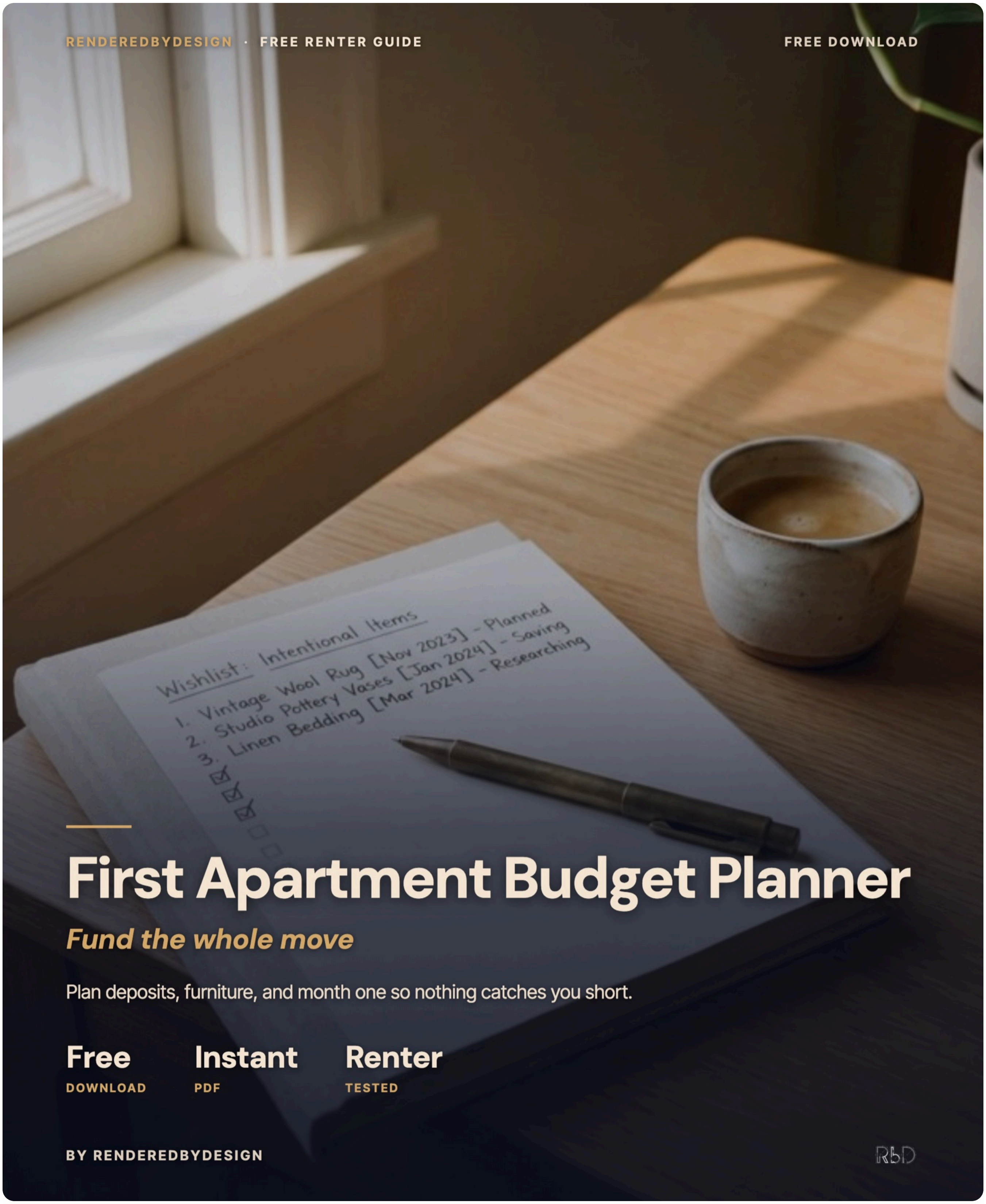

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First Apartment Budget Planner

Fund the whole move

Plan deposits, furniture, and month one so nothing catches you short.

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Move-in costs hit $3,500 to $7,000 in most US cities. This planner covers every line item.

A free resource from RenderedbyDesign

Why Most First-Apartment Budgets Fail

Four reasons:

1. **Hidden fees**. Application fees, broker fees, pet deposits, first/last/security
2. **No per-room cap**. The living room absorbs 60% of the budget, bedroom gets neglected
3. **Untracked recurring**. Subscriptions, delivery fees, and convenience charges leak silently
4. **No buffer**. One emergency (car repair, medical bill) collapses the whole plan

The four sections of this planner map directly to these failures.

Section 1: Move-In Costs

LINE ITEM	TYPICAL RANGE	YOUR NUMBER
Security deposit	$1,000 - $3,000	___
First month's rent	$1,000 - $2,500	___
Last month's rent (if required)	$0 - $2,500	___
Application fee	$25 - $75	___
Broker fee (if applicable)	$0 - one month's rent	___
Pet deposit	$0 - $500	___
Utility setup (electric, gas, water)	$50 - $200	___
Internet setup	$50 - $100	___
Renters insurance (first month)	$10 - $30	___
Moving costs	$0 - $1,500	___
Move-in total		___

Section 2: Furniture by Room (Per-Room Caps)

ROOM	BUDGET CAP	PRIORITY ITEMS	YOUR SPEND
Bedroom	35% of furniture budget	Mattress first ($369 Zinus Green Tea), then bed frame ($230 Zinus Mia), sheets ($25 CGK)	___
Living Room	30% of furniture budget	Sofa first ($599 IKEA FRIHETEN), then rug ($40 Rugsure), then coffee table ($50 IKEA LACK)	___
Kitchen	20% of furniture budget	Cookware ($80 T-fal Initiatives), knife ($38 Victorinox), cutting board ($28 OXO)	___
Bathroom	10% of furniture budget	Towels ($56 Threshold Spa), bath mat ($16 Gorilla Grip), shower curtain ($19 LiBa)	___
Other (office, entryway)	5% of furniture budget	As needed after Month One	___

Section 3: Monthly Recurring

CATEGORY	AMOUNT	NOTES
Rent	___	Should not exceed 30% of gross income (target)
Utilities (electric + gas + water)	___	Ask landlord for average utility costs before signing
Internet	___	
Phone	___	
Renters insurance	___	$10-$30/month, covers theft + liability
Groceries	___	Track for 30 days before setting a number
Transportation	___	MTA pass, car payment + gas + insurance
Subscriptions	___	List every one. Cancel what you do not use.
Household supplies	___	Cleaning, paper products, toiletries
Monthly total	___	

Section 4: The Buffer Rule

Keep 1.5 months of expenses liquid. Not in a savings account you might forget about. In a checking account you can see. The math:

Monthly recurring total x 1.5 = your buffer target: ___

This is not an emergency fund (that is separate). This is the float that prevents credit-card scramble when the electric bill arrives early or the car needs a repair.

The Bare Minimum: $1,500 - $3,000

When the full $3,500-$7,000 is not available:

- **Lock down housing first.** A room for rent ($500-$800/month) beats a signed offer letter with nowhere to sleep.
- **Take any job first.** Warehouse, food service, retail, delivery. Income stability enables everything else.
- **The housing ladder:** Airbnb first week (~$500) to hostel weeks 2-4 (~$600) to room for rent once you have income. Each step costs less than the one before.

If You Only Do One Section

Section 1. Most renters who run hidden-fee math before signing avoid the credit-card scramble in week three. The rest of the planner can wait until you have keys.

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