

FIRST APARTMENT BUDGET

Everything you need to budget and buy for your first place — plus move-in costs

MOVE-IN DATE

Add up your one-time move-in costs, then plan what it costs to live there each month.

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MOVE-IN COSTS (ONE-TIME)

Security Deposit	\$ _____
First Month's Rent	\$ _____
Last Month's Rent	\$ _____
Application / Admin Fee	\$ _____
Pet Deposit / Fee	\$ _____
Utility Deposits	\$ _____
Renter's Insurance (setup)	\$ _____
Movers / Truck Rental	\$ _____
Furniture & Essentials	\$ _____
► TOTAL TO MOVE IN	\$ _____

MONTHLY APARTMENT BUDGET

Rent	\$ _____
Electricity	\$ _____
Gas / Heating	\$ _____
Water / Sewer / Trash	\$ _____
Internet	\$ _____
Renter's Insurance	\$ _____
Groceries	\$ _____
Phone	\$ _____
Laundry / Household	\$ _____
Parking / Transport	\$ _____
Other	\$ _____
► TOTAL MONTHLY COST	\$ _____

✓ UTILITIES SETUP CHECKLIST

- ☐ Electricity — set up account
- ☐ Gas / Heating
- ☐ Water / Sewer / Trash
- ☐ Internet & Wi-Fi
- ☐ Renter's Insurance policy
- ☐ Mail forwarding / new address
- ☐ Streaming / TV (optional)

Landlord & Lease Notes

MOVE-IN TOTAL

\$

MONTHLY COST

\$

MONTHLY INCOME

\$

CASH TO SAVE FIRST ✓

\$

MOVE-IN SHOPPING LIST

Room-by-room essentials — check off what you already own, buy the rest over time

You don't need it all on day one. Start with the essentials and build up.

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KITCHEN

- ☐ Plates, bowls & cups
- ☐ Silverware & cooking utensils
- ☐ Pots & pans
- ☐ Can opener & knives
- ☐ Dish soap, towels & sponges
- ☐ Trash can & bags
- ☐ Food storage containers

BEDROOM

- ☐ Bed frame & mattress
- ☐ Sheets, pillows & blanket
- ☐ Hangers & dresser
- ☐ Nightstand & lamp
- ☐ Curtains / blinds

BATHROOM

- ☐ Towels & washcloths
- ☐ Shower curtain & liner
- ☐ Toilet paper & plunger
- ☐ Bath mat & toiletries

LIVING & CLEANING

- ☐ Couch or seating
- ☐ Small table & chairs
- ☐ Broom, mop & vacuum
- ☐ All-purpose & bathroom cleaner
- ☐ Laundry basket & detergent
- ☐ Light bulbs & batteries
- ☐ Basic tool kit
- ☐ First-aid kit & smoke detector

BUY NOW vs. BUY LATER

BUY NOW (ESSENTIALS)

BUY LATER (CAN WAIT)

"Your first place doesn't have to be perfect — it just has to be yours."