

Creating the Budget, Exercise 15, Electric, Gas & Water Bills (Chapter 3)

In climates with seasons that have huge swings in temperature, the usage of electricity and natural gas fluctuates. This applies more for those who own or rent a home. (Often times when renting an apartment or condo these bills can be included in the rental price)

Go online to the utility companies and review the bill history over the last year so you can obtain an average cost to input into your spreadsheet. The next move is to run through the **12-month Budget Exercise** to determine if you need added cash to start the bill cycle with.