

Income should be done already

- ① Budget
- ② Housing
- ③ Investments

Budget

① List all your needs ← Can't live without

- Utilities (water, heat, electricity)
- Food (Daily)
- Furniture (Bed)
- Grooming
- Clothing
- transportation
- wifi
- cell phone
- Rent
- Savings
- Donations

② List all your wants → could live without

- entertainment (movies, games, etc.)
- Eating out / Snacks / Junkfood
- Fashion / accessories
- Netflix / Disney +
- Pet
- Flex money (Emergency)

All group members

③ Estimate Costs

Easy Fixed ← Same each month vs.

- Savings
- Rent
- Wifi ← look up online
- Cell plan ←
- Bus pass, monthly

Hard Variable ← changes each month

- utilities
- Food
- grooming
- car/gas

Talk to someone
or do research

EXPLAIN

① Income
Finished/checked

② Budget ← rent

If time remaining

③ Investment/Housing