



Survivor Housing Budget Worksheet

Step 1: What's Coming In?

Include employment income, child support, public assistance (TANF), and any housing assistance payments/vouchers.

= **Total Monthly Income:** \$ _____

Step 2: What's Going Out?

Include costs for groceries and food, gas, car note, bus/public transportation, phone bill, child care, medical expenses, credit card and loan payments and other essentials

= **Total Monthly Non-Housing Expenses:** \$ _____

Step 3: How Much Is Left for Housing?

This number will need to cover rent, utilities, and renter's insurance (if applicable).

Total Monthly Income: \$ _____ - Non-Housing Expenses: \$ _____

= **Amount Available for Housing:** \$ _____

Step 4: Compare the Unit You're Considering

Unit Information:

Rent: \$ _____ + Estimated Utilities: \$ _____ + Other Required Fees: \$ _____

= **Total Monthly Housing Cost:** \$ _____

Step 5: Final Check

Amount Available for Housing: \$ _____ - Monthly Housing Cost: \$ _____

= **Money Left Over:** \$ _____

What Does Your Result Mean?

\$200 or more left → **A Little Breathing Room**

\$100-199 left → **Tight But Possible**

Less than \$100 left → **One Emergency Away**

Negative number → **Not sustainable**

STEP 6: Move-In Cost Check

Security Deposit: \$ _____
First Month's Rent: \$ _____
Application Fees: \$ _____
Utility Deposits: \$ _____
Moving Costs (truck, etc.): \$ _____

= Total Move-In Cost: \$ _____

Do I have this amount available now?

- Yes No I need assistance

Mental Check-In

Before deciding, ask yourself:

- Am I choosing this unit because it's affordable or because I feel pressure?
 Will I feel constant stress about paying rent?
 Would a smaller or less updated unit reduce my financial anxiety?

Warning Signs You May Be Over-Extending

- You would have less than \$100 left after paying monthly bills
- You are relying on overtime to afford rent
- You need to use credit cards or loans for groceries and basic necessities
- You cannot afford utilities during peak months (summer heat / winter cold)
- You have no plan for unexpected expenses
- You are choosing appearance over affordability

Reminder: Feeling pressure to secure housing quickly is normal after instability. But choosing a unit that creates financial panic can lead to another housing crisis. Remember that safety and stability are the goal.