A HOME SHOULD FIT YOUR LIFE, NOT JUST A PRE-APPROVAL

Monthly Payment Worksheet

Print this worksheet and complete it with written lender estimates, insurance quotes, and property-specific costs.

Property / address: ______________________________

Price: ____________ Down payment: ____________ Loan: ____________

Rate / term: _________________ Estimate date: ___________________

A. MONTHLY HOUSING COSTS

Mortgage principal + interest (ask your lender)	______
Property taxes: annual estimate ÷ 12	______
Homeowners insurance: annual premium ÷ 12	______
Mortgage insurance / ongoing program fee, if any	______
Flood or other required insurance, if separate	______
HOA / condo dues: monthly equivalent	______
A. TOTAL MONTHLY HOUSING COST	______

Enter each expense only once. If using a lender's total escrowed payment, first separate its components so taxes, insurance, and mortgage insurance are not counted again. HOA dues may be paid separately.[1]

B. PLAN FOR LIFE AFTER CLOSING

Utilities and services	______
Monthly maintenance / repair reserve	______
Other ongoing ownership expenses	______
B. TOTAL ADDITIONAL MONTHLY BUDGET	______
A + B. MY FULL MONTHLY OWNERSHIP BUDGET	______

My comfortable monthly limit: ____________ Difference: ____________

1. https://files.consumerfinance.gov/f/documents/cfpb_your-home-loan-toolkit.pdf

An example, not a quote

Hypothetical purchase: $300,000 price, $15,000 down, and a $285,000 loan at 6.50% fixed for 30 years. These are teaching assumptions, not an available rate, tax estimate, insurance quote, or loan offer.

Principal + interest	$1,801.39
Taxes ($6,000/year) + insurance ($2,400/year)	$700.00
Assumed mortgage insurance $100 + HOA $50	$150.00
A. MONTHLY HOUSING COST	**$2,651.39**
Utilities $250 + maintenance reserve $250	$500.00
A + B. FULL MONTHLY OWNERSHIP BUDGET	**$3,151.39**

Keep a cushion beyond closing

Ask for a cash-to-close estimate showing the down payment, closing costs, prepaids, initial escrow funding, deposits already paid, and any allowed credits. Plan separately for inspections, moving, initial repairs, and savings you want to keep.[1]

Savings I want left after buying: _________ Moving / setup budget: _________

Do not assume today's tax bill or insurance premium will remain unchanged. Revisit the budget as property-specific information becomes available.[1]

Have questions or need help with your next step? Call or email me. I'm happy to explain your options and help you feel prepared, without pressure or any obligation to move forward.

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Buyer Masterclass: https://satx.localhomeclass.com
Schedule a conversation: https://satx.localhomeclass.com/book

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Printable planning worksheet, not an interactive calculator or affordability approval. Review the final numbers with your lender before committing.

1. https://files.consumerfinance.gov/f/documents/cfpb_your-home-loan-toolkit.pdf