

# Budget Basics Work Sheet

The first step in getting yourself in financial shape to buy a home is to know what you make and what you spend now. List your income and expenses below.

## Income

Take-Home Pay/All Family Members  
Child Support/Alimony  
Pension/Social Security  
Disability/Other Insurance  
Interest/Dividends  
Other

**Total Income =**

## Expenses

Rent/Mortgage  
Life Insurance  
Health/Disability Insurance  
Vehicle Insurance  
Homeowners or Other Insurance  
Car Payments  
Other Loan Payments  
Savings/Pension Contribution  
Utilities  
Credit Card Payments  
Car Upkeep  
Clothing  
Personal Care Products  
Groceries  
Food Prepared Outside the Home  
Medical/Dental/Prescriptions  
Household Goods  
Recreation/Entertainment  
Child Care  
Education  
Charitable Donations  
Miscellaneous

**Total Expenses =**

**Remaining Income After Expenses =**