

Survive and Thrive: The Essential Budget Guide for Living on a Reduced Income

Estimated Monthly Income:

(Adjust as needed)

| Category | Budgeted Amount | Notes |
|--------------------|-----------------|--|
| Housing | \$ | Rent/room share, negotiate lease or relocate if needed |
| Utilities | \$ | Electric, water, internet (bundle or use low-cost plans) |
| Groceries | \$ | Stick to meal planning, discount stores, bulk staples |
| Transportation | \$ | Public transit, carpool, reduced driving or gas |
| Phone | \$ | Downgrade to basic or prepaid plan |
| Health Insurance | \$ | Medicaid eligibility or marketplace options |
| Debt Minimums | \$ | Pay minimums, contact creditors for hardship relief |
| Personal/Household | \$ | Toiletries, laundry, basic cleaning supplies |
| Emergency Savings | \$ | Even \$10/week helps build a cushion |
| Miscellaneous | \$ | Buffer for unexpected costs |

Total Expenses: \$

Leftover: \$(for extra savings or debt if possible)

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