

First Apartment Checklist

Thirty things you actually need, with what each one costs. Write your own prices in the blank column, add it up, and you will have your number instead of the national one.



 Bedroom

| ITEM                                       | TYPICAL  | YOURS |
|--------------------------------------------|----------|-------|
| <input type="checkbox"/> Bed frame, queen  | \$51.99  |       |
| <input type="checkbox"/> Mattress, queen   | \$169.99 |       |
| <input type="checkbox"/> Sheet set         | \$29.74  |       |
| <input type="checkbox"/> Comforter set     | \$36.99  |       |
| <input type="checkbox"/> Pillows, 2        | \$29.99  |       |
| <input type="checkbox"/> Hangers           | \$34.95  |       |
| <input type="checkbox"/> Blackout curtains | \$29.59  |       |
| <input type="checkbox"/> Curtain rod       | \$20.89  |       |
| Bedroom total                              | \$404.13 |       |

 Kitchen

| ITEM                                       | TYPICAL  | YOURS |
|--------------------------------------------|----------|-------|
| <input type="checkbox"/> Pots and pans set | \$75.98  |       |
| <input type="checkbox"/> Plates and bowls  | \$69.95  |       |
| <input type="checkbox"/> Cutlery           | \$32.99  |       |
| <input type="checkbox"/> Knives            | \$34.18  |       |
| <input type="checkbox"/> Food storage      | \$39.99  |       |
| <input type="checkbox"/> Dish drying rack  | \$25.99  |       |
| <input type="checkbox"/> Kitchen bin       | \$37.99  |       |
| Kitchen total                              | \$317.07 |       |

 Living room

| ITEM                                         | TYPICAL  | YOURS |
|----------------------------------------------|----------|-------|
| <input type="checkbox"/> Futon or small sofa | \$169.99 |       |
| <input type="checkbox"/> Floor lamp          | \$44.99  |       |
| <input type="checkbox"/> Table and 2 chairs  | \$69.99  |       |
| Living room total                            | \$284.97 |       |

 Cleaning and everything else

| ITEM                                       | TYPICAL  | YOURS |
|--------------------------------------------|----------|-------|
| <input type="checkbox"/> Vacuum            | \$59.93  |       |
| <input type="checkbox"/> Broom and dustpan | \$18.83  |       |
| <input type="checkbox"/> Laundry hamper    | \$31.97  |       |
| <input type="checkbox"/> Cleaning supplies | \$24.81  |       |
| <input type="checkbox"/> Basic tool kit    | \$19.99  |       |
| <input type="checkbox"/> First aid kit     | \$18.36  |       |
| <input type="checkbox"/> Surge Protectors  | \$26.99  |       |
| <input type="checkbox"/> Storage bins      | \$23.99  |       |
| Everything else total                      | \$224.87 |       |

 Bathroom

| ITEM                                              | TYPICAL  | YOURS |
|---------------------------------------------------|----------|-------|
| <input type="checkbox"/> Shower curtain and liner | \$25.99  |       |
| <input type="checkbox"/> Towel set                | \$38.29  |       |
| <input type="checkbox"/> Toilet brush and plunger | \$35.99  |       |
| <input type="checkbox"/> Shower caddy             | \$17.99  |       |
| Bathroom total                                    | \$118.26 |       |



Thirty items, furnished from nothing

TYPICAL  
\$1,349.30

YOUR TOTAL  
\_\_\_\_\_

# What It Costs to Get the Keys

The furniture is the part people budget for. This page is the part that ambushes them.

Median US figures, Harvard JCHS 2026, Zillow 2025.



## Due before you move in

| WHAT                                                           | TYPICAL                         | YOURS                                  |
|----------------------------------------------------------------|---------------------------------|----------------------------------------|
| Security deposit                                               | median \$795, capped by state   | <input type="text"/>                   |
| First month's rent                                             | your rent                       | <input type="text"/>                   |
| Last month's rent, if asked                                    | 24% of renters pay it           | <input type="text"/>                   |
| Application fees, budget two                                   | \$75 each                       | <input type="text"/>                   |
| Cash needed before you get keys (subtotal)                     |                                 | US median \$3,670 <input type="text"/> |
| Utility connection deposits                                    | \$100 to \$300 each, refundable | <input type="text"/>                   |
| Renters insurance, first month                                 | about \$14                      | <input type="text"/>                   |
| Moving costs                                                   | van, fuel, or a crew            | <input type="text"/>                   |
| TOTAL (subtotal + utility deposits + insurance + moving costs) |                                 | Varies <input type="text"/>            |

## Ask for these in writing before you sign

74% of recent renters pay at least one mandatory fee on top of rent.

- ☐ Amenity fee
- ☐ Lifestyle fee
- ☐ Technology or smart-home fee
- ☐ Valet trash
- ☐ Trash and recycling
- ☐ Package locker
- ☐ Pest control
- ☐ Parking
- ☐ Administrative or processing fee
- ☐ Move-in fee
- ☐ Move-out fee
- ☐ Online payment "convenience" fee
- ☐ Pet deposit
- ☐ Pet rent, monthly and forever
- ☐ Mandatory renters insurance
- ☐ Month-to-month premium

## Your number

|                                         |                |                                                      |
|-----------------------------------------|----------------|------------------------------------------------------|
| Before you get keys                     | from above     | <input type="text"/>                                 |
| Furnishing it                           | from page 1    | <input type="text"/>                                 |
| One month of rent as a buffer           | not optional   | <input type="text"/>                                 |
| What you need saved                     |                | US median, alone, about \$7,000 <input type="text"/> |
| Divided by what you can save each month | = months to go | <input type="text"/>                                 |



**Two things that will save you money later.** Photograph every room the day you move in, timestamped, and again the day you hand the keys back. It is the only evidence that exists when a deposit does not come back. And if you can share with one person, do: nationally that takes rent from about a third of a median income to under a fifth, which beats every other saving tactic combined.