



**Randy Lewis & Assoc. 623-773-3600**  
**Short Sale and Loss Mitigation Specialists**

**Homeowner Budget**

|   |  |        |
|---|--|--------|
| <b>Section 1:</b><br>Housing<br>Expenses        | Mortgage   | \$     |
|   | 2nd Mortgage   | \$     |
|   | 3rd Mortgage   | \$     |
|   | Utilities  | \$     |
|   | Association dues                                       | \$     |
|   | Sub-total for housing section                          | \$     |
| <b>Section 2</b><br>Living<br>Expenses          | Food   | \$     |
|   | Clothing   | \$     |
|   | Laundry & Claiming                                     | \$     |
|   | Transportation   | \$     |
|   | Insurance  | \$     |
|   | Daycare  | \$     |
|   | Medical expenses                                       | \$     |
|   | Sub-total for living expenses                          | \$     |
| <b>Section 3</b><br>Monthly<br>Installment Debt | Car loan #1  | \$     |
|   | Car Loan #2  | \$     |
|   | Child support & Alimony                                | \$     |
|   | Credit Card  | \$     |
|   | Credit Card  | \$     |
|   | Credit Card  | \$     |
|   | Credit card  | \$     |
|   | Other  | \$     |
|   | Sub-total for monthly installment debt                 | \$     |
| <b>TOTAL</b>                                    | <i>Monthly expenses from sections 1,2,3</i>            | \$ (a) |
| Monthly<br>Income                               | Wage earner #1 (take-home pay)                         | \$     |
|   | Wage earner #2 (take-home pay)                         | \$     |
|   | Wage earner #3 (take-home pay)                         | \$     |
|   | Other income   | \$     |
| <b>TOTAL</b>                                    | <i>Monthly Income</i>                                  | \$ (b) |
| <b>What's<br/>Left?</b>                         | <b>Monthly Income Total (line b)</b>                   | \$     |
|   | <b>Monthly Expenses Total (line a)</b>                 | \$     |
|   | <b>Monthly Cash flow (subtract line a from line b)</b> | \$     |
|   |  |        |