

How Much Will it Cost to Operate a Home?

| Operating expenses | Current monthly cost | Projected monthly cost in new home |
|--|----------------------|------------------------------------|
| Rental accommodation or Mortgage payment | | |
| Utilities | [itemize below] | [itemize below] |
| Heat | | |
| Electricity | | |
| Telephone/cellphone | | |
| Cable or satellite television | | |
| Internet | | |
| Condo fees | | |
| Municipal water/sewage rates | | |
| Municipal garbage | | |
| Maintenance | [itemize below] | [itemize below] |
| Cleaning products, garden products, road salt/de-icer, furnace fi lters | | |
| Cleaning service | | |
| Landscaping or lawn maintenance service | | |
| Snow removal service | | |
| Repairs and home improvement | | |
| Property taxes – (may be paid by fi nancial institution and rolled into mortgage payment – if so, include with mortgage) | | |
| School tax (if paid separately) | | |
| Fire/property/contents insurance | | |
| Mortgage life and/or disability insurance | | |
| Contingency fund (monthly savings to cover home repairs) | | |
| TOTAL | | |