

# Homeowner Budget Planner

## A Little Planning Goes a Long Way

Homeownership comes with plenty to enjoy, and a few expenses along the way. Use this planner to prepare for everyday costs, maintenance, and those unexpected surprises.



### MONTHLY EXPENSES

Plan for the essentials

| EXPENSE                                        | ESTIMATED MONTHLY |
|------------------------------------------------|-------------------|
| Mortgage (Principal & Interest)                | \$ _____          |
| Property Taxes                                 | \$ _____          |
| Homeowners Insurance                           | \$ _____          |
| Utilities (Electric, Gas, Water, Sewer, Trash) | \$ _____          |
| Internet / Cable / Phone                       | \$ _____          |
| Maintenance Savings (1% Rule)                  | \$ _____          |
| Other _____                                    | \$ _____          |
| <b>TOTAL MONTHLY</b>                           | \$ _____          |



### ANNUAL EXPENSES

Don't forget these important once-a-year costs

| EXPENSE                   | ESTIMATED MONTHLY |
|---------------------------|-------------------|
| HVAC Service / Tune Up    | \$ _____          |
| Gutter Cleaning           | \$ _____          |
| Pest Control              | \$ _____          |
| Tree / Shrub Care         | \$ _____          |
| Water Heater Maintenance  | \$ _____          |
| Home / Termite Inspection | \$ _____          |
| Other _____               | \$ _____          |
| <b>TOTAL ANNUAL</b>       | \$ _____          |

### SMART SAVING TIPS

- ✓ Automate your maintenance savings each month
- ✓ Build an emergency fund for unexpected repairs
- ✓ Review your homeowners insurance each year
- ✓ Small, regular maintenance helps prevent costly repairs
- ✓ Set aside a little extra for seasonal home expenses



### *A Little at a Time*

A little saved each month can make home repairs easier to handle when they pop up.



### YOUR ANNUAL BUDGET AT A GLANCE

A quick view of your homeownership costs

|                               |   |                              |   |                                      |   |                                        |
|-------------------------------|---|------------------------------|---|--------------------------------------|---|----------------------------------------|
| <b>TOTAL MONTHLY EXPENSES</b> | + | <b>TOTAL ANNUAL EXPENSES</b> | + | <b>MAINTENANCE SAVINGS (1% RULE)</b> | + | <b>TOTAL ANNUAL HOMEOWNERSHIP COST</b> |
| \$ _____<br>x12 months        |   | \$ _____                     |   | \$ _____                             |   | \$ _____                               |
| = \$ _____<br>per year        |   |                              |   |                                      |   |                                        |

### NOTES & GOALS

Write down your home and financial goals for the year ahead

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