













Rent Is Only Part of the Cost

— A first-apartment cost breakdown. —

CATEGORY	WHAT IT COVERS
 Rent	Your monthly payment to live there. Usually the biggest line item.
 Utilities	Electricity, gas, water, trash, and sewer. Often not included in rent.
 Internet	Essential for work, school, and life. Most plans run monthly.
 Renter's Insurance	Protects your stuff and liability for a low monthly cost.
 Parking	Garage, lot, or street permits can add up—sometimes a lot.
 Laundry	In-unit or building machines—coins, cards, or an app.
 Furniture & Setup	Bed, desk, kitchen basics, and the little things you forget.
 Move-In Costs	Security deposit, first month's rent, admin fees, and application fees.
 Cleaning Supplies	Keep your place livable (and your deposit safe) from day one.
 Emergency Cushion	Set aside a buffer for surprises and peace of mind.



BEFORE YOU SIGN

- Read the lease.**
Understand every term before you agree.
- Ask about late fees.**
Know the amount and when they start.
- Document damage.**
Take photos and save them.
- Confirm repairs.**
Know what the landlord is responsible for.
- Know pet rules.**
Fees, breed limits, and paperwork matter.
- Check move-out terms.**
Notice periods and fees can cost you later.



Dad's Quick Take: A cute apartment can still be financially aggressive.