

# First-Time Homebuyer Budget Worksheet



Checked for accuracy on 03/07/2025.

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.



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