# FINANCIAL
## Checklist

Use this financial checklist to help keep your budget in check.

### CLOSING COSTS
Closing fees include things like the attorney's fee, survey fees, Escrow or title fees, Realtor commissions, Inspections and document preparation fees.

### DOWN PAYMENT
Your down payment is the money you pay at closing.  It's the difference between your mortgage amount and your purchase price of your home.

### EARNEST MONEY
Earnest money is an upfront deposit that gets applied to your down payment or closing costs.

### APPLIANCES/FURNISHINGS
When budgeting for your new home, remember to set money aside for appliances and furnishes that you will want to purchase upon closing.

### INSURANCE
Depending on your loan program and down payment amount, you may pay mortgage insurance.  Homeowners insurance is also required.

### MAINTENANCE
It's suggested that homeowners put aside money to cover maintenance from lawn equipment to household tools.

### PROPERTY TAX
This varies depending on the state you reside. This also depends if you set up an escrow reserves account with your lender.

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