

Save up before

MAKING THE LEAP

| | |
|---------------------------|-----------------|
| First month's rent | \$ 750 |
| Security deposit | \$ 750 |
| Background & credit check | \$ 100 |
| Moving costs | \$ 500 |
| Starter furniture | \$ 1,000 |
| Miscellaneous | \$ 1,000 |
| Total | \$ 4,100 |

This is a rough example only. Amounts will vary, depending on where you are moving to or how far you are moving.

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Scoring an apartment means putting down a security deposit—also known as the last month's rent

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You'll likely be subjected to a background and credit check—which you're often charged for, to the tune of \$50 to \$100, depending on the management company

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Don't overlook this expense—price out renting a moving truck versus a full-service move and don't forget boxes, tape and other supplies; if you have access to a pickup truck and willing friends, you may be able to save some money

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Your first apartment doesn't need to be a palace—spend an amount that you're comfortable with on furniture, and remember that, aside from the basics, you don't need to buy everything all at once; consider visiting thrift shops intermittently; end tables, lamps, bookshelves and the like can be purchased gradually—so think of furniture as a recurring expense for the first year, rather than as one lump sum

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Be sure to have enough set aside for other miscellaneous expenses including utility deposits, renter's insurance and basic cleaning supplies

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Sources: Consolidated Credit Counseling Services, *Forbes*, MoveIn, Inc., MyFirstApartment.com

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