



Buying and Owning a Home APPLIANCE BUDGET WORKSHEET

Find this and other resources at <http://www.freddiemac.com/calculators>

Household Item	Estimated Life (in years)	Age (in years)	Average Replacement Cost*	Estimated Remaining Life (in years)	Monthly Budget*
Dishwasher	5 – 12	7	\$400 – 600	If it's already 2 years past its low-end life span you should begin budgeting for replacement now and expect to replace within 2 years.	\$24 Budget for the high end (\$600) and divide by 24 (which will give you the monthly saving, so you can purchase in 2 years).

*If estimated remaining life is less than 3 years, divide replacement cost by remaining months to determine budget. Average replacement costs are estimates only. You should do your own research to determine the type of replacement and corresponding costs.

Household Item	Estimated Life (in years)	Age (in years)	Average Replacement Cost*	Estimated Remaining Life (in years)	Monthly Budget*
Dishwasher	5 – 12		\$400 – 600		
Garbage Disposal	5 – 12		\$125 – 200		
Washers/Dryers	8 – 12		\$500 – 700 each		
Refrigerators	15 – 20		\$800 – 2,000		
Stoves	15 – 20		\$600 – 1,400		
Gutters/Downspouts:					
• Galvanized	15 – 20				
• Copper	Life of home if well-maintained				



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Household Item	Estimated Life (in years)	Age (in years)	Average Replacement Cost*	Estimated Remaining Life (in years)	Monthly Budget*
Heating/Air Conditioning					
• Warm Air Furnace	8 – 12		\$1,500 – 3,800		
• Heat Pumps	8 – 12		\$2,200 – 3,600 (elec.)		
• Air Cond. Compressors	8 – 15		\$600 – 1,200		
• Air Cond. Condenser	8 – 15		\$1,500 – 3,000 (elec.)		
• Gas Chiller	8 – 15				
• Hot Water Boilers	15 – 30				
Plumbing					
• Gas Hot Water Heater			\$300 – 650		
• Electric Hot Water Heater	8 – 12		\$300 – 650		
• Septic System	10 – 15		\$350 – 725 (cleaning)		
• Galvanized Water Pipes	30 – 50		\$350 – 2,500		
• Well					
Roof:					
• Selvage or Asphalt Roll	12 – 20	\$1 – 1.75/sf.			
• Wood Shake & Shingle	15 – 20				
• Asphalt	15 – 20				
• Fiberglass	15 – 20				
• Asbestos Shingle	30 – 50				
• Slate	40 – 75				