



**YOUR CURRENT MONTHLY BUDGET
GETTING READY FOR HOMEOWNERSHIP**

INCOME: **AMOUNT:**
NET (AFTER taxes) MONTHLY amount from all sources \$ _____

CURRENT MONTHLY EXPENSES:

Rent \$ _____
Utilities: Electric, Water, Sewer. \$ _____
Savings: Regular monthly contribution to savings account: \$ _____
Child Care: Day Care, Tuition, Diapers \$ _____
Food: Groceries, 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 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). \$ _____
Dues & Donations: Charity, Religious, Union. \$ _____
Entertainment: Cable Television, Restaurants, Movies. \$ _____
Hobby & Sport: \$ _____
Vacation: Monthly amount set aside for future vacation. \$ _____
Taxes: Personal property taxes, etc. \$ _____
Other: Alimony, child support, etc.). \$ _____

TOTAL OF MONTHLY EXPENSES AND SAVINGS \$ _____

SUBTRACT TOTAL OF SAVINGS & EXPENSES FROM NET INCOME \$ _____



COMMUNITY HOUSING
INITIATIVE