



# Budget Basics Worksheet

The first step in getting yourself in financial shape to buy a home is to know exactly how much money comes in and how much goes out. Use this worksheet to list your income and expenses.

<b>INCOME</b>	
Take Home Pay (all family members)	\$
Child Support/Alimony	\$
Pension/Social Security	\$
Disability/Other Insurance	\$
Interest/Dividends	\$
Other	\$
<b>Total Income</b>	\$

<b>EXPENSES</b>	
Rent/Mortgage (include taxes, principal, and insurance)	\$
Life Insurance	\$
Health/Disability Insurance	\$
Vehicle Insurance	\$
Homeowner's or Other Insurance	\$
Car Payments	\$
Other Loan Payments	\$
Savings/Pension Contribution	\$
Utilities (gas, water, electric, phone)	\$
Credit Card Payments	\$
Car Upkeep (gas, maintenance, etc.)	\$
Clothing	\$
Personal Care Products (shampoo, cologne, etc.)	\$
Groceries	\$
Food Outside the Home (restaurant meals and carryout)	\$
Medical/Dental/Prescriptions	\$
Household Goods (hardware, lawn, and garden)	\$
Recreation/Entertainment	\$
Child Care	\$
Charitable Donations	\$
Miscellaneous	\$
<b>Total Expenses</b>	\$
<b>Remaining Income After Expenses</b> <i>(Subtract Total Income from Total Expenses)</i>	\$

