

# What Can You Afford for Housing?

## A Quick Starting Point for Veterans

Before you rent, buy, or move, start here. You don't need exact numbers. Just get a rough sense of what's coming in and what's going out.

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### Step 1: Look At Your Income

Think about what you can count on right now, or what your income will look like if you're transitioning. *(Things like a paycheck, VA benefits, retirement, disability, side income, or anything consistent.)*

- I have a general idea of what I bring in each month
- I've thought about any changes to my income

### Step 2: List Your Monthly Expenses

What are you already committed to? These expenses directly impact what you can afford for housing.

- Car payments
- Insurance
- Debt payments
- Groceries and basic living costs

### Step 3: Think Beyond Rent or a Mortgage

Housing costs more than the monthly payment. Think about utilities, internet, commuting, maintenance or repairs, and renter's or homeowner's insurance. These costs add up quickly and can change what might be realistic.

- I've considered the extra costs beyond rent or a mortgage

### Step 4: Ask Yourself This

- Does this housing choice fit my life right now?

Not what worked before. Not what you hope will work. What your finances can realistically support today.

### Final Quick Check

Before you move forward:

- I've taken a few minutes to think this through
- I'm making this decision based on what I can afford now

Looking for more housing resources? Visit [VeteranSaves.org](https://www.VeteranSaves.org).

