



MONTHLY BUDGET WORKSHEET

We have included suggested percentages of your after-tax income as a guide to help with creating your budget. The suggestions are based on ratios that we believe will provide flexibility and best assist you in achieving the goals of the DHI Mortgage Home Buyer's Club and are not a guaranty of results.¹

MONTHLY BUDGET

NOTES

INCOME

Monthly Pay <i>(after taxes)</i>		
Other Income		
Total Monthly Income		

SAVINGS

Total Savings Amount 5-10% of Income going into an account each month		
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EXPENSES

Mortgage or Rent Suggest less than 35% of Income		
Taxes <i>(Real Estate and/or Personal Property²)</i>		
Insurance <i>(Homeowner's or Renter's)</i>		
Homeowner Association Fees <i>(Homeowner's or Condo)</i>		
Utilities 5% of Income <i>(Includes Gas, Water, Phone, Trash, TV, Internet, etc.)</i>		
Health 3% of Income <i>(Includes Medical, Dental, etc.)</i>		
Transportation 15-20% of Income <i>(Includes Car Payment, Insurance, Gas, etc.)</i>		
Credit Cards/Loans <i>(Includes Credit Cards, Loans, Balances, Fees, etc.)</i>		
Food/Entertainment 10-20% of Income		
Children/Childcare/Child Support 5-10% of Income		
Other Personal Expenses 5-10% of Income		
Total Monthly Expenses		

	TOTAL MONTHLY INCOME
-	TOTAL MONTHLY EXPENSES
=	POSSIBLE SAVINGS

Let the DHI Mortgage Home Buyers Club help prepare you for successful homeownership.

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