

# Budget Worksheet

Checked for accuracy on 09/23/2025.



**First-Time Homebuyers**  
Powered by **Enact**

| CATEGORY                                  | MONTHLY BUDGET AMOUNT | MONTHLY ACTUAL AMOUNT | DIFFERENCE |
|---|-----------------------|-----------------------|------------|
| <b>INCOME:</b>                            |                       |                       |            |
| Salary/Wages (after taxes)                |                       |                       |            |
| Alimony, Child Support, VA Benefits       |                       |                       |            |
| Other Income                              |                       |                       |            |
| <b>EXPENSES:</b>                          |                       |                       |            |
| <b>HOUSING:</b>                           |                       |                       |            |
| Rent                                      |                       |                       |            |
| Renters Insurance                         |                       |                       |            |
| Electricity/Gas/Oil                       |                       |                       |            |
| Water/Sewer/Garbage                       |                       |                       |            |
| Cable/Internet                            |                       |                       |            |
| Telephone (Land Line, Cell)               |                       |                       |            |
| <b>SAVINGS &amp; INVESTMENTS:</b>         |                       |                       |            |
| Savings & Investments                     |                       |                       |            |
| <b>FOOD:</b>                              |                       |                       |            |
| Groceries                                 |                       |                       |            |
| Dining Out                                |                       |                       |            |
| <b>FAMILY OBLIGATIONS:</b>                |                       |                       |            |
| Childcare                                 |                       |                       |            |
| Child Support/Alimony                     |                       |                       |            |
| <b>HEALTH &amp; MEDICAL:</b>              |                       |                       |            |
| Insurance (medical, life, long term care) |                       |                       |            |
| Unreimbursed Medical Expenses, Copays     |                       |                       |            |
| <b>TRANSPORTATION:</b>                    |                       |                       |            |
| Gas/Maintenance/Repairs/Insurance         |                       |                       |            |
| Other Transportation                      |                       |                       |            |
| <b>DEBT PAYMENTS:</b>                     |                       |                       |            |
| Credit Cards                              |                       |                       |            |
| Student Loans                             |                       |                       |            |
| Car Loan                                  |                       |                       |            |
| Other Loans                               |                       |                       |            |
| <b>OTHER EXPENSES:</b>                    |                       |                       |            |
| Clothing                                  |                       |                       |            |
| Church/Charity                            |                       |                       |            |
| Education                                 |                       |                       |            |
| Hobbies/Subscriptions/Dues                |                       |                       |            |
| Recreation/Vacation/Entertainment         |                       |                       |            |
| Pets                                      |                       |                       |            |
| <b>SAVINGS OR SHORTAGE</b>                |                       |                       |            |

Homeownership doesn't have to be a dream. Private mortgage insurance can get you into a house faster with less than a 20% down payment. Talk to your loan officer to learn more about the value of mortgage insurance from Enact.



01566.0226  
Enact mortgage insurers include Enact Mortgage Insurance Corporation and Enact Mortgage Insurance Corporation of North Carolina.  
© 2026 Enact Holdings, Inc. All rights reserved.

