

RENTING BUDGET WORKSHEET

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 \$_____

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 | \$_____ |
|-------------------------------|----------------|