Homeownership Expense Snapshot

A two-page starting point for buyers and homeowners. List costs you know, leave unknown amounts blank, and turn the gaps into questions. No budget or loan recommendation is made here.

Property nickname and date (no account numbers)

Start with the total payment you actually pay

Total monthly mortgage payment / estimate and source date

Included in that total: taxes / insurance / mortgage insurance / other / unknown

Count each cost once. If taxes or insurance are already included in the payment above, do not add them again below. If unsure, mark the item unknown and check your statement or lender documents.

Additional costs NOT counted above	Monthly amount	Known / estimate / unknown
Separately paid taxes or insurance		
HOA / association / property costs		
Utilities and routine maintenance		
Repair / replacement savings contribution		

Next question / who can answer it / when I will ask

See how the snapshot works

FICTIONAL EXAMPLE. These numbers demonstrate the method, not typical costs, affordability, or a recommended savings amount.

Cost in this fictional household	Monthly amount	How it is counted
Mortgage payment	$2,000	Includes $400 tax + insurance escrow
HOA paid separately	$100	Add once
Utilities	$250	Add once
Routine maintenance	$50	Add once
Repair savings contribution	$150	Planned set-aside, not a bill
Planned monthly cash allocation	$2,550	2,000 + 100 + 250 + 50 + 150

The $400 escrow component is already inside the $2,000 payment. Adding it again would incorrectly produce $2,950. A savings contribution is a planned transfer, not a current repair expense. Do not also count the same future repair as this month's bill.

Make your next step specific

One amount I still need to verify

Source or person to check / date / what I learned

For a yearly bill, divide by 12 only to make a monthly planning equivalent; record the actual due date separately. A monthly equivalent does not change when a bill is payable.

General U.S. homeownership education. Costs and loan terms vary. This worksheet is not legal, tax, lending, or individual financial advice. No entries are sent to YMU. Save your copy privately.

Free reference: CFPB Home Loan Toolkit
consumerfinance.gov/owning-a-home/explore/home-loan-toolkit/