



First Apartment Budget Checklist: Everything You Actually Need to Plan For

First Apartment Budget Essentials

- **Rent:** Plan for first month's rent plus a security deposit (usually equal to 1 month's rent).
- **Renter's Insurance:** Often required by landlords. Usually around \$10–\$20/month.
- **Utilities:** Depending on your lease, you might have to set up and pay for: Electricity, gas, water/sewer, trash/recycling, internet (\$40–\$80/month), cable (optional)
- **Phone Bill:** If you're leaving the family plan, expect to add your own cell service cost depending on your carrier.
- **Move-In Costs:** Moving truck rental, gas, hiring help, or moving supplies like boxes and tape.
- **Hidden Fees to Watch Out For:**
 - Application fees: \$30–\$50 per application.
 - Move-in fees: charged by some complexes/landlords.
 - Pet fees: \$200–\$500 deposit + \$25–\$50/month extra rent.
 - Parking fees
 - Mailbox/key deposit
 - Amenity access fees: Gym, pool, laundry room access fees.
 - Utility setup fees: \$20–\$50 per service.

Apartment Must-Have Purchases (One-Time Costs)

- **Furniture:** Bed & mattress, couch/chair, table & chairs
- **Kitchen Basics:** Pots, pans, plates, utensils, basic appliances (microwave, toaster)
- **Bathroom Setup:** Shower curtain, towels, toiletries.
- **Home Setup:** Light bulbs, cleaning supplies, basic tools.

Ongoing Life Expenses to Budget For

- **Groceries:** Plan around \$200–\$400/month depending on how much you eat at home.
- **Transportation:** Gas, bus passes, rideshares, parking passes, parking fees.
- **Fun Money:** Streaming subscriptions, hobbies, occasional nights out.
- **Loan Payments:** Student loans, if repayment has started.
- **Car Payments and Insurance:** Car loan and car insurance (\$75–\$150/month).

Quick First Apartment Budget Rule of Thumb

- Keep rent + utilities to 30–40% of your take-home pay if you can.
- Save enough for the first month's rent + deposit + basic setup costs before moving.
- Plan for upfront moving expenses and a little buffer for "surprise" fees.

Final Thoughts on Your First Apartment Budget Checklist

Your first apartment is a huge step toward independence. It doesn't have to be fancy, perfect, or Pinterest-ready right away. Start simple, buy only the essentials, and give yourself time to settle in and grow into your new space. You're building your own space — and that's something to be proud of!

On your side,
Mrs. Money Sidekick

P.S. Interested in other helpful guides for setting up your financial foundation and handling all your important firsts? Check out our [Starting Out](#) posts here!