Jody CANFIELD
MORTGAGE ADVISOR

Home Payment Budget Worksheet

What monthly housing payment fits your life?

Your pre-approval amount is not your household budget.

It looks at a small snapshot of your gross income compared with what is reported to credit.

1 MONTHLY TAKE-HOME INCOME

Your take-home income	$	
Other household take-home income	$	
Other regular income	$	
TOTAL MONTHLY INCOME	$	

2 MONTHLY EXPENSES

Car payments & transportation	$	
Student loans & other debt	$	
Credit cards	$	
Groceries & household	$	
Child care / education	$	
Utilities & phone	$	
Insurance not included in housing	$	
Subscriptions & memberships	$	
Dining, entertainment & lifestyle	$	
TOTAL MONTHLY EXPENSES	$	

3 SAVINGS & FINANCIAL GOALS

Savings / emergency fund	$	
Retirement / investing	$	
Travel & experiences	$	
Extra debt payoff	$	
Other goals	$	
TOTAL MONTHLY GOALS	$	

4 HOMEOWNERSHIP SET-ASIDE

Think beyond the regular housing payment.

- Maintenance & repairs
- Landscaping
- Pest control
- Pool / spa care (if applicable)
- HOA assessments (if applicable)
- Other property costs

Monthly amount you want to set aside $

5 FIND YOUR COMFORTABLE RANGE

Income		Expenses		Goals		Home Set-Aside		REMAINING
$	-	$	-	$	-	$	=	$

MY COMFORTABLE HOUSING PAYMENT RANGE

How much do you want committed to housing each month? You decide.

$ to $

You have your number. Now put it into context.

Work backward to the home price and financing strategy that fits your budget.

Education first. Strategy second. Your comfortable payment stays at the center.

Budget Calculator

Talk With Jody

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