

# Utility Budget Planning Guide for Senior Citizens

Date: \_\_\_\_\_

Dear Senior Citizen,

We understand that managing utility costs can be a challenge, especially for seniors on a fixed income. This **Utility Budget Planning Guide** is designed to help you effectively plan and manage your utility expenses.

## Steps for Effective Utility Budget Planning

1. **Review Your Utility Bills:** Gather the last 12 months of utility bills to track your usage and costs.
2. **Estimate Average Monthly Costs:** Calculate your average monthly expenses for electricity, water, gas, and any other utilities.
3. **Identify Areas of Savings:** Look for ways to reduce your usage, such as energy-efficient appliances or water-saving fixtures.
4. **Create a Monthly Budget:** Allocate a specific amount for each utility in your monthly budget based on your estimates.
5. **Research Assistance Programs:** Check for local or federal programs that offer assistance to seniors for utility payments.

## Helpful Resources

- [Energy Efficiency Programs](#)
- [National Adult Protective Services Association](#)
- [Benefits.gov](#)

We hope this guide assists you in planning your utility expenses. If you have any questions or need further assistance, please do not hesitate to contact us.

Sincerely,

Your Name  
Your Organization  
Contact Information