



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

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

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**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.). \$ \_\_\_\_\_

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**TOTAL OF MONTHLY EXPENSES AND SAVINGS** \$ \_\_\_\_\_

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**SUBTRACT TOTAL OF SAVINGS & EXPENSES FROM NET INCOME** \$ \_\_\_\_\_

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COMMUNITY HOUSING  
I N I T I A T I V E