

① Income section should be done

- ② Budget
- ③ Investment
- ④ Housing

Budget - month
can't live without

① List all needs

- Food/water (groceries)
- wifi
- Rent/lease
- transportation
- Clothing
- utilities (water, power, heat)
- grooming
- cell
- Savings/Donations

All groups

② List all wants
you can live without

- TV/Netflix/Disney+
- Books
- entertainment
(games, Fortnite skins, movies)
- playing cards
- Food (eating out/treats/snacks)
- Flex money
- Gym

③ Estimate Costs

Easy Fixed ← Same each month

- Rent •
- Cell
- wifi
- Netflix
- Gym
- Savings / Donations •

Look online
UP

vs.

Hard

Variable

charge each month

- utilities
- Food
- grooming
-

Do research /
ask people

EXPLAIN

① Income Done

② Budget ⇒ List stuff
Estimate Cost

Rent

If time
③ Housing / Investments