

Budget Checklist

There's more to off-campus living than rent alone; this checklist offers a breakdown of costs that you should consider when developing your personal budget for living expenses.

Expense Amount	Category
	Rent: How much will the rent cost monthly?
	Electricity: This can fluctuate greatly depending on how energy-efficient the property is, the weather, or how much you use household appliances or keep things plugged in. (i.e. lights, air conditioning, etc.)
	Water: Check the lease to see if this is included in the terms or if you will be responsible for paying the water bill.
	Gas/Oil: Many properties require gas or oil service. Ask the property manager when looking at properties. Costs can increase during winter months, so you will need to be prepared to adjust your budget.
	Internet/Cable: Depending on the level of service you wish to have, this can be a bigger expense.
	Groceries: Supplementing weekly grocery bills with a meal plan can be a good way to make sure you still eat well.
	Laundry: Is a washer/dryer in the apartment or do you need to use a laundromat and pay per load? Don't forget to factor in the cost of detergent/dryer sheets/fabric softener.
	Transportation: Living off-campus can mean driving to campus, so figure in how much you will need to set aside for gas and car maintenance.
	Renter's Insurance: This is usually inexpensive and an excellent way to protect your belongings.
	Entertainment: Factor in socializing costs, dues for organizations, etc.
	Miscellaneous: All the other stuff that's not on here!
	TOTAL