



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

INCOME: **ACTUAL**

Net monthly from all sources \$ _____

CURRENT MONTHLY EXPENSES:

Rent		\$ _____
Utilities:	Electric, Water, Sewer.	\$ _____
Savings:	Reg. 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 & 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 MONTHLY EXPENSES AND SAVINGS \$ _____

Subtract total of savings & expenses from net income \$ _____
