HOUSEHOLD BUDGET WORKSHEET / 01

Can I Comfortably Afford This Home?

PART 1 · Use monthly amounts and realistic take-home income. Fill totals manually; this is a household budget, not a lender qualification calculation.

Money coming in

	Per month ($)
Take-home income 1	
Take-home income 2 / other reliable income	
A. Total monthly take-home income	

The full housing picture

	Per month ($)
Principal & interest	
Property taxes	
Homeowners / flood insurance, if applicable	
Mortgage insurance, if applicable	
HOA / condo dues	
Utilities / internet	
Maintenance / repair savings	
B. Total housing costs	

List each expense once. If taxes or insurance are in your quoted payment, separate them above instead of adding the full payment again.

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HOUSEHOLD BUDGET WORKSHEET / 02

Your Monthly Comfort Check

PART 2 · Make room for everyday life, future goals and surprises. For annual expenses, divide by 12 before entering a monthly amount.

Life beyond the mortgage

	Per month ($)
Food / household needs	
Transportation / vehicle costs	
Debt payments (excluding this mortgage)	
Childcare / caregiving	
Healthcare / other insurance	
Savings / retirement not already deducted	
Other / irregular expenses	
C. Total non-housing spending and savings	

Your comfort check

	Amount ($)
Monthly cushion = A minus B minus C	
Cash remaining after closing and moving	
Emergency savings I want to retain	

What if income falls or expenses rise?

One adjustment or question to discuss

Sources:
CFPB · Assess your spending
CFPB · Preparing to shop for your mortgage

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