



Total cost of home ownership, a budgeting worksheet

An essential tool to home shop more responsibly and remain happy once you own!

The "You" Right Now		The "You" as a Home Owner	
BASIC NEEDS (monthly) monthly		BASIC NEEDS monthly	
Sustenance		Sustenance	
Groceries	\$	Groceries	\$
Transit		Transit	
Gas	\$	Gas	\$
Public Transit	\$	Public Transit	\$
Car Maintenance	\$	Car Maintenance	\$
Clothing	\$	Clothing	\$
Health		Health	
Health Insurance	\$	Health Insurance	\$
Healthcare	\$	Healthcare	\$
Perscription Drugs	\$	Perscription Drugs	\$
Home/Apartment Goods		Home/Apartment Goods	
Kitchen	\$	Kitchen	\$
Bed	\$	Bed	\$
Bath	\$	Bath	\$
General	\$	General	\$
Entertainment	\$	Entertainment	\$
Education	\$	Education	\$
Miscellaneous		Miscellaneous	
Daily coffee	\$	Daily coffee	\$
Other	\$	Other	\$
UTILITIES (rent/own)		UTILITIES	
Water	\$	Water	\$
Sewer	\$	Sewer	\$
Heating Fuel	\$	Heating Fuel	\$
Trash/Yard Waste	\$	Trash/Yard Waste	\$
HOA	\$	HOA	\$
Phone	\$	Phone	\$
Internet	\$	Internet	\$
FINANCIAL OBLIGATIONS		FINANCIAL OBLIGATIONS	
Existing Mortgage / Rent Payment	\$	Mortgage Payment	\$
Student Loans	\$	(Downpayment)	\$
Credit Card	\$	(Closing Costs)	\$
Retirement Planning	\$	Home Owners Insurance	\$
College Fund	\$	Annual Property Taxes	\$
Personal Loans	\$	Student Loans	\$
Car Loan	\$	Credit Card	\$
Other	\$	Retirement Planning	\$
SAVING TO BUY A HOME		College Fund	\$
Monthly Savings	\$	Personal Loans	
Gifts	\$	Car Loan	\$
		Other	\$
		HOME CARE	
		Home Improvements	\$
		Lawn Care	\$
		Other	\$
Grand Total	\$	Grand Total	\$