



Use this worksheet to estimate your monthly cost of living. In doing so, you may be able to determine which items are critical expenses and others that could be curtailed and reallocated so that you can potentially afford a larger home.

| Type of Monthly Expense | Amount |
|---|---------------|
| Rent/mortgage payment: | \$ |
| Car payments: | \$ |
| Credit Card payments: | \$ |
| Utilities: | \$ |
| Home maintenance services (gardening, pool cleaning, etc.): | \$ |
| Homeowners Association dues: | \$ |
| Gasoline & transportation expenses: | \$ |
| Groceries/food: | \$ |
| Car repairs: | \$ |
| Clothing: | \$ |
| Entertainment: | \$ |
| Miscellaneous personal expenses: | \$ |
| Unreimbursed business expenses: | \$ |
| Unreimbursed medical bills: | \$ |
| Insurance (life, health, homeowner's/renter's): | \$ |
| Property taxes: | \$ |
| Loan payments: | \$ |
| Vacation/travel: | \$ |
| Education: | \$ |
| Savings/Retirement account contributions: | \$ |
| Laundry/dry cleaning: | \$ |
| Other: | \$ |
| Other: | \$ |
| Other: | \$ |