Housing Cost Stress Test

VETERAN SAVES

#1: WHAT'S LEFT EACH MONTH?

After housing and essential expenses, how much room is left?

☐ Enough to save + cover other priorities
☐ Very little most months
☐ Usually nothing left after expenses
☐ I sometimes use savings or credit to cover regular expenses

THINK ABOUT: How much room does housing leave for the rest of your financial life?

#2: A HOUSING COST INCREASE

If housing costs rose $150/month, what would change first?

☐ I could absorb it
☐ I'd cut another expense
☐ I'd reduce what I'm saving each month
☐ I'm not sure where the money would come from to cover the increase

THINK ABOUT: Could you absorb a modest housing increase without disrupting the rest of your finances?

#3: AN INCOME DISRUPTION

If one source of household income stopped or was delayed, what would cover housing?

☐ Other current income
☐ Savings
☐ A combination of income + savings
☐ Credit or borrowing
☐ I'm not sure

THINK ABOUT: Housing costs don't stop when income does.

#4: AN UNEXPECTED MOVE

If you had to move within six months, how would you cover the upfront costs?

☐ I have money available
☐ I could manage it, but it would significantly reduce my savings
☐ I'd need to use credit or borrow
☐ The cost could make it difficult to move
☐ I'm not sure what a move would cost

THINK ABOUT: Housing stability isn't only having enough money to stay. It's having enough flexibility to move when you need to.

WHAT DID YOU LEARN?

Your next step may be building savings, reviewing your housing costs, adjusting your goal, or getting support if expenses are hard to cover. Which area needs the most attention?

◯ MONTHLY COSTS ◯ COST INCREASE ◯ INCOME CHANGE ◯ MOVING

What amount of savings would give you more options? $ __________

What could you realistically start setting aside? $ __________ per __________

Want to Set a Financial Housing Goal?

Take the Veteran Saves Pledge! It's a free, non-judgmental way to name your goal and get reminders, resources, and support year round.

VeteranSaves.org