



## Budget Basics Work Sheet

The first step in getting yourself in financial shape to buy a home is to know what you make and what you spend now. List your income and expenses below.

<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	
Life Insurance	
Health/Disability Insurance	
Vehicle Insurance	
Homeowners or Other Insurance	
Car Payments	
Other Loan Payments	
Savings/Pension Contribution	
Utilities	
Credit Card Payments	
Car Upkeep	
Clothing	
Personal Care Products	
Groceries	
Food Prepared Outside the Home	
Medical/Dental/Prescriptions	
Household Goods	
Recreation/Entertainment	
Child Care	
Education	
Charitable Donations	
Miscellaneous	
<b>Total Expenses=</b>	
<b>Remaining Income After Expenses=</b>	