

Cost Comparison With and Without Housemates

Based on your current income:	Without a Housemate	With a Housemate/s (estimate)
1. Your Income		
a. Take-Home Pay - Monthly		
b. Additional Income (Food stamps, etc.) - Monthly		
Total Income		

2. Your Expenses – Monthly Estimates		
a. Housing		
b. Transportation (Bus pass, gas, insurance, tolls, etc.)		
c. Utilities (Heat, electricity, etc.)		
d. Entertainment (Cable, internet, etc.)		
e. Groceries		
f. Eating out		
g. Alcohol/Tobacco		
h. Medical (Co-pays, prescriptions, etc.)		
i. Emergency fund (\$20/week = \$1,040 a year)		
j. Debt payments (Credit cards, student loans, etc.)		
k. Phone		
l. Other expenses (i.e. storage, hobbies, personal care)		
Total Expenses		

3. Your Bottom Line		
Income Minus Expenses		

What other expenditures could be prioritized with lower housing costs? If a shared living situation allowed for an additional \$200 of disposable income each month, how would you spend it?