

Cost of Home Ownership Worksheet

Cost of Current Home Exterior Maintenance	Estimated Monthly	Estimated Annual	Actual Cost of Current Home	Annual Cost of Current Home
Lawn Care	\$100.00	\$1,200.00		\$1,200
Flower Beds / Mulch / Weeding	\$20.83	\$250.00		\$250
Seeding & Fertilizing	\$8.33	\$100.00		\$100
Painting = \$2,000 / 10 Years	\$16.67	\$200.00		\$200
Roof = \$5,000+ / 20 Years	\$20.83	\$250.00		\$250
Heating & AC Service Contracts	\$12.50	\$150.00		\$150
HVAC Replacement \$2,500 / 15	\$13.89	\$166.67		\$167
Carpet / Paint every \$3000 / 10	\$25.00	\$300.00		\$300
Total Maintenance	\$218.06	<u>\$2,616.67</u>		
Utilities				
Electric	\$100.00	\$1,200.00		
Gas / Oil	\$75.00	\$900.00		
Water & Sewer	\$50.00	\$600.00		
Cable	\$45.00	\$540.00		
Taxes	\$166.67	\$2,000.00		
Insurance	\$50.00	\$600.00		
Condo Fee ?	\$0.00	\$0.00		
Total Estimated Expenses	\$922.78	\$11,073.34		

Expense	Your Budget		Income	Annual
	Monthly	Annual		
Mortgage Payment				
Auto Payment			SSI	
Auto Insurance			Retirement	
Gas for Auto			Dividends	
Health Insurance			Family	
Supplemental Insurance			Other	
Long Term Care Insurance				
Medications RX's				
Other Creditors				
Visa				
Master Card				
Other Department Store				
Home Maintenance (above)	\$922.78	\$11,073.34		
Total			Total	