

Housing cost	Minimum required/suggested amount	How much you want to save
Down payment	0% to 3.5% of the sales price	\$
Closing costs	2% to 6% of the loan amount	\$
Moving costs	\$1,250 for a local move \$4,890 for a long-distance move (1,000 miles)	\$
Home maintenance	1% of your home price	\$
Mortgage emergency fund	Two to six months' of your new mortgage payment	\$
Total house saving target:		\$