

## Estimating Monthly Expenses

To determine the monthly amount of funds you may have available for a mortgage, use this worksheet to compare your non-housing expenses to your gross monthly income. Note: as a homeowner, your monthly housing expenses will include the monthly mortgage payment, property taxes and homeowner's insurance, condominium fee (if applicable), utilities, and maintenance cost.

### Current Housing Expenses

Rent \_\_\_\_\_  
Utilities \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Average Monthly Payment

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

### Current Non-Housing Expenses

Food & Clothing \_\_\_\_\_  
Day Care/Tuition \_\_\_\_\_  
Auto Insurance, Repairs, Gas & Oil \_\_\_\_\_  
Health Care/Other Insurance \_\_\_\_\_  
Entertainment \_\_\_\_\_  
Taxes \_\_\_\_\_  
Telephone \_\_\_\_\_  
Other \_\_\_\_\_  
\_\_\_\_\_  
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### Debt Payments

Car Loan \_\_\_\_\_  
Credit Cards \_\_\_\_\_  
Other Loans \_\_\_\_\_  
\_\_\_\_\_  
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### Savings

\$ \_\_\_\_\_

### Total Monthly Expenses & Savings

\$ \_\_\_\_\_