## 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** $ ____________
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### 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.

### TOTAL MONTHLY EXPENSES $ ____________