

RENTAL TIPS

Budgeting for Renting



WRITE IT DOWN

List out and prioritize what you spend money on. Consider which expenses are your wants and which expenses are your needs. Apply for any public assistance (eg. SNAP, TANF, SSDI, Medicaid) and other community resources you may be eligible for that could help increase your income or reduce your expenses.



SET YOUR BUDGET FOR RENT

Looking at your income and your list of expenses, figure out how much you can afford for monthly rent and utilities.



USE CASH

Have a certain amount of cash available for flexible spending on things you can live without each week. When it's gone, you're done spending!



START SAVING

Put aside a small amount each month to save. Even a small amount will add up month after month.



PAY DOWN DEBT

If you have past landlord or utility debt, start there. If not, choose the debt with the highest interest rate and pay as much each month as you can.



STICK WITH IT!

Budgeting will become easier the more you do it. Be patient with yourself and you will start to develop healthy habits. Find other resources at [mint.com](https://www.mint.com), [GreenPath](https://www.GreenPath.org), and [BetterMoneyHabits.com](https://www.BetterMoneyHabits.com).

Visit n2n.org
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