

Northern Virginia Homebuyer Cash-to-Close Calculator

Cash to close is the amount you may still need to bring to settlement after your down payment, closing costs, deposits, credits, financed costs, and other adjustments are reconciled. It is not the same as closing costs.

Planning note

This tool is for educational planning. For a rough starting point, the CFPB says closing costs are typically about 2% to 5% of the purchase price, not including the down payment. That is a national planning range, not a Northern Virginia average.

Quick Planning Estimate

Enter positive dollar amounts. Use only documented credits or assistance, and track cash already paid separately unless it appears as a settlement credit.

Worksheet field	Your amount
Purchase price Planning reference	\$
Down payment / funds from borrower Adds	\$
Estimated / Total Closing Costs Adds	\$
Closing Costs Financed (Paid from Loan Amount) Reduces	\$
Deposit / earnest money credited Reduces	\$
Seller Credits Reduces	\$
Verified assistance / other credits Reduces if approved	\$
Buyer-paid compensation / other contract cost Adds if applicable	\$
Other positive adjustments Adds	\$
Other cash already paid before closing Track separately	\$

Planning equation

Estimated remaining cash to close = down payment / funds from borrower + estimated closing costs + optional contract costs + positive adjustments - credited deposit - seller credits - verified assistance / other credits - eligible closing costs financed.

Confidence label ☐ Rough planning estimate ☐ Loan Estimate-based estimate ☐ Closing Disclosure-based check

Estimated remaining cash to close

\$

Cash already paid before closing

\$

Estimated total upfront cash committed

\$

Use the Numbers From Your Loan Estimate

Enter positive dollar amounts and let the effect column show whether each amount adds to or reduces cash due. For Adjustments and Other Credits, use the direction shown on your document or confirm it with your lender.

Avoid double-counting

If you copy Total Closing Costs from the Loan Estimate, do not subtract lender credits again unless your lender confirms they are not already included. Do not enter both a total and the same itemized fees.

Official form label	Amount	Effect
Total Closing Costs	\$	Adds
Closing Costs Financed (Paid from Loan Amount)	\$	Reduces
Down Payment/Funds from Borrower	\$	Adds
Deposit	\$	Reduces
Funds for Borrower	\$	Reduces
Seller Credits	\$	Reduces
Adjustments and Other Credits	\$	☐ Adds ☐ Reduces

Calculated cash to close

\$

Estimated Cash to Close / Cash to Close shown on your document

\$

Northern Virginia costs to verify

For planning, use a manual local taxes, recording, and other settlement costs amount supplied by your lender or settlement/title professional. Do not automatically assign charges to the buyer; the contract and settlement documents matter.

Check the Number Before You Send Funds

Closing-wire safety

Before you move money, reconcile the calculation one last time and separately verify the payment instructions. The FTC warns that scammers sometimes impersonate a loan officer or real-estate professional and send a last-minute email directing closing money to a different account. If instructions change, do not rely on the new message alone; use contact information you already know is real.

- ☐ Use the latest Closing Disclosure, settlement statement, or other controlling transaction document.
- ☐ Confirm the earnest-money deposit appears once and is credited as expected.
- ☐ Confirm seller credits, lender credits, assistance, and any buyer-paid contract costs are reflected correctly.
- ☐ Ask what caused any large change from the prior estimate.
- ☐ Confirm the exact amount due and the permitted payment method with your lender and settlement/title professional.
- ☐ Independently verify any changed payment or wire instructions using known contact information.
- ☐ Never enter account numbers, wire instructions, Social Security numbers, or other sensitive identifiers into a public calculator.

Confirm the Three Numbers

A credited earnest-money deposit lowers what is still due, but it does not erase the cash you already spent. Review both remaining cash to close and total upfront cash committed before settlement.

Amount due on latest document

\$

Cash already paid

\$

Total upfront cash committed

\$

Final confirmation

Confirm the exact amount due and the permitted payment method with your lender and settlement/title professional. Independently verify changed instructions before sending funds.

Questions to Ask Your Lender or Settlement/Title Professional

- ☐ Which document has the most current cash-to-close number for my transaction?
- ☐ Is my earnest-money deposit shown as a credit, and is the amount correct?
- ☐ Are seller credits, lender credits, or assistance already included in Total Closing Costs?
- ☐ Are any closing costs being paid from the loan amount?
- ☐ What is included in Adjustments and Other Credits, and does it add to or reduce my amount due?
- ☐ What Virginia or local recording-related charges apply to this property and loan, and who is paying them under the contract?
- ☐ Does my buyer representation or other agreement create any buyer-paid amount at settlement?
- ☐ What exact amount and payment method should I use, and how should I independently verify the instructions?

Get a Northern Virginia Buying Plan

A cash-to-close worksheet can help you ask better questions, but your lender and settlement/title professional determine the loan terms and final funds for your transaction. Nikki can help you understand the real-estate process, organize next steps, and prepare the right questions.

[Northern Virginia buyer representation](#)

[Talk with Nikki about your buying plan](#)

Sources and Review

Sources checked August 15, 2026. Program terms and law can change, and transaction-specific figures still require lender and settlement/title review.

[CFPB - Closing Disclosure Explainer](#)

[CFPB - Regulation Z 1026.38\(i\)](#)

[CFPB - What is a Loan Estimate?](#)

[Virginia Code - Chapter 8](#)

[Virginia Court System - Deed Calculation](#)

[Virginia Housing - Down Payment Assistance Grant](#)

[FTC - Shopping for a Mortgage FAQs](#)

Important disclaimer

This calculator and worksheet are for educational planning only. They are not a Loan Estimate, Closing Disclosure, loan commitment, settlement statement, or legal, tax, mortgage, or financial advice. Results depend on the information you enter and may not include every cost or credit. Confirm the amount due and payment instructions with your lender and settlement or title professional using contact information you independently know is correct.