

## 14-7 BUDGETING

**Current Monthly Budget - Getting Ready To Buy A Home**

		<b>Actual</b>	<b>Planned</b>
<b>Income</b>	Net monthly income from all sources	_____	_____
<b>Current Housing Expenses</b>			
Rent			
Utilities	Electricity, Heat, Gas, Water, Sewer (if paid separately)	_____	_____
<b>Savings</b>	Regular monthly contribution to savings account at bank	_____	_____
<b>Current Non-housing Expenses</b>			
Child Care	Day care, tuition, diapers	_____	_____
Food	Groceries, school and work lunches, household supplies	_____	_____
Clothing	New clothes, Laundry and Dry Cleaning	_____	_____
Car Loan		_____	_____
Car Insurance	Monthly Amount set aside for insurance bill	_____	_____
Car Taxes	Monthly Amount set aside for property tax, registrations	_____	_____
Car Gas & Oil		_____	_____
Car Repair	Monthly Amount set aside for future repairs	_____	_____
Other transportation	Parking, fares	_____	_____
Health Care	Insurance premiums and non-covered expenses	_____	_____
Debt Payments	Credit card, time purchases, student loan	_____	_____
Telephone		_____	_____
Insurance	(Other than car & health care) Life, Renter's, Disability	_____	_____
Dues & Donations	Charity, Religious, Union	_____	_____
Entertainment	Cable, restaurants, movies	_____	_____
Hobby & Sport		_____	_____
Vacation	Monthly Amount set aside for future vacation	_____	_____
Taxes	Personal property taxes, etc.	_____	_____
Other (specify)		_____	_____
<b>Total Monthly Expenses and Savings</b>		_____	_____
<b>Over/Under:</b> subtract monthly savings and expenses from income		_____	_____

## 14-8 BUDGETING

**Home Owner's Budget**

		<b>Actual</b>	<b>Planned</b>
<b>Income</b>	Net monthly income from all sources	_____	_____
<b>Housing Expenses</b>			
Mortgage Payment	Principal, interest, taxes and insurance (PITI)	_____	_____
Taxes & Insurance	(if paid separately) Property tax, home owner's insurance	_____	_____
Utilities	Electricity, Heat, Gas, Water, Sewer	_____	_____
Condo Fee	(or Home Owners Fee)	_____	_____
Maintenance	Monthly Amount set aside for home maintenance & repairs	_____	_____
<b>Savings</b>	Regular monthly contribution to savings account at bank	_____	_____
<b>Non-housing Expenses</b>			
Child Care	Day care, tuition, diapers	_____	_____
Food	Groceries, school and work lunches, household supplies	_____	_____
Clothing	New clothes, Laundry and Dry Cleaning	_____	_____
Car Loan		_____	_____
Car Insurance	Monthly Amount set aside for insurance bill	_____	_____
Car Taxes	Monthly Amount set aside for property tax, registrations	_____	_____
Car Gas & Oil		_____	_____
Car Repair	Monthly Amount set aside for future repairs	_____	_____
Other transportation	Parking, fares	_____	_____
Health Care	Insurance premiums and non-covered expenses	_____	_____
Debt Payments	Credit card, time purchases, student loan	_____	_____
Telephone		_____	_____
Insurance	(Other than car & health care) Life, Renter's, Disability	_____	_____
Dues & Donations	Charity, Religious, Union	_____	_____
Entertainment	Cable, restaurants, movies	_____	_____
Hobby & Sport		_____	_____
Vacation	Monthly Amount set aside for future vacation	_____	_____
Taxes	Personal property taxes, etc.	_____	_____
Other (specify)		_____	_____
<b>Total Monthly Expenses and Savings</b>		_____	_____
<b>Over/Under:</b> subtract monthly savings and expenses from income		_____	_____