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Budget Basics Worksheet

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

Take Home Pay (all family members):
Child Support/Alimony:
Pension/Social Security:
Disability/Other Insurance:
Interest/Dividends:
Other:

Total Income:

EXPENSES

Rent/mortgage (including taxes, principal, and insurance):
Life insurance:
Health/Disability Insurance:
Vehicle Insurance:
Homeowner's or Other Insurance:
Car Payments:
Other Loan Payments:
Savings/Pension Contribution:
Utilities (gas, water, electric, phone):
Credit Card Payments:
Car Upkeep (gas, maintenance, etc.):
Clothing:
Personal Care Products (shampoo, cologne, etc.):
Groceries:
Food Outside the Home (restaurant meals and carryout):
Medical/Dental/Prescriptions:
Household Goods (hardware, lawn, and garden):
Recreation/Entertainment:
Child Care:
Education (continuing education, classes, etc.):
Charitable Donations:
Miscellaneous:

Total Expenses:

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