

# Budget Worksheet

Find out how much mortgage you can afford with this budget worksheet.



## Monthly Expenses

All Credit Card Bills	
Education/School Loans	
Other Loans	
Telephone / Internet	
Food	
Insurance (Eye, Dental, Health)	
Health Bills (not covered by insurance)	
Car Loan	
Car Insurance	
Car Expenses (fuel, maintenance)	
Alimony	
Child Support	
Childcare (daycare, tuition, sitters)	
Clothing (new, dry cleaning, laundry)	
Entertainment (cable TV, movies, etc.)	
Savings	
Charity & Donations	
Miscellaneous	
<b>Total Monthly Expenses:</b>	

## Monthly Income

Salary, Tips, Wages	
Dividends & Interest from Investments	
Bonuses	
All Other Income	
<b>Total Monthly Income:</b>	

Fill in the information to the left for your average costs in a year. If you know your weekly average, take that number and multiply it by 52 to get an annual figure.

This worksheet is for you, not New American Funding.

### Deduct total expenses from total income:

	-	=
Income	Expenses	Discretionary Income

## Discretionary Income

Divide your annual discretionary income by 12 to get a monthly figure. This is the amount that you have left over at the end of each month. How much do you have? How much of that are you prepared to put towards your housing expenses each month? Is there anywhere in your expenses where cutbacks can be made?



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