

# Budget Basics Worksheet

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v\.* {behavior:url(#default#VML);}  
o\.* {behavior:url(#default#VML);}  
w10\.* {behavior:url(#default#VML);}  
.shape {behavior:url(#default#VML);}
```

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 below.

## INCOME

Take Home Pay (all family members)

Child Support/Alimony

Pension/Social Security

Disability/Other Insurance

Interest/Dividends

Other

Total Income

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**EXPENSES**

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

Education (continuing education, classes, etc.)

Charitable Donations

Miscellaneous

Total Expenses

Remaining Income After Expenses

(Subtract Total Income from Total Expenses)

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