



# Monthly Homeownership Expense Tracker

Printable worksheet for one month of household ownership costs

Month: \_\_\_\_\_

#	Expense category	Budgeted	Actual	Difference	Notes
1	Mortgage principal and interest				
2	Property taxes				
3	Homeowners insurance				
4	HOA dues				
5	Electricity				
6	Water and sewer				
7	Natural gas				
8	Internet				
9	Trash / stormwater				
10	Lawn care / pest control				
11	Routine maintenance reserve				
12	Emergency repair reserve				
	<b>Monthly total</b>				

Tip: Use Routine maintenance reserve for expected upkeep and Emergency repair reserve for true surprises.



# Yearly Homeownership Expense Summary

Use this annual sheet to compare month-by-month totals or category trends

Expense category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year total
Mortgage principal and interest													
Property taxes													
Homeowners insurance													
HOA dues													
Electricity													
Water and sewer													
Natural gas													
Internet													
Trash / stormwater													
Lawn care / pest control													
Routine maintenance reserve													
Emergency repair reserve													
<b>Grand total</b>													

Suggested use: pair this printable PDF with the Excel tracker if you want a cleaner lead magnet and a more flexible budgeting workbook.