

THE ADULTING VAULT · A COUNTDOWN CHECKLIST

Moving Out Checklist

The eight-week countdown to a move that doesn't wreck your bank account or your back.



A NOTE BEFORE YOU START

Moving out is a project, not an event.

Most people treat moving like a weekend chore. That's why they end up eating cereal off a suitcase on Sunday night, missing three deliveries, and paying \$2,300 for movers because they booked on Wednesday.

This is the eight-week countdown professional movers use in reverse. Read the whole thing once, then work it week by week. You will thank yourself.

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CHAPTER 01

Eight weeks out: the money and the destination

The two decisions that lock everything else in.

Decide what you can actually spend

A typical local move runs \$400–\$1,500 with movers, \$200–\$500 DIY with a truck. A one-state move runs \$2,000–\$5,000. A cross-country move with a full apartment is \$4,000–\$10,000. Set the number now, plan against it.

- ☐ Set a total moving-day budget (truck + supplies + tips + first meal in the new place)
- ☐ Pull your first-and-last-and-deposit number for the new place
- ☐ Confirm your emergency fund is above \$1,000 after all move costs

Lock the destination

- ☐ Signed lease or purchase contract in hand
- ☐ Move-in date and time confirmed in writing
- ☐ Building policies pulled: elevator reservations, loading zones, off-hours rules
- ☐ Parking plan for the moving truck (get a permit if your city requires one)

CHAPTER 02

Six weeks out: the giveaway pile

The single best thing you can do for a cheap, easy move is move less stuff.

The 30-minute-a-day sort

Every day for two weeks, spend 30 minutes on one zone: kitchen drawers, closet, bathroom, bookshelf, garage. Four piles: keep, donate, sell, toss.

The one-year rule

If you haven't used it in a year, you won't use it in the next one either. The exception is seasonal items (winter gear, holiday decor) — everything else is fair game.

Sell the good stuff early

- Facebook Marketplace and Craigslist for furniture — list 6 weeks out, price to move
- Poshmark, ThredUp, Depop for clothes
- eBay for anything with a serial number (electronics, brand collectibles)
- Buy Nothing groups for anything you'd rather see go than sit

The donate pile

- Goodwill, Salvation Army — furniture and clothing
- Habitat for Humanity ReStore — appliances and building materials
- Local shelters — new toiletries, kitchen basics
- Book Thing / Little Free Libraries — books
- Get a donation receipt — deductible if you itemize

CHAPTER 03

Four weeks out: book everything

Fridays, weekends, and the last three days of every month are the most expensive move dates in America. Book anyway — book early.

Movers vs. DIY: honest math

Option	Best when	Rough cost
Full-service movers	Big move, you have money, you have a back that matters	\$800–\$3,000 local
Truck rental + friends	You're under 30 with a friend group and pizza money	\$150–\$500
U-Haul U-Box / PODS	Timing is uncertain or you're moving cross-country	\$1,000–\$3,000
Labor-only helpers (Taskrabbit, HireAHelper)	You have a truck but nobody to lift	\$100–\$300

Book this week

- ☐ Movers or truck rental (get 3 quotes; confirm they're licensed if long-distance)
- ☐ Elevator reservation at both buildings
- ☐ Parking permit if required
- ☐ PTO from work for moving day + the day after
- ☐ Cleaner for the old place move-out (deposit insurance)
- ☐ Internet install at the new place (schedule for day after keys, not day of)

Three weeks out: the paperwork pass

This is the boring week that saves you six angry phone calls in month one.

- ☐ USPS mail forwarding (usps.com/move) — start date = move date
- ☐ Bank + credit cards — address, statements, autopay
- ☐ Employer HR — new address for W-2 and payroll
- ☐ Driver's license (30 days is the deadline in most states)
- ☐ Voter registration
- ☐ Insurance: auto, health, renters — new address, potentially new premium
- ☐ Doctors, dentist, therapist — records and new-address on file
- ☐ Pharmacy — transfer prescriptions to a new location
- ☐ Subscriptions (Netflix, Amazon, meal kits, magazines, gyms)
- ☐ School / childcare if kids

Auto insurance heads-up

Your car insurance rate is set by ZIP code. Moving even a few miles can change your premium by 10–30% in either direction. Get a re-quote before the move — worst case you find out you should shop.

