



## Mortgage

### Budget Calculator

#### It all adds up

The excitement of buying your dream home can overshadow the reality of daily expenses. Starting with a complete picture of your monthly liabilities will help you make an informed buying decision. Some expenses to consider:

<input type="checkbox"/> Electricity	\$
<input type="checkbox"/> Heating costs	\$
<input type="checkbox"/> Mortgage (principal and interest)	\$
<input type="checkbox"/> Parking fees (if paid separately)	\$
<input type="checkbox"/> Property insurance (found on most real estate listings)	\$
<input type="checkbox"/> Property taxes	\$
<input type="checkbox"/> Maintenance/Repair	\$
<input type="checkbox"/> Water	\$
<input type="checkbox"/> Cable TV/Satellite/Video rental	\$
<input type="checkbox"/> Car fuel/ insurance and license/ repairs and service	\$
<input type="checkbox"/> Charitable donations	\$
<input type="checkbox"/> Child care/Alimony	\$
<input type="checkbox"/> Clothes	\$
<input type="checkbox"/> Dental expenses	\$
<input type="checkbox"/> Entertainment, recreation, movies	\$
<input type="checkbox"/> Furnishings	\$
<input type="checkbox"/> Groceries	\$
<input type="checkbox"/> Life insurance	\$
<input type="checkbox"/> Lunches/Eating out	\$
<input type="checkbox"/> Medical expenses, prescriptions, eyewear	\$
<input type="checkbox"/> Newspapers, magazines, books	\$
<input type="checkbox"/> Personal items	\$
<input type="checkbox"/> Public transportation	\$
<input type="checkbox"/> Savings (bank account, RRSPs)	\$
<input type="checkbox"/> Telephone/Cell Phone	\$
<input type="checkbox"/> Travel	\$
<input type="checkbox"/> Internet	\$
<input type="checkbox"/> Other expenses	\$
<b>Total</b>	<b>\$</b>

Speak to a mortgage specialist at 1-866-609-4722. Mon-Fri 6am-6pm PST.