

Down Payment Planner

Use this planner to estimate how much you need to save, track your progress, and set clear savings goals.

1. Property Details

- **Estimated Purchase Price of Home:** \$ X
- **Target Down Payment %:** X%
- **Target Down Payment Amount:** \$ X

(Example: \$400,000 home × 10% = \$40,000 down payment)

2. Savings Goal Breakdown

- **Total Target Amount:** \$ X
- **Current Savings:** \$ X
- **Amount Remaining:** \$ X
- **Months Until Purchase Goal:** X months
- **Monthly Savings Needed:** \$ X/month

3. Sources of Funds

- **Personal Savings –** \$ X
- **Gifts from Family –** \$ X
- **RRSP/Home Buyer's Plan –** \$ X
- **Other Sources –** \$ X

4. Additional Costs to Prepare For

- **Home Inspection –** \$ X
- **Legal Fees –** \$ X

- Appraisal Fees – \$ X
- Land Transfer Taxes – \$ X
- Title Insurance – \$ X
- Moving Costs – \$ X
- Emergency Fund – \$ X

5. Savings Tracker

Month Target Saved Actual Saved Notes

Jan	\$X	\$X
Feb	\$X	\$X
Mar	\$X	\$X
...

6. Motivation Note to Self

Write why this goal matters to you. Keep it personal and visible to stay motivated.

“I’m saving for stability, freedom, and a home to call my own.”