



Home Buyer Budget Worksheet

How much can you afford to pay each month for your mortgage?

MONTHLY INCOME:

Monthly Take Home Pay \$ _____

Other Income \$ _____

Income Total: \$ _____

MONTHLY EXPENSES:

Utilities \$ _____

Cell Phone Bill \$ _____

Cable/Internet \$ _____

Groceries \$ _____

Other Loans (school, etc.) \$ _____

Health Insurance \$ _____

Entertainment \$ _____

Car Insurance \$ _____

Car Payments \$ _____

Clothing \$ _____

Childcare (if applicable) \$ _____

Miscellaneous \$ _____

Expenses Total: \$ _____

**MAKE SURE YOU HAVE
MONEY LEFT OVER AFTER
YOUR MORTGAGE PAYMENT
AND MONTHLY EXPENSES
FOR SAVINGS, EMERGENCIES
AND VACATIONS.**

How Much Can You Afford?

Income Total: \$ _____

Subtract Expenses Total: \$ _____

What I Can Afford Each Month \$ _____

Subtract Expenses Total from Income Total to determine the maximum amount you can afford each month. Your mortgage payment will include taxes and may include mortgage insurance.

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