

MAINTAINING AN AFFORDABLE HOUSING BUDGET

Simple way to keep housing costs manageable

What Housing Budgets Matter

Housing is often the largest monthly expense in a household budget. Creating an affordable housing plan can help reduce financial stress and leave room for savings, emergencies, and other financial goals.

Signs Your Housing Costs May Be Too High

- ☐ You struggle to cover monthly bills after paying housing expenses
- ☐ You're relying on credit cards for everyday expenses
- ☐ You have little or no emergency savings
- ☐ You're unable to consistently save money
- ☐ Unexpected repairs create financial stress
- ☐ Your monthly debt feels overwhelming

How to Manage Housing Costs

- ☐ Create a budget
- ☐ Build emergency savings
- ☐ Prepare for unexpected expenses
- ☐ Avoid overextending your budget
- ☐ Leave room for saving and bills
- ☐ Cut unnecessary spending

Questions to Ask Yourself

- ☐ Am I comfortably covering my bills?
- ☐ Do I have emergency savings available?
- ☐ Could I reduce unnecessary spending?
- ☐ Am I leaving room in my budget for future goals?

Financial Tools That May Help

- ☐ Budget planning tools
- ☐ Savings accounts
- ☐ Financial counseling

Things to Consider

- ☐ Housing costs include more than just rent or mortgage payments
- ☐ Property taxes, insurance, and utilities can increase over time
- ☐ Emergency savings are important for unexpected repairs or life changes
- ☐ High debt levels may impact housing affordability

Before You Start

Review this information:

- ☐ Monthly income
- ☐ Current housing payment
- ☐ Utility expenses
- ☐ Insurance costs
- ☐ Debt payments
- ☐ Monthly spending habits
- ☐ Savings account balances

Ready to Explore Your Options?

Scan the QR code to apply online or learn more.



Questions?
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