The real-cost worksheet.

Use actual written quotes where possible. A blank amount is unknown, not zero. Avoid counting an item twice when it is included in another quote.

PROJECT ITEM	AMOUNT	SOURCE / DATE
Home and options		
Land purchase, if applicable		
Delivery and installation		
Site preparation and access		
Foundation / support system		
Utility connections / septic / well		
Permits and inspections		
Closing costs and taxes		
Steps, decks, skirting, parking		
Other improvements		
Contingency chosen by you		
TOTAL PROJECT COST		

Items still unquoted: ____

This worksheet adds project costs; it does not estimate cash to close or determine which expenses can be financed.

Plan the monthly side, too.

Use monthly amounts. For annual expenses, divide by 12. Do not duplicate taxes or insurance already included in your quoted payment.

Home loan payment	________________
Separate land payment, if any	________________
Lot rent, if any	________________
Property taxes not included above	________________
Insurance not included above	________________
Community / association fees	________________
Electricity, water, gas and other utilities	________________
Maintenance allowance chosen by you	________________
Other recurring expenses	________________
TOTAL MONTHLY PLAN	________________

Comfort check

After housing, what will remain for other expenses, savings and unexpected needs? What happens if a cost rises?

Keep the unknowns visible.

Quote 1

Provider / scope: ____

Amount / valid until: _____________________________________

Included / excluded: _____________________________________

Payment due / responsible person: __________________________

Quote 2

Provider / scope: ____

Amount / valid until: _____________________________________

Included / excluded: _____________________________________

Payment due / responsible person: __________________________

Quote 3

Provider / scope: ____

Amount / valid until: _____________________________________

Included / excluded: _____________________________________

Payment due / responsible person: __________________________

Further reading: CFPB Loan Estimate explainer
https://www.consumerfinance.gov/owning-a-home/loan-estimate/

Planning tool only. Request a lender-prepared estimate for financing and cash-to-close figures. Free to print and share with attribution.