



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):

\$ _____

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