

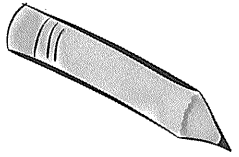
NUMBERS: BUYING A HOUSE

Once you've decided that you want a home, how do you choose how much house you want? Keep in mind that all of your bills are based on the value of your home – the more you spend on the house, the more you spend on everything else.

MONTHLY HOUSING BUDGET	HOME 1:	HOME 2:	HOME 3:
Purchase Price			
Down Payment (_____ %)			
= Monthly Loan Payment			
+ Property Taxes (_____ % ÷ 12 mo)			
+ Home Insurance			
= TOTAL MONTHLY PITI PAYMENT			
OTHER MONTHLY NUMBERS			
+ Utilities			
+ Maintenance (_____ % ÷ 12 mo) &/or HOA			
+ Private Mortgage Insurance (_____ %)			
= TOTAL MONTHLY PAYMENT			

Handwritten Notes:

- + Loan Details:
Interest Rate _____ %
Loan Term _____ mo.
Use an Online Mortgage Calculator to figure out
- Average 1.25% of home value
- Estimate:
 $(\text{Home Value} / 1000) \times \3.50
- Water, Trash, Sewer, Electricity, Gas, Cable, Internet
- 1% - 4% of home value per year
- If down payment is less than 20%. Average cost is 0.5% - 1% of home value per year.



NUMBERS: MAKING YOUR HOUSE A HOME

Most of us get so excited about buying a house that we forget to sit down and figure out how much it's going to cost us to make our house a home.

YOUR NEW HOME	HOME 1:	HOME 2:	HOME 3:
Down Payment			
+ Repairs &/or Renovations			
+ Appliances			
+ Additional Furniture			
+ Window Coverings			
+ Moving Costs			
+ Utilities Activation Fees			
+ Other:			
+ Other:			
= TOTAL COST			

Enter Amount from "Buying a House" worksheet

Essential and more expensive than you may expect. On average houses have 10-15 windows.