

First-Time Homebuyer Budget Worksheet



CATEGORY	MONTHLY BUDGET AMOUNT	MONTHLY ACTUAL AMOUNT	DIFFERENCE
INCOME:			
Salary/Wages (after taxes)			
Alimony, Child Support, VA Benefits			
Other Income			
EXPENSES:			
HOUSING:			
Rent			
Renters Insurance			
Electricity/Gas/Oil			
Water/Sewer/Garbage			
Cable/Internet			
Telephone (Land Line, Cell)			
SAVINGS & INVESTMENTS:			
Savings & Investments			
FOOD:			
Groceries			
Dining Out			
FAMILY OBLIGATIONS:			
Childcare			
Child Support/Alimony			
HEALTH & MEDICAL:			
Insurance (medical, life, long term care)			
Unreimbursed Medical Expenses, Copays			
TRANSPORTATION:			
Gas/Maintenance/Repairs/Insurance			
Other Transportation			
DEBT PAYMENTS:			
Credit Cards			
Student Loans			
Car Loan			
Other Loans			
OTHER EXPENSES:			
Clothing			
Church/Charity			
Education			
Hobbies/Subscriptions/Dues			
Recreation/Vacation/Entertainment			
Pets			
SAVINGS OR SHORTAGE			

Homeownership doesn't have to be a dream. Mortgage insurance can get you into a house faster with less than a 20% down payment. Talk to your loan officer to learn more about the value of MI.

01566.0522

Enact mortgage insurers include Enact Mortgage Insurance Corporation and Enact Mortgage Insurance Corporation of North Carolina.

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