

BUDGET EXAMPLE

Cost of Housing	Estimate	Range	
Mortgage Interest	_____	1,562	$\$300,000 \times 6.25\% / 12 = \$600k$ purchase 50% LTV
Property Taxes	_____	600	You may qualify for transfer (discount) from prior residence
Property Insurance	_____	70	Generally less in PUD (townhome or condo)
Association	_____	250	Not applicable for Single Family Residence (SFR)
Cost Overlaps	_____	(300)	Since there are some cost overlaps for SFR vs PUD

2,182

Cost of Living

Maintain Appliances	_____	10	
Maintain Systems	_____	10	Less applicable in condo
Maintain Roof	_____	50	Not applicable in condo
Maintain Paint	_____	33	Less applicable in condo
Medical Insurance	_____	500	Employer subsidy?
Medical Other	_____	50	
Gardening	_____	25	Less applicable in condo
Cleaning	_____	25	
Periodicals	_____	10	
Dues	_____	5	
Dry Cleaning	_____	20	
Groceries	_____	200	
Clothing	_____	100	
Gifts	_____	25	
Pet Care	_____	100	
Furniture	_____	50	
Vacations	_____	125	
Auto Payment	_____	297	$\$15,000$ 5 years, 7%
Auto Fees	_____	25	
Auto Insurance	_____	125	
Auto Fuel	_____	125	1000 miles, 20 mpg, $\$2.50/\text{gallon}$
Auto Maintenance	_____	100	
PG&E	_____	150	
Water	_____	20	
Garbage	_____	30	
Telephone	_____	30	
Cell Phone	_____	25	
Cable TV	_____	40	
Internet	_____	30	

2,335

4,517

Note: The estimates may have no relationship to your actual expenses, and will vary by area & choices.