

Remodel Budget Reality Sheet

Your real budget isn't just the contractor's quote. Use this worksheet to calculate your true project cost.

Budget Category	Estimated	Actual
Contractor Quote	\$	\$
Permits & Fees	\$	\$
Design/Architect (if applicable)	\$	\$
Materials Allowance Overage	\$	\$
Temporary Housing/Storage	\$	\$
Eating Out During Kitchen Reno	\$	\$
Contingency (15-20% of quote)	\$	\$
Furniture/Decor Upgrades	\$	\$
Landscaping Touch-ups	\$	\$
TOTAL PROJECT BUDGET	\$	\$

Budget Rules of Thumb:

- Always add 15-20% contingency for unknowns
- Kitchen remodels: expect 10-15% material overage
- Older homes (pre-1970): add extra for hidden issues
- Get quotes before setting your budget, not after