurance |  |
| Disability/Other Insurance |  | Life Insurance |  |
| Interest/Dividends |  | Other Insurance |  |
| Other |  | Vehicle Insurance |  |
|  |  | Vehicle Payments |  |
|  |  | Vehicle Upkeep |  |
|  |  | Other Loans |  |
|  |  | Utilities |  |
|  |  | Credit Card Payments |  |
|  |  | Savings/Pension Payment |  |
|  |  | Groceries |  |
|  |  | Clothes/Personal Care |  |
|  |  | Medical/Dental/Prescriptions |  |
|  |  | Household Goods |  |
|  |  | Child Care |  |
|  |  | Education |  |
|  |  | Charitable Donations |  |
|  |  | Eating Out |  |
|  |  | Entertainment |  |
| Total Income: |  | Total Expenses: |  |

Remaining Income After Expenses (subtract total income from total expenses): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_