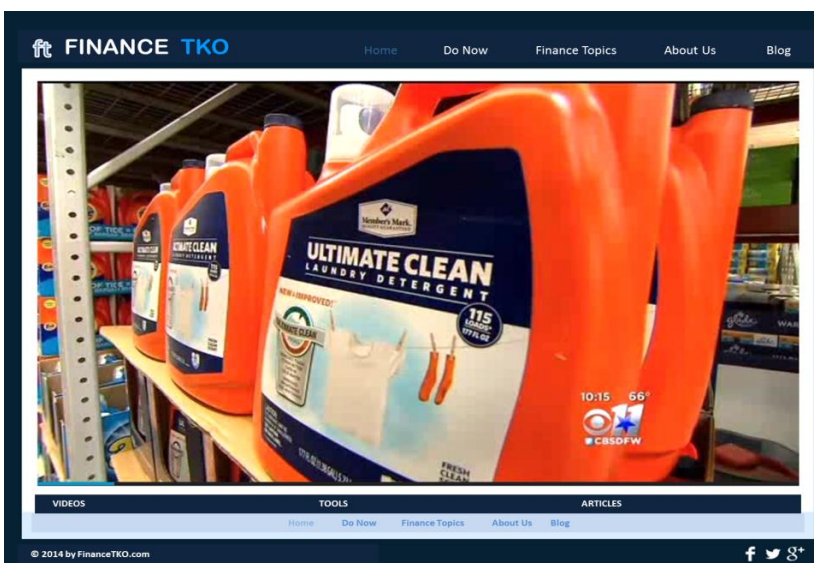
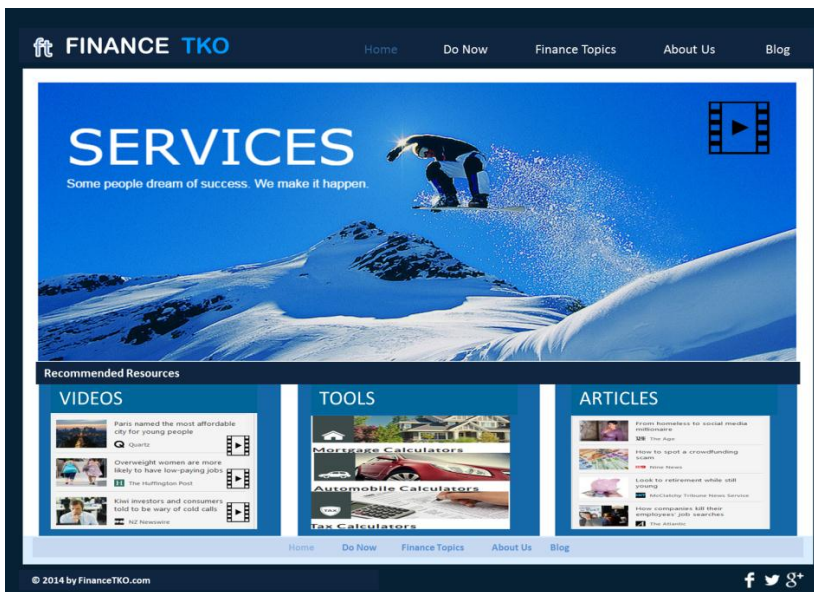


Suggested New Site Layout



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Determine Mortgage Eligibility With Our Home Affordability Calculator

How much home can I afford?

When you're buying a home, mortgage lenders don't look just at your income, assets, and the down payment you have. They look at all of your liabilities and obligations as well, including auto loans, credit card debt, child support, potential property taxes and insurance, and your overall credit rating. Use our **home affordability calculator** to determine how much of a mortgage you may be able to obtain.

Income and Debt Obligations

Current combined annual income (\$)

Monthly child support payments (\$)

Monthly auto payments (\$)

Monthly credit card payments (\$)

Monthly association fees (\$)

Other monthly obligations (not including current mortgage payment) (\$)

New Loan Assumptions

Annual interest rate on new mortgage (3% to 40%)

Term of new mortgage (years)

Funds available for a down payment (\$)

Estimated annual property taxes (\$)

Estimated annual homeowner's insurance (\$)

Front-end ratio

Back-end ratio

[See Today's Mortgage Rates](#)

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Five ways to budget for a merry Christmas

Here are five tips to budgeting for a merry Christmas!



1. Plan.
Factor in all your expenses and decide how much money you can afford to spend.
"Plan a realistic budget, stick to it and organize your shopping trips as research shows that spontaneous trips lead to binge spending," Ms May says.

2. Get in early.
The later you leave your shopping, the more crowded the shops and the more likely you are to be stressed and buy anything in order to get out of there.
"Avoid the expensive traps that come with chaotic and last minute spending sprees," Ms May says.
"Shorten the shopping excursions, too, as longer outings tire us out and can lead to spending decisions we will come to regret."
Starting your shopping early also means you can keep your eye out for sales, in store and online, to ensure you get the best prices.

3. Use cash.
"Leave the credit card at home when you go shopping, unless you can afford to pay it off in full before the due date," Ms May says.

4. Less is more.
Expensive gifts aren't always the best. Ms May says, so decide who you are buying for, set limits and be creative.
"Often those most appreciated are the ones with sentimental value," she says. Alternatively, instead of buying gifts for everyone, you could start a Kris Kringle tradition where each person only buys a gift for one other person.

5. Get others to pitch in.
If it's your turn to host Christmas lunch or dinner this year, you could ask guests to bring a dish or a bottle of something.
"Sharing the load saves time and money and reduces stress," Ms May says.

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