

# Track Your Budget

The first step in getting yourself in financial shape to buy a home is to know exactly how much money comes in and how much goes out. Use this worksheet to list your income and expenses below.

| Income                     |  | Expenses                     |  |
|----------------------------|--|------------------------------|--|
| Total Take-Home Pay        |  | Total Rent/Mortgage          |  |
| Child Support/Alimony      |  | Child Support/Alimony        |  |
| Pension/Social Security    |  | Health Insurance             |  |
| Disability/Other Insurance |  | Life Insurance               |  |
| Interest/Dividends         |  | Other Insurance              |  |
| Other                      |  | Vehicle Insurance            |  |
|                            |  | Vehicle Payments             |  |
|                            |  | Vehicle Upkeep               |  |
|                            |  | Other Loans                  |  |
|                            |  | Utilities                    |  |
|                            |  | Credit Card Payments         |  |
|                            |  | Savings/Pension Payment      |  |
|                            |  | Groceries                    |  |
|                            |  | Clothes/Personal Care        |  |
|                            |  | Medical/Dental/Prescriptions |  |
|                            |  | Household Goods              |  |
|                            |  | Child Care                   |  |
|                            |  | Education                    |  |
|                            |  | Charitable Donations         |  |
|                            |  | Eating Out                   |  |
|                            |  | Entertainment                |  |
| Total Income:              |  | Total Expenses:              |  |

Remaining Income After Expenses (subtract total income from total expenses): \_\_\_\_\_

