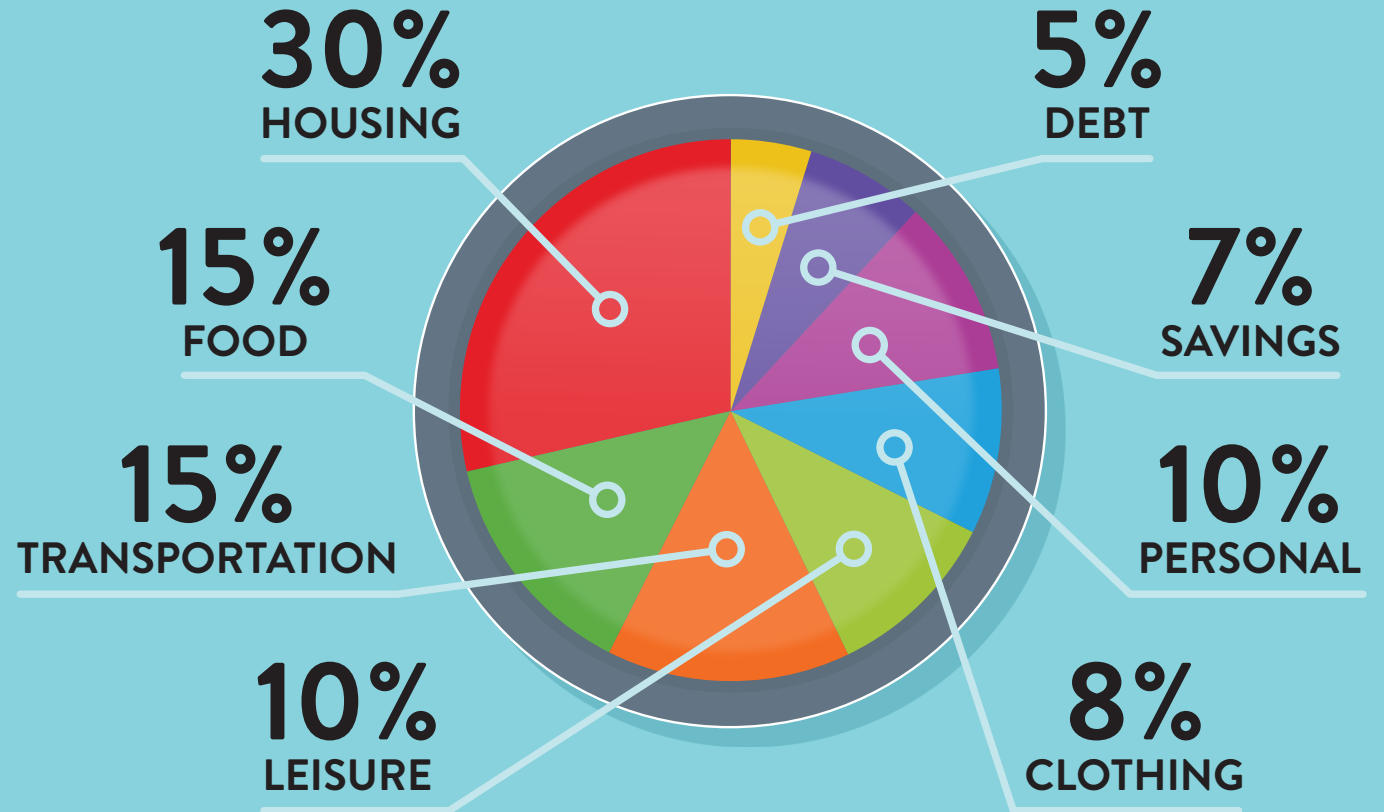


Build a **BUDGET**

You will need a budget before you move

It's the only way to understand what you can afford, and it will help you make sense of all the expenses that come with your new independence.

A **spending ratio** can help you evaluate your spending habits and understand what you can and can't afford.





Spending ratios are a general guide. Categories can be added to better reflect your personal situation. For example, students will need to factor tuition and textbooks into their spending ratio.
