

## Monthly Homeowner Budget

Owning a home can come with many unexpected costs. Use the following worksheet to calculate how much money you spend each month, so you can make sure you are living within your family's budget.

<b>Monthly Budget</b>	
<b>Housing Expenses</b>	<b>Average Cost Each Month</b>
Mortgage payment (principal and interest)	\$
Electricity	\$
Heating costs	\$
Maintenance and repairs	\$
Parking (if paid separately)	\$
Property insurance	\$
Property taxes	\$
Water	\$
<b>Other Expenses</b>	
Cable TV/Satellite/Video rental	\$
Car fuel	\$
Car insurance and license	\$
Car repairs and service	\$
Charitable donations	\$
Child care (if applicable)	\$
Child support/Alimony (if applicable)	\$
Clothing	\$
Dental expenses	\$
Entertainment and recreation	\$
Groceries/food	\$
Home furnishings	\$
Internet	\$
Life and property insurance	\$
Medical expenses, prescriptions, eyewear	\$
Newspapers, magazines, books	\$
Personal items	\$
Public transportation	\$
Restaurants	\$
Savings (bank account, retirement or education savings)	\$
Telephone/Cell phone	\$
Other expenses	\$
<b>Total Monthly Expenses</b>	<b>\$</b>