

Set your income goal, then track what you actually spend each month.

Month / Year _____ Monthly Income (after tax) \$ _____ Savings Goal \$ _____

Category	Budgeted \$	Actual \$	+/- Difference
HOUSING & UTILITIES			
Rent / Mortgage			
Electric / Gas / Water			
Internet & Phone			
FOOD			
Groceries			
Eating Out / Takeout			
Coffee / Snacks			
TRANSPORTATION			
Gas / Transit Pass			
Car Insurance / Payment			
Rideshare / Parking			
PERSONAL & LIFESTYLE			
Subscriptions (streaming, etc.)			
Clothing / Personal Care			
Entertainment / Fun Money			
SAVINGS & DEBT			
Emergency Fund Contribution			
Student Loan / Debt Payment			
Other Savings			
TOTALS			

Tip: Income minus Total Actual Spending = Money left over. Did you hit your savings goal?

Write your answers before you walk in the door. Read them aloud at least twice.

1. "Tell me about yourself."

Keep it to 60-90 seconds. Focus on relevant experience, not your life story.

My name is _____ and I recently graduated from _____.

2. "Why do you want this job / work here?"

Show you did your homework. Mention something specific about the company.

I'm interested in this role because...

3. "What is your greatest weakness?"

Pick a real weakness, then explain what you are actively doing to improve it.

One area I'm working to improve is...

4. "Do you have any questions for us?"

Always say yes. Never ask about salary first. Prepare 2-3 questions in advance.

Yes — I'd love to know...

DAY-OF CHECKLIST

- | | |
|---|--|
| <input type="checkbox"/> Bring two printed copies of your resume | <input type="checkbox"/> Have your references list ready |
| <input type="checkbox"/> Arrive 10-15 minutes early (not earlier) | <input type="checkbox"/> Silence your phone before entering the building |
| <input type="checkbox"/> Bring a pen and notepad | <input type="checkbox"/> Send a thank-you email within 24 hours of the interview |

Know what you have, where it is, and what it's for.

IDENTITY DOCUMENTS

- Birth Certificate**
Store in a fireproof box or safe — do not keep in your car
- Social Security Card**
Memorize your number; store the card somewhere secure
- Passport or State ID / Driver's License**
Check the expiration date now
- Immunization Records**
Often required for college, jobs, or travel
- High School Diploma or GED**
Keep the original; make a copy

FINANCIAL DOCUMENTS

- Bank Account Info (routing & account #)**
Needed for direct deposit when you start a job
- W-4 Form (from employer)**
Tells your employer how much tax to withhold from your paycheck
- Tax Returns (last 1-2 years)**
Required for loans, apartment applications, FAFSA
- Student Loan Paperwork**
Know your loan servicer, balance, and repayment start date
- Direct Deposit Authorization Form**
Your employer will give you this on Day 1

INSURANCE DOCUMENTS

- Health Insurance Card**
Know your group number, deductible, and copay amounts
- Car Insurance Card**
Keep one copy in your glove box at all times
- Renter's Insurance Policy**
Often required by landlords; typically costs around \$15/month
- Beneficiary Designations**
Fill these out when opening any financial or insurance account

HOUSING & OTHER

- Lease Agreement**
Read every page before you sign; photograph the apartment first
- Utility Account Numbers**
Electric, gas, water, internet — keep in one place
- Emergency Contacts List**
Written down — not only stored in your phone
- Medical Records / Prescription Info**
Especially important if switching doctors or moving
- Vehicle Title / Registration**
Know where these are — you need them for traffic stops

What you actually need — not a Pinterest fantasy. Start with 'Need Now' and build from there.

Kitchen — Need Now

- Plates (4)
- Bowls (4)
- Mugs or cups (2-4)
- Silverware set
- 1 large pot + 1 small pot
- 1 frying pan / skillet
- Baking sheet
- Can opener
- Cutting board
- Chef's knife

Kitchen — Get Later

- Mixing bowls
- Measuring cups & spoons
- Colander / strainer
- Wooden spoon & spatula
- Food storage containers
- Coffee maker

Bathroom — Need Now

- Shower curtain + rings + liner
- Bath mat
- Toilet brush
- Plunger (do not skip this)
- Hand soap dispenser
- Toilet paper (buy a lot)
- Trash can
- Towels — at least 2 sets

Bedroom — Need Now

- Mattress + bed frame
- Pillows (2)
- Sheets + duvet or comforter
- Dresser or closet organizer
- Hangers (12+)
- Laundry basket

Cleaning Supplies — Need Now

- Broom & dustpan
- Mop or Swiffer
- Vacuum cleaner
- All-purpose cleaner
- Trash bags (multiple sizes)
- Laundry detergent

General — Get Later

- Basic first aid kit
- Tool kit (hammer, screwdrivers, measuring tape)
- Extension cords & power strips
- Flashlight + extra batteries
- Command hooks / strips (no-damage hanging)
- Extra light bulbs

Remember: You don't need everything at once. Get the 'Need Now' items first, then add 'Get Later' items as your budget allows.