

THE ADULTING VAULT · A STARTER GUIDE

Your First Apartment Starter Guide

Everything nobody told you about signing, moving, and living on your own.



A NOTE BEFORE YOU START

You're allowed to not know any of this yet.

Nobody sits you down and teaches you what a security deposit actually protects, or why the couch you want on Amazon is a red flag, or how to move without paying \$2,000 for a truck. So you figure it out under pressure, usually right after signing something you didn't fully read.

This guide is the version of that conversation somebody should have had with you three months before move-in. Read it once now, and once again the week you get keys.

WHAT'S INSIDE

- 01 How much money you actually need
- 02 How to tour an apartment like an adult
- 03 Reading the lease without falling asleep
- 04 Utilities, insurance, and the paperwork week
- 05 The move without the meltdown
- 06 What to buy first vs. what can wait
- 07 Living alone without hating it

CHAPTER 01

How much money you actually need

The real number is bigger than 'first month's rent.' Here's what to save before you start touring.

The three buckets

Move-in cost is not one number — it's three, and they hit in the same week. Missing any one of them puts you on a credit card at 24% APR.

Bucket	What it covers	Rough amount
Up-front	First month's rent + security deposit (usually 1 month) + any admin fee	2-3× monthly rent
Setup	Utility deposits, internet install, renters insurance, basic furniture	\$700-\$1,800
Safety net	Starter emergency fund so one flat tire doesn't sink you	\$1,000 minimum

A real example

Rent is \$1,500/month. You need roughly \$4,500 for up-front, \$1,200 for setup, and \$1,000 in a savings account you don't touch. Total: ~\$6,700 in the bank the day you sign.

The honest test

If moving in would leave you with less than \$500 in savings, wait one more month, take one extra shift, or split the place with a roommate. You are not behind — you are being smart.

How to tour an apartment like an adult

Ten minutes of good questions save you two years of regret.

During the tour

- ☐ Run every faucet and flush every toilet — check water pressure and how fast the hot water arrives
- ☐ Open every window, check the locks, and test the smoke and CO detectors
- ☐ Look under sinks for water stains, warped wood, or a mildew smell
- ☐ Check outlets — plug in your phone charger in each room
- ☐ Test cell signal from multiple corners; ask which internet providers wire the building
- ☐ Ask what's included and what's on you (heat, water, trash, parking, in-unit laundry)
- ☐ Ask what happens if something breaks at 9pm — and how long repairs usually take
- ☐ Look at the parking situation and the walk from your car to your door at night

Red flags that mean walk away

- The landlord pressures you to sign the same day without letting you read the lease at home
- They ask for a deposit before you've seen the unit
- The listing photos don't match the unit (bait-and-switch)
- You smell mold, cigarette smoke, or pest spray
- They will only take cash, wire transfer, or Zelle for the deposit
- The lease has blank fields, handwritten changes, or missing pages

CHAPTER 03

Reading the lease without falling asleep

Every page has one clause that could cost you thousands. Here's where to look.

The nine things to find before you sign

Clause	What to confirm
Rent + due date	Amount, when it's due, grace period, late fee
Term length	Start date, end date, month-to-month conversion
Security deposit	Amount, what it covers, how quickly it must be returned
Utilities	Which are included, which are on you, average bills
Maintenance	Who to call, response time, what's your responsibility
Pets	Allowed types, pet deposit, monthly pet rent
Guests	Overnight limits, when a guest becomes a tenant
Renewal	Auto-renew? How much notice to leave?
Break-lease	Fee, notice period, sublet rules, military clause

One line to add if you can

Ask for a 'walk-through clause' — you and the landlord do a written move-in inspection within 3 days. Signed by both. This is your deposit insurance.

The move-in walkthrough (do this the day you get keys)

- ☐ Photo AND video every room, every wall, every appliance, every window
- ☐ Turn on every faucet, flush every toilet, run the dishwasher and disposal
- ☐ Test every outlet with your phone charger
- ☐ Note every scratch, dent, stain, and burn on a dated inspection form
- ☐ Email the whole thing to yourself the same day — that timestamp is legal evidence

Utilities, insurance, and the paperwork week

Set these up before move-in day, not on it. Nothing worse than eating pizza in the dark.

Set up two weeks before

- Electricity — call the local utility; some cities require a deposit if you have no credit history
- Gas — separate account if applicable; may need an appointment for a tech to turn it on
- Internet — schedule install; expect a 4-hour window, expect them to be late
- Renters insurance — \$10-\$20/month; get it before move-in day (many landlords require it)
- USPS mail forwarding — usps.com; forwards for 12 months

Update your address

- ☐ Bank and credit cards
- ☐ Employer (payroll and W-2)
- ☐ Driver's license and voter registration
- ☐