Two weeks out: pack the smart way

Boxes packed room-by-room and labeled well are the entire difference between a good move and a nightmare.

Supplies you actually need

- Small, medium, and large boxes (books in small — trust)
- Wardrobe boxes for hanging clothes — save 2 hours of ironing
- Real packing tape and a dispenser (not scotch tape)
- Bubble wrap OR clean packing paper (newsprint stains white things)
- Sharpies — bold, black, plural — and colored dot stickers by room
- Ziploc bags of every size for hardware, cables, tiny things

The labeling system that works

On every box, write in black Sharpie: room, general contents, fragile Y/N, box number of total. Put a colored dot sticker by room. On moving day, one person stands at the door of the new place directing boxes by dot color.

Pack by category, not chaos

- Books, decor, and out-of-season clothes go first — you don't need them
- Kitchen (except one pot and one pan) — 3 days out
- Bathroom (except toothbrush and one towel) — day before
- Bedroom (except bed and one day of clothes) — day before
- The bed, essentials box, and hardware bag come off the truck first at the new place



The essentials box

One clearly labeled box that rides with you, not on the truck: phone chargers, toilet paper, hand soap, one towel, one set of sheets, meds, snacks, water, screwdriver, tape, and one change of clothes for morning. If nothing else gets unpacked, you can survive a night.

The week of: the countdown

By now most decisions are made. This week is just showing up.

Three days out

- ☐ Eat the freezer — don't move frozen food
- ☐ Confirm movers/truck reservation by phone
- ☐ Charge every battery: phone, laptop, tools, camera
- ☐ Cash for tips (\$20-\$40/mover half day, \$40-\$60 full day)
- ☐ Meal plan for moving day: hot breakfast, cold sandwiches, delivery dinner

The day before

- ☐ Pack the essentials box + hardware bag; keep both with you
- ☐ Take a full-battery photo of the moving-truck reservation confirmation
- ☐ Empty and defrost the fridge/freezer
- ☐ Set out clean clothes for tomorrow — you'll thank yourself at 6am
- ☐ Sleep. Actually sleep. Screen off at 10.

Moving day

- ☐ Old place walk-through: photos, videos, meter readings, keys back
- ☐ New place walk-through: photos, videos, meter readings, signed inspection form
- ☐ Direct box traffic by dot color — one person at the door
- ☐ Assemble the bed first, before anything else
- ☐ Tip movers cash, thank the friends who showed up
- ☐ Order the first-night dinner from a couch cushion. You earned it.

First week in: settling and closing the loop

The move isn't over when the truck leaves. The last mile is what most people skip.

- ☐ Follow up on your old-place security deposit (most states = 21–30 days)
- ☐ Meet one neighbor. Package theft drops when people know you
- ☐ Locate: circuit breaker, water shutoff, thermostat, HVAC filter
- ☐ Test and label every light switch
- ☐ Unpack the kitchen enough to cook one real meal (this is the moment the place feels like yours)
- ☐ Register cars/update DMV if you crossed a state line
- ☐ Take a walk around the block at night to learn what your street sounds like
- ☐ Recycle the boxes (Buy Nothing group, curb it, tape and offer to next-mover-neighbor)

The move is over the first time you come home from work, walk in, and feel your shoulders drop. Give it two weeks. It happens.

KEEP GOING

You just made a hard thing easier.

Moving is stressful because it compresses a hundred small decisions into a week. Space them out, book early, and label everything, and the whole thing becomes annoying instead of miserable. That's a win.

What to read next

- First Apartment Checklist (free) — what to buy in week one
- First Apartment Starter Guide — the full 25-page playbook
- The Adulting Blueprint — money, home, career, and health in one place

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