

CREATE A MONTHLY BUDGET

CURRENT RENT/MORTGAGE	GROCERIES
TAKE OUT COFFEE	CABLE TV/STREAMING SERVICES
CELL PHONE BILL	ELECTRIC BILL
HEAT BILL	WATER/SEWER BILL
GAS	CAR PAYMENT
CAR INSURANCE	CREDIT CARD MINIMUM PAYMENT

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SCHOOL LOANS	TAKE OUT
GYM MEMBERSHIPS	PAPER OR MAGAZINE SUBSCRIPTIONS
ENTERTAINMENT/RECREATION	OTHER

Check your credit score for free with your credit card or on equifax.com, experian.com, or creditkarma.com