

① Income should be done

- ② Housing
- ③ Budget
- ④ Investment

Budget

can't live without

① List all needs

- Food/water (Groceries)
- Rent
- Cell
- clothes
- wifi
- Utilities (water, elec, heat)
- Bed/Furniture
- transportation
- Grooming
- Savings/Donations

② List all wants Can live without

- Car
- Fashion/accessories
- Eating out (For fun)
- Presents Snacks
- Travel
- Entertainment (movies, theatre, games)
- Spotify
- Flex Money / Emergency

③ Estimate Cost

③ Estimate Cost

• Flex Money / Emergency

Easy Fixed ← same each month vs. Hard Variable ← change each month

- Netflix
Spotify
Magazines
- Rent/mortgage
- Bus pass/Compass
monthly
- Cell ← look up online
- wifi ← look up online

- utilities
- Bus fare
- Food
- Clothing
- grooming
- Travel
- Do some research
- Ask people

EXPLAIN

① Income done

② Budget (List & Costs)

Rent