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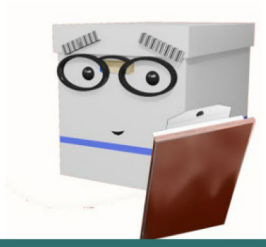
The New-Apartment Checklist

Everything worth checking before you sign, while you live there, and when you go. Tick the boxes as you go.



BEFORE YOU SIGN

- ☐ **Set your budget first.** Add rent plus utilities (electric, gas, water, internet). A common rule of thumb: rent at about a third of your income or less.
- ☐ **Read the whole lease** (the contract between you and the landlord). Look for rent and due date, lease length, late fees, guest and pet rules, and how to end it early.
- ☐ **Ask what's included:** which utilities, parking, laundry, and trash pickup.
- ☐ **Ask about the security deposit** (money held in case of damage): how much, where it's kept, and when you get it back.
- ☐ **See the place in person before paying anything.** Never wire money or send a deposit for a home you haven't seen.
- ☐ **Ask about a credit check** (a look at your history of paying bills) and a guarantor (someone, often a parent, who promises to pay if you can't).

ROOMMATE TALK

- ☐ **Know the deal:** everyone on the lease is usually responsible for the whole rent, not just their share. Choose people you trust.
- ☐ **Agree on who pays what, and when.** Keep shared bills in writing, in a shared note or spreadsheet.
- ☐ **Talk about guests, quiet hours, cleaning, and shared groceries** before the first argument, not after.
- ☐ **Decide what happens if someone moves out early.**

MOVE-IN DAY

- ☐ **Walk the place with your phone.** Photograph every scratch, stain, and crack. Fill out the condition report (the list of what's already wrong) and keep a copy.
- ☐ **Test the locks, smoke detectors, outlets, faucets, and heat/AC.** Report anything broken, in writing.
- ☐ **Find the breaker box** (the electrical panel) and the main water shut-off.
- ☐ **Get renter's insurance.** It covers your belongings, it's usually inexpensive, and many landlords require it.
- ☐ **Set up utilities in your name.** Ask which ones you need to arrange yourself.
- ☐ **Update your address** with your bank, your school, and the post office (usps.com has a change-of-address form).

THE FIRST MONTH

- ☐ **Make one folder** (paper or digital) for your lease, receipts, and the landlord's contact info.
- ☐ **Learn how to report a repair.** Do it in writing and keep a copy.
- ☐ **Set up rent autopay or a calendar reminder** so it's never late.
- ☐ **Mark your lease end date and notice deadline** (how early you must tell the landlord you're leaving) on your calendar today.

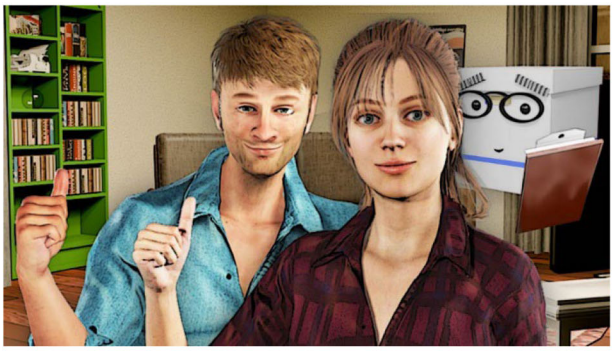
EVERY MONTH

- ☐ **Pay rent on time.** Late rent means fees and an awkward conversation.
- ☐ **Pay your share of shared bills** the same week they arrive.
- ☐ **Add to a small emergency fund** (savings set aside for surprises like a repair bill or a lost key).
- ☐ **Skim your bank statement** for charges you don't recognize.

BEFORE YOU LEAVE

- ☐ **Give written notice** by the deadline in your lease.
- ☐ **Clean thoroughly, then photograph every room again.**
- ☐ **Return all keys** and get that in writing.
- ☐ **Give your forwarding address** and ask in writing for your security deposit back. Return timelines vary by state, so check yours.

The one habit that saves the most trouble: if it matters, get it in writing and keep a copy.



General information, not legal advice. Rules vary by state and by lease.
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