

MOVING CHECKLIST

Things to Consider



Congratulations on taking this big step! This checklist will guide you through the exciting (and sometimes overwhelming) process of moving out on your own for the first time. We'll cover everything from finding the perfect place to budgeting like a pro.



Financial Preparation

- **Budgeting:** This is key! Create a realistic budget that includes rent, utilities (electricity, water, gas, internet), groceries, transportation, phone bill, and any loan payments. There are many free budgeting apps and online tools available.
- **Emergency Fund:** Aim to save 3-6 months of living expenses to cover unexpected costs like car repairs or medical bills.
- **First Month's Rent & Security Deposit:** These are typically due upfront. Factor this into your moving cost calculations.
- **Renter's Insurance:** This protects your belongings in case of fire, theft, or damage.
- **Utilities:** Research average costs for utilities in your area.
- **Roommates:** Do you know the person who will be your roommate? Do you have a choice? Keep in mind, not everybody shares your same values about cleanliness, care for personal property, and common courtesy. Although splitting rent and utilities is helpful, you are often solely responsible if your roommate does not follow through on their commitments. Remember, communication is key. Maintain open communication with your roommates or landlord if any issues arise.
- **Banking & Credit:** Open a checking and savings account if you don't have one already. Consider a secured credit card to start building credit responsibly.



Finding Your Place

- **Location:** Consider commute time, proximity to work/school, amenities (laundry, parking), and the overall neighborhood feel.
- **Lease Agreement:** Read carefully! Understand terms like rent increases, pet policies, and subletting rules. Don't be afraid to ask questions.
- **Move-In Inspection:** Document any pre-existing damage to the apartment with photos and get written confirmation from the landlord.
- **Public Transportation:** Explore public transportation options if available. It can significantly reduce transportation costs. If possible, find a home near a station with a direct route to school and/or work.
- **Furnished vs. Unfurnished:** Consider the cost of not only furniture but kitchen supplies and small appliances, electronics like a t.v., etc. Depending on your situation, it may be less expensive to rent a furnished apartment especially if you are uncertain about how long you will be in that location (this means you, students!)



The Move

- **Declutter & Downsize:** Moving is a great time to get rid of unused items. Sell, donate, or recycle what you don't need.
- **Packing Supplies:** Boxes, packing tape, bubble wrap – you can find free or low-cost options on online marketplaces.
- **Moving Help:** Recruit friends and family for a budget-friendly move. Consider hiring professional movers for long distances or large furniture.
- **Change of Address:** Update your address with the DMV, post office, banks, credit card companies, and subscription services. Don't forget to update your address with the I.R.S. if you have provided it to them previously.



Settling In

- **Utilities:** Set up utility accounts in your name.
- **Essentials:** Create a list of essential items you need for your new place, including furniture, kitchenware, cleaning supplies, and personal care items. Prioritize based on your budget.
- **Furniture:** Start with the basics and add more pieces as your budget allows. Consider second-hand stores or online marketplaces.
- **First Aid Kit:** Assemble a basic first aid kit for minor injuries.
- **Safety Measures:** Consider smoke detectors, carbon monoxide detectors, and a fire extinguisher for added safety.
- **Welcome Wagon:** Introduce yourself to your neighbors! It fosters a sense of community and can be helpful in a pinch.



Bonus Tips

- **Unexpected Costs:** Expect some unexpected costs during the move and throughout your first months of living independently. Factor a buffer into your budget.
- **Meal Planning:** Plan and cook meals at home to save money instead of eating out.
- **Free Entertainment:** There are many free or low-cost ways to have fun in your new city. Check out parks, museums with free admission days, or local events!
- **Freecycling:** Many neighborhoods use apps like Nextdoor or Facebook Groups (Buy Nothing) to support each other. You can often ask for and find gently used home goods for free!

Remember: Moving out is a journey. Don't be afraid to ask for help from friends, family, or financial aid resources if needed. There are many free financial literacy programs available to help young adults navigate budgeting and money management. Visit our Financial Literacy Hub at <https://www.lumenafinancial.com/financial-literacy-hub> to learn more!