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Are you thinking about moving into your first apartment? Well, congratulations! While renting an apartment is more affordable than buying a home, there are other expenses besides rent and utilities that you need to make sure you can afford before you make the leap. Below is a general breakdown, (interest-wise) your expenses as provided by Kviken: 30% housing construction 10% (community services and other housing costs (including tenants insurance) 15% Food (home and away) 10% Transportation (including car loan) 10% Repayment of debt (student loans and credit cards) 10% Savings 5% Clothing 5% Entertainment 5% Car Insurance and various personal expenses worth that these costs will vary by the person. For example, some tenants will not have any debts, while others may have to make debt repayment a higher priority. How much you have to save before moving out of the budget should start well before you leave. It is best to start saving 25-30 percent of your salary in rent while you are still living at home. Also, it is a good idea to have three months of rent saved on your account before moving. This will help cover deposits, travel costs and other various items. Ways to save money once you've moved, budgeting should still be a priority. This does not mean that you have to starve while you are sitting at home doing nothing, there are simple ways to save money, so you can still enjoy the time on your own. Save about \$80 a month by cutting the cable. Instead, buy subscriptions to Netflix and Hulu, which are usually \$8-\$10 a month each. Eat instead of eating out. You can save \$25 or more a week by packing your lunch with leftovers from dinner last night. Invite a few friends for a movie night in your apartment rather than go out for a get-go. Grab a new release in Redbox and a couple of bags of microwave popcorn and save \$20 to save money on utilities by turning off the lights when you leave the room and investing in energy efficient lighting. Carpooling, walking, or cycling to save money on gas Refer to your friends and family. Most apartment communities have referral programs for residents. Poplar Ridge Apartments offers \$200 for each direction that turns into a signed lease. An easy way to make some money and surround yourself with friends next door. Download this free budget sheet to help create a budget plan. Enter in-in and outgoing expenses to help you stay on track. Your first apartment Discretion should be a fun adventure. If you haven't found your new apartment here are a few more resources that you can check out: 5 things to look for when renting an apartment What is tenant insurance and why do I need it? The best places to find free moving boxes and, you might assume, Poplar Ridge Apartments in Fort Wayne! Related If I Can't wait to move out of your parents' house and start living on your own, you're not alone. Independence is amazing, but enjoying this newfound freedom can be more expensive than you think. Fortunately, there are tons of useful websites, mobile apps and online budget calculators that can make financial management fun. And by incorporating these tools into your daily life, you can develop a realistic budget and start saving money on what you like. If you asked yourself: How much money do I need to get out? Here are some tips to help you start an adult like you've been at it for years. Common mistakes when moving for the first time are perhaps the biggest mistake young people make when moving to their first apartment does not make a budget. The principle is simple: first figure out how much income you earn each month, and determine how much you spend and what. Then, based on these figures, set aside a certain amount of each salary for rent and utilities, and actively track your expenses so you can prevent overdraft fees and not run out of cash. Budgeting apps such as Mint automatically import and classify your living expenses (such as how much you spend on fast food and concert tickets each month), giving you a bird's eye view of your financial position in seconds. You can also use a notepad or spreadsheet to track your spending if you prefer to kick it old school. The fact is, setting up and sticking to a monthly budget is the only best thing you can do to prevent a financial disaster. This can even be one of the most valuable life skills that you will ever develop. Another big mistake young people make when the first move from mom and dad does not save money. You may wonder what the point of saving is if you only have a handful of dimes left from each paycheck. It's hard to save when you live your paycheck, but even saving just \$5 a week is better than not saving at all. And you definitely thank yourself for hiding that cash when your car starts making strange noises, or if you're spraining your ankle at a music festival. Find out a few easy ways to save money here. Payment of late bills is also common among newly independent. Avoid this unpleasant habit by setting up reminders on your smartphone or using an online calendar to alert you a few days before the bills should. Or, better yet, start paying the bills as soon as they arrive. Not only is late fees crazy expensive, but if you regularly miss deadlines, you could cripple your credit score. Payment late, even if only on or two, makes it more expensive to borrow money when you want to finance a car, house or some other large purchase. Look for your future self by paying bills quickly. Before you go out for the first time to answer some of these questions before First time: Can you cover your bills? The most important thing you need to determine before you get out is whether or not you are going to be able to pay your bills. You will have to create a detailed budget to determine what your living expenses will be. A budgeting app can help you. Do you have an emergency fund? Some people spend so much on living expenses that they don't have the money to be used as emergency funds. Emergency fund money that you can use if you have immediate and unavoidable expenses like a broken car or medical expenses. You can reconsider moving if you don't have any emergency funds in the bank, or if you're not going to be able to save enough money to contribute to emergency funds. Do you have tenant insurance? The tenant's insurance will cover everything that will be in your rent, what will be stolen. This is usually a good idea because most landlords won't cover theft - and some even require that you have tenant insurance before signing a lease. If you are going to buy tenant insurance, you will have to include this in your overall budget. Are you going to have a roommate? If you are going to share your apartment with a roommate, you could cut certain costs significantly. For example, you and your roommate could split your rent and utility bills. Do you have money for rent and deposits? When you leave for the first time, you will have to pay a deposit for a new apartment (usually it is one month's rent). Many rental applications have fees that you will have to pay, which is usually about \$50. Make sure