

# MY FIRST APARTMENT BUDGET WORKSHEET



Setting up a budget will help you save money and establish good spending habits before you get out completely on your own. The more that know about your money, the more enjoyable your first apartment experience will be!

## DETERMINE YOUR CASH SITUATION

Cash On Hand           \$  1

Monthly Income        \$  2

## MANDATORY ONE-TIME EXPENSES

Rental Deposits           \$ \_\_\_\_\_

Renters Insurances       \$ \_\_\_\_\_

Utility Hook-ups         \$ \_\_\_\_\_

Moving Expenses         \$ \_\_\_\_\_  
(Truck/Trailer Rentals, Boxes, Tape)

New Furniture            \$ \_\_\_\_\_

Student Considerations   \$ \_\_\_\_\_  
(Tuition/Books)

TOTAL MANDATORY ONE-TIME EXPENSES   \$  3

## MANDATORY MONTHLY EXPENSES

Rent                                 \$ \_\_\_\_\_

Food                                 \$ \_\_\_\_\_

Utilities                            \$ \_\_\_\_\_

Transportation                 \$ \_\_\_\_\_  
(Gas, Bus Fares, Repairs)

Clothing                            \$ \_\_\_\_\_  
(Replacement, Laundry)

Insurance                         \$ \_\_\_\_\_  
(Car, Health, Renters, Life)

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

TOTAL MANDATORY MONTHLY EXPENSES   \$  4

## LIFESTYLE MONTHLY EXPENSES

Cell Phone                         \$ \_\_\_\_\_

TV/Internet                        \$ \_\_\_\_\_

Entertainment                    \$ \_\_\_\_\_  
(Movies, Clubs, Sporting Events, etc)

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

TOTAL LIFESTYLE MONTHLY EXPENSES   \$  5

USE THESE CLV GROUP TIPS TO MAKE YOUR FINANCES EASIER!



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CONTINUED...

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## Now let's put it together!

LET'S DETERMINE HOW MUCH MONEY YOU NEED FOR THE ACTUAL MOVE:

Cash on Hand	\$	<input type="text"/>	1
- TOTAL Mandatory One-time Expenses	\$	<input type="text"/>	3
= TOTAL Remaining after moving expenses	\$	<input type="text"/>	

LET'S DETERMINE HOW MUCH MONEY YOU NEED TO ACCOMMODATE FOR THE ESSENTIALS OF APARTMENT LIFE:

Monthly Income	\$	<input type="text"/>	2
- TOTAL Mandatory Monthly Expenses	\$	<input type="text"/>	4
= TOTAL Remaining after Monthly Expenses	\$	<input type="text"/>	6

LET'S DETERMINE WHAT'S LEFT OVER FOR YOUR OTHER LIFESTYLE EXPENSES:

TOTAL Remaining after Monthly Expenses	\$	<input type="text"/>	6
- TOTAL Lifestyle Monthly Expenses	\$	<input type="text"/>	5
= TOTAL Remaining after all expenses	\$	<input type="text"/>	

## GUIDELINES TO HELP YOU CREATE A REASONABLE BALANCE OF EXPENSES

- 25 to 30% on Housing
- 8 to 15% on Food
- 5 to 7% on Health Care
- 7 to 9% on Insurance /Pensions
- 6 to 8% on Clothing
- 5 to 9% on Entertainment
- 6 to 10% for General Savings
- 62 to 88% Total Spent

**FOR MORE USEFUL TIPS ABOUT YOUR FIRST APARTMENT,  
VISIT OUR BLOG AT [BLOG.CLVGROUP.COM](http://BLOG.CLVGROUP.COM)**