

**HOMEOWNER BUDGET**

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

**MONTHLY EXPENSES**

<b>Description</b>	<b>Current Expenses</b>	<b>Potential Spending</b>	<b>Monthly Savings</b>
First Mortgage (Principal & Interest)			
Second Mortgage			
Property Taxes			
Homeowners Insurance			
Water/Sewer			
Electric			
Heating oil/Natural Gas			
Common Charges/Maintenance Fees			
Groceries			
Restaurants/Entertainment			
Home phone/cable/internet			
Cell phone			
Subway/Bus/Train fare			
Car insurance			
Car Loan/Lease			
Car: Gas, Repairs , Parking, Tolls			
Medical expenses/copays			
Minimum credit card payments			
School expenses/tuition/loan			
Child care			
Other Loans (401k/personal)			
Other/Misc. (tithing/gifts/pets)			
<b>TOTAL MONTHLY EXPENSES</b>			

**INCOME**

<b>Descripton</b>	<b>GROSS (before taxes and deductions)</b>	<b>NET (after taxes and deductions)</b>
Wages		
Social Security		
Pension		
Rental		
Other		
<b>TOTAL INCOME</b>		

**DEBTS AND ASSETS**

<b>DEBTS</b>	<b>TOTAL AMOUNT</b>	<b>ASSETS</b>	<b>TOTAL AMOUNT</b>
Mortgages		Checking/Savings Account	
Credit Cards		Real Estate	
Car Loan		Retirement Accounts	
Outstanding Utility Bills		Vehicles	
Retirement Account Loans		Cash	
Judgments		Other/Misc.	
Medical			
Student Loans			
Other/Misc.			
<b>TOTAL DEBT</b>		<b>TOTAL ASSETS</b>	