

Next, use the tables below to determine your current expenses and debt payments. This will help you see what your actual monthly obligations are and what kind of **mortgage payment** you can comfortably fit into your budget.

Current Household Budget

DETAILS	AVERAGE MONTHLY PAYMENT
Current Housing Expenses	
Rent	\$
Electricity (if paid separately)	\$
Heating costs (if paid separately)	\$
Water (if paid separately)	\$
Parking fees (if paid separately)	\$
Current Non-Housing Expenses	
Cable TV/Satellite/Video rental	\$
Car fuel	\$
Car insurance and license	\$
Car repairs and service	\$
Charitable donations	\$
Child care	\$
Child support/Alimony	\$
Clothes	\$
Contents insurance	\$
Dental expenses	\$
Entertainment, recreation, movies	\$
Furnishings	\$
Groceries	\$
Internet	\$
Life insurance	\$
Lunches/Eating out	\$
Medical expenses, prescriptions, eyewear	\$
Newspapers, magazines, books	\$
Personal items	\$
Public transportation	\$
Savings (bank account, RRSPs)	\$
Telephone	\$
Other expenses	\$
Total Monthly Expenses	\$
Note: You may have other costs not shown on this worksheet. Make sure you add these other items when you fill out this form.	
Extra Current Household Budget worksheet at the end of this Guide.	