



LAES has developed a series of immigrant issue instructional modules entitled "Tierra de Oportunidad" for orientation to our complex society.

Preparing a Budget

Fixed Expenses	
Rent or house payment	
Gas	
Electricity	
Water	
Telephone	
Transportation	
Insurance	
Payments on credit cards	
Savings	
Any other fixed expenses you may have.	

Changing Expenses	
Food	
Clothing	
Doctor or dentist	
Laundry and dry cleaning	
Home repairs	
Gas and car repairs	
Personal items (haircuts, make up, ect)	
Entertainment (movies, socials, ect.)	

Total Expenses	
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Total Income:	
Total Expenses:	
Balance:	

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