

Income vs. Expenses

Use this tool to map out your monthly expenses to see how much home you can comfortably afford. Use your current housing expenses as a starting point.

Income

Salary: _____

Monthly Income: _____

Your monthly income should be your take-home pay, after taxes, your retirement, and anything else is taken out.

Housing

Mortgage/Rent: _____

Utilities:

Electric: _____

Gas: _____

Water / Trash: _____

Other: _____

Daily Living

Groceries: _____

Dining Out: _____

Internet/Cable: _____

Subscriptions (Netflix/Hulu, Gym): _____

Child Care: _____

Transportation

Car Payment: _____

Insurance: _____

Gas: _____

Misc. (Car Wash/Oil): _____

Health

Insurance: _____

Prescriptions: _____

Co-Payments: _____

Life Insurance: _____

Other: _____

Personal / Entertainment

Clothing: _____

Salon/Barber: _____

Books/Movies/Music: _____

Concert Tickets: _____

Vacations/Air Fare: _____

Credit Card Payments: _____

Miscellaneous: _____

Total

Monthly Income: _____

Expenses Per Month: _____

NET TOTAL

(Income - Expenses): _____