

RENTING BUDGET

WHY BUDGET? You can't find the right place to live until you know how much you are able to spend. This budget spreadsheet is a good reference. Keep in mind all of the extra expenses that go hand in hand with paying rent, such as utilities, transportation, and insurance. Using a credit card monthly to pay your electric bill is not debt management; it is simply building debt.

BUDGET

Monthly Income	\$ _____
Scholarships	\$ _____
Loans	\$ _____

MONTHLY EXPENSES

Tuition	\$ _____
Books/Supplies	\$ _____
Rent	\$ _____

UTILITIES

Electric	\$ _____
Gas/Oil	\$ _____
Water	\$ _____
Waste Management/Recycling	\$ _____
Telephone	\$ _____
Cable/Internet	\$ _____

FOOD

Groceries	\$ _____
Dining Out	\$ _____

TRANSPORTATION

Car Payment	\$ _____
Gas	\$ _____
Car Maintenance	\$ _____

INSURANCE

Car	\$ _____
Renter's	\$ _____
Health	\$ _____
Life	\$ _____

PERSONAL MAINTENANCE

Clothing	\$ _____
Laundry/Dry Cleaning	\$ _____
Haircut/Manicure/etc.	\$ _____

DEBT/SAVINGS

Credit Card Payments	\$ _____
Loans	\$ _____
Savings	\$ _____

ENTERTAINMENT

Vacations	\$ _____
Pets/Pet Care	\$ _____
Books, DVDs, Games	\$ _____
Gym Membership	\$ _____
Other	\$ _____

TOTAL MONTHLY EXPENSES

\$ _____

Keep in mind that housing costs money before you even move in. This includes a security deposit, redecoration fee, pet deposit, sometimes two months' rent, and moving expenses. Create your moving budget so you know how much money you will need before you begin your big move.

MOVING EXPENSES

First Month's Rent	\$ _____
Security Deposit	\$ _____
Pet Deposit	\$ _____
Painting/Redecorating Deposit	\$ _____
Last Month's Rent	\$ _____
Application Fee	\$ _____
Utilities Deposit (Water/Electric/etc.)	\$ _____
Phone/Cable Deposit	\$ _____
Movers	\$ _____
Truck Rental	\$ _____
Gas for Rental Truck	\$ _____
Boxes/Moving Materials	\$ _____
Storage	\$ _____
Shipping	\$ _____
Pet Travel/Boarding Fees	\$ _____
Furniture	\$ _____
Other	\$ _____
Other	\$ _____

TOTAL

\$ _____

Have you thought about other costs? Do you need to buy furniture, TV, bedding, kitchen utensils, a shower curtain, or food for your new apartment? These are often forgotten expenses.

Other	\$ _____
Other	\$ _____
Other	\$ _____
Other	\$ _____

TOTAL MONTHLY EXPENSES

\$ _____