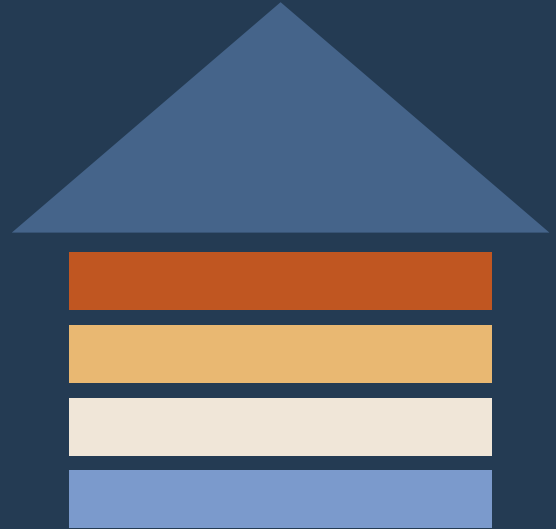




Homeowner Budget Workbook

Every cost of owning, on paper

General educational information, not financial, tax or insurance advice.

Lifespans are typical ranges; your home may differ.

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Your true monthly cost

Turn yearly bills into monthly amounts by dividing by 12.

Cost	Yearly	Monthly	Where to find it
Mortgage principal and interest			Mortgage statement
Property taxes			Tax bill or escrow analysis
Homeowners insurance			Policy declarations page
Mortgage insurance (PMI)			Mortgage statement
HOA or condo fees			HOA statement
Electricity and gas			Average of 12 bills
Water, sewer, trash			Average of 12 bills
Internet and phone			Monthly bill
Maintenance reserve			About 1% or more of value a year
Replacement fund			Replacement planner page
True monthly cost			

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Bills that don't come every month. Note due dates so nothing is a surprise.

[illegible]

Maintenance reserve

Home value

Rate (start at 1%, more for older homes)

Yearly reserve

Monthly amount to save

What I spent it on

Date	Job	Who	Cost	Balance left

Replacement planner

Plan for the low end of the lifespan range. Monthly = (cost minus saved) / months left.

System	Typical life	Installed	Years left	Cost	Per month
Asphalt shingle roof	20–30 yrs				
Gas furnace	15–25 yrs				
Central air conditioner	12–17 yrs				
Heat pump	10–15 yrs				
Tank water heater	8–12 yrs				
Tankless water heater	15–20 yrs				
Refrigerator	10–15 yrs				
Washing machine	10–13 yrs				
Dishwasher	9–12 yrs				
Garage door opener	10–15 yrs				
Exterior paint	5–10 yrs				
Wood deck	15–20 yrs				

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Install dates, model numbers and service history in one place.

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