you have money for these expenses before you move. Do you have any furniture? If you don't have furniture for your apartment, you will probably have to buy new furniture. You should include new furniture as a one-time living wage on your budget. Remember that you don't need a fully furnished apartment right away. It is most important that you have a comfortable bed to sleep in. Preparing for expenses that you didn't consider to make your budget work, it should take into account everything you spend money on. This includes trivia like parking fees, night rides through meals and occasional store purchases. Do you like to make movies on the weekends? Add it to your budget. Usually drop a few bucks on mobile apps or lottery tickets every month? Turn those as well. Those who live away from home for the first time are bound to face a flurry of unexpected expenses during the first months of independence. In the kitchen alone, you probably need to invest in dishes, utensils, and a dozen ingredients in a warehouse warehouse. And it comes to keeping your home looking good, it's easy to underestimate the cost of cleaning products. Netflix and Spoify also often overlooked, as are annual bills such as vehicle registration and tax preparation. To create a realistic budget, you should first spend some serious time looking at spending last year to make sure you are missing anything. Money Saving Tips for Moving to 18 Here are some basic ways to cut costs during the first years of independence. 1. Don't hat your chef Cooking your own meals on a daily basis can save more money than just about any other changes in your behavior. Knowing how to make five main courses (say, chili, tacos, chicken and vegetables, spaghetti with marinara sauce, and slow-cooked roasts with vegetables), and having microwave-friendly to heat residues, can cut food costs in half. An added bonus: Home-cooked food is almost always healthier than cooked meals. 2. Kill a few kilowatt-hours Get into the habit of turning off or even turn off-light, appliances and electronics when you're not using them. And consider getting a programmable thermostat to keep heating and cooling costs down. 3. Quit using a loan only to carry one credit card, and commit to using it only in emergencies. Using cash or debit card for personal expenses does not allow overspending and accruing budget interest. 4. Explore other avenues to consider all your transportation options. Do you really need to go everywhere, especially if you have to pay for parking once you get there? And with Uber, Lyft, Car2Go and other ride-sharing services now widely available, citizens may even consider fully outsourcing their cars. The cheapest gallon of gas is one that you don't use. Things to include in your first budget show Mom and Dad you know how to get out the smart way by creating a monthly budget and sticking to it. To sum up, here's a quick list of items you'll probably want to include. Rent costs are likely to be your biggest expense. Try to sign a 1-year or 2-year lease so you can go as far as possible without any rent increases. Of course, keep in mind whether you need to move out before then. Another important rule is to try not to spend more than 30% of your income on rent if you don't need to. Debt A lot of people who leave for the first time will have to pay some debt. Most of the time it is a loan debt from student financial aid. Be sure to include these payments in your budget. Utilities you will have to pay a separate bill for electricity, gas, water, cable TV, Internet and other similar things. The Internet and cable tend to have fixed tariffs, but with water and gas, you have to pay for what you use. Most people pay about \$50 to \$100 for their utilities, depending on the area. Eating Most people forget the factor in the cost of food. Food may not be one of your big spending, but it's this Costs. You can cut food costs by cooking your own meals. Transportation costs may include flights, taxi rides, car insurance and vehicle registration. This is the most important thing that you budget on the transport you are going to use every day. If you are going to go to work, calculate fuel costs and insurance costs. If you are going to use public transport, try to calculate the daily cost of transit. Finally, try leaving a little more space in your budget for rideshare costs and flight costs (in case you want to fly home for the weekend and visit your parents). Medical If you have your own health care plan, be sure to include it in your budget. You should also leave some extra space in your budget for prescription drugs and prescription co-payments. Entertainment Some people spend so much money on living expenses that they end up house the poor: That means they don't have the extra cash to do fun things like going on vacation, having date nights, or going on impromptu adventures. Be sure to budget for fun stuff, too, and remember that you don't have to spend a lot of money to have fun. Clothes and toiletries Many first-time apartment tenants forget the budget for clothes and toiletries. Make sure you take into account the cost of clothing as well as the cost of soap, shampoos and shaving cream. Subscription and Membership Budget for your gym membership, magazine subscriptions, and subscriptions to streaming services. Gifts from time to time, you will need to buy gifts for birthdays, weddings, baby showers, and holidays. Leave room in your budget for these expenses. Pet care If you have a furry (or large!) friend, be sure to budget for veterinary expenses and medicines for animals. You need a financial cushion Good rule you may have heard, in case of an emergency, everyone should have a financial cushion substantial enough to cover three to six months' worth of living expenses. And while there is no doubt about the soundness of this advice, many people think it's just impossible and they don't even bother trying. But even if you don't have a half-year-old salary cooling into your bank account, having the money set aside is better than not. There are countless ways to work towards creating an emergency savings account, from discarding free changes at the end of each day and making it to the bank at the end of the month to having a percentage of your salary automatically hidden in your savings account. Many newbies use a simple 50/20/30 budgeting rule to ensure a balanced bank account. Divides your monthly expenses by: Basics: 50% of your income wants: 30% of your Income Savings: 20% of your income Use our calculator to create your own 50/20/30 budget. 50/30/20 Budget Calculator Here's How Much You Have for: Start Now, and Even If You You Save a few dollars a week, this will add up over time, and help you avoid financial difficulties later on. Learning to do a budget is not the most exciting thing you will do when you first move and live on your own, but it can mean the difference between just getting in and making the most of your money. Don't use mint yet? Download our free app today and you'll budget as boss before you know it. Related Related

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