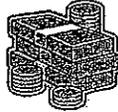


Is your rent affordable??



Are you spending more than half your income on housing?



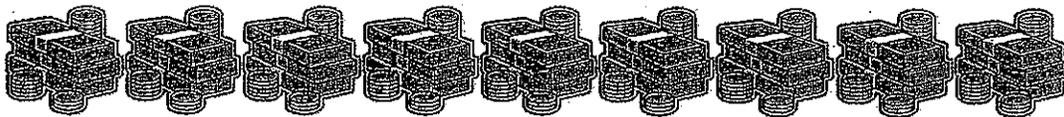
Take our simple quiz!

Fill in the blanks:

1. Your total monthly income, before taxes are taken out, is \$_____.
2. Your monthly rent is \$_____.
3. You estimate you will pay \$_____ for utilities this month.
4. Monthly rent \$_____ + utilities \$_____ = Total Housing Cost.
5. Monthly income \$_____ \div 2 = \$_____.

If this amount is more than your Total Housing Cost, the answer is yes, you are paying more than half your income for housing.

Ideally, housing costs should = 30% to 50% of Income.



Suggestions to improve your situation:

1. **Decrease expenses.**
Late fees, credit cards and rent-to-own are examples of expenses to review.
2. **Review utility bills and costs for possible energy savings.**
Turning the heat down, turning lights off and doing laundry with cold water are ways to cut energy costs.
3. **Decrease luxury expenses/extras.**
Cable, satellite or dish, internet, cell phone extras and grocery-shopping with a list are ways to decrease luxury/extra expenses.
4. **Increase income.**
Getting another part-time or weekend job, volunteering for over-time and requesting extra hours are ways to increase income.