

# KNOW YOUR MONEY AND YOUR TIMELINE



**EBONI WATSON**  
REALTOR®

(443) 606-3308 direct

(443) 660-9229 office

1104 Kenilworth Drive, Suite 400  
Towson, MD 21214

✉ eboni.watson@kw.com

🌐 eboni.watson.kw.com



<b>WHEN DOES YOUR CURRENT LEASE EXPIRE?</b>			
<b>HOW SOON BEFORE THEN DO YOU WANT CLOSE ON YOUR HOME?</b>			
<b>HOW MUCH DO YOU BRING IN? (Document all sources of income)</b>			
Source of Income	Annual Gross Income	Annual Net Income	
<b>Total Annual Income</b>			
<b>HOW MUCH DO YOU SPEND?</b>			
Expense	Cost per Month	Cost per Year	
Mortgage/Rent			
Water/Power/Garbage			
Internet/Cable/Cell			
Home Repairs			
Debt/Loans/Credit Cards			
Gas/Oil Change			
Car Insurance			
Other Transportation			
Entertainment/Meals			
Groceries			
Insurance (Medical/Life/Etc.)			
Medicine/Health			
Childcare/School			
Pet Care/Vet			
Home Services (maid, lawn)			
Shopping (Clothing/Home Goods)			
Savings			
Other			
<b>Monthly Expenses Total</b>			
<b>Annual Expenses Total</b>			
<b>HOW MUCH DO YOU HAVE LEFT?</b>			
Subtract your Annual Expense Total from your Annual Net Income)			
<b>HOW MUCH DO YOU HAVE SAVED? (List all savings accounts)</b>			
Account	Total		
<b>Total</b>			