

My Housing Plan

THE CHALLENGE

Calculate your housing percentage. Find your band. Then find your renewal date and set a calendar reminder for three months before it.

My monthly housing cost (rent/mortgage) \$ _____

My real monthly take-home (from Chapter 2) \$ _____

My housing percentage & band

☐ Comfortable ☐ Tight but workable ☐ Heavy ☐ Crisis

My percentage _____

My lease renewal date (or "month-to-month") _____

☐ Calendar reminder set for 3–4 months before it

My lane for the next 12 months

☐ Stay & Trim ☐ Negotiate ☐ Exit Ramp ☐ Two lanes

If negotiating — my leverage (on-time history, years as tenant, condition, longer lease offer)

If exit-ramping — my target rent for the 40% band \$ _____

Estimated total cost to move (deposit + truck + overlap) \$ _____

What my location is worth (school zone, commute, family — name it honestly)

■ Today's Win

- ☐ I calculated my housing percentage.
- ☐ I found my renewal date.
- ☐ I picked my lane.
- ☐ I know my honest affordability range.
- ☐ I finished Chapter Three.

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VICTORIA'S TRUTH

The biggest bill deserves the biggest plan.