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Monthly budget planner

Section 1: Income

Monthly Net Income: *Includes child support, alimony, foster care, unemployment compensation, Social Security, seasonal employment income, commission income. Net Income is after Taxes & Deductions.*

Paycheck \$ _____ + Paycheck \$ _____ + Other \$ _____ = \$ _____ **Total Net Income**

Section 2: Expenses

_____ **Monthly Payments** _____

Expense:	a. Current	b. After Home Purchase
1. Housing		
▪ Rent / Mortgage	_____	_____
▪ Real Estate Taxes	_____	_____
▪ Personal Property Taxes	_____	_____
2. Installment Loans		
▪ Automobile(s)	_____	_____
▪ Furniture / Appliances	_____	_____
▪ Installment	_____	_____
3. Revolving Credit		
▪ VISA	_____	_____
▪ MasterCard	_____	_____
▪ _____	_____	_____
▪ _____	_____	_____
▪ _____	_____	_____
4. Utilities		
▪ Electricity	_____	_____
▪ Gas	_____	_____
▪ Water/Sewerage/Garbage	_____	_____
▪ Telephone	_____	_____
▪ _____	_____	_____
▪ _____	_____	_____
5. Insurance		
▪ Automobile (s)	_____	_____
▪ Health / Dental	_____	_____
▪ Disability	_____	_____
▪ Renters / Homeowners	_____	_____
▪ Life	_____	_____
6. Spousal / Child Care		
▪ Alimony / Child Support	_____	_____
▪ Child Care	_____	_____
▪ School Fees / Tuition	_____	_____
7. Donations		
▪ Church / Charity	_____	_____
▪ _____	_____	_____
8. Dues		
▪ Union/Organizations	_____	_____
▪ _____	_____	_____
9. Medical		
▪ Doctor/Dentist/Hospital	_____	_____
▪ Drugs/Medicines	_____	_____
▪ _____	_____	_____
10. Transportation		
▪ Gasoline/Maintenance	_____	_____
▪ Parking/Public Transportation	_____	_____
▪ _____	_____	_____



SUBTOTAL: _____

SUBTOTAL FROM PAGE 1: _____

- 11. **Food**
 - Groceries _____
 - School/Work Lunches _____
 - Eating Out _____
- 12. **Clothing**
 - New Clothes _____
 - Dry Cleaning/Laundry _____
- 13. **Household Operations/Major Improvements**
 - Repairs/Maintenance _____
 - AC/Heating System _____
 - Appliances _____
 - _____
- 14. **Miscellaneous**
 - Clubs/Sports/Hobbies _____
 - Entertainment _____
 - Vacation _____
 - Cable TV/DISH/Satelite _____
 - _____
 - _____
 - _____

TOTALS: _____

Section 3: INCOME/EXPENSE COMPARISON

Total net income (from section 1, Income) \$ _____

Total after home purchase expenses (from section 2, Expenses) \$ _____

If your monthly Net Income is greater than your After Home Purchase monthly expense total, your financial transition to homeownership should be no problem.

If your Monthly Net Income is less than your After Home Purchase monthly expense total, you need to examine your expenses for opportunities to cut back to eliminate the difference.

Section 4: Borrower to sign & date

Borrower's Name: _____
(Please print clearly)

Signature: _____ **Date:** _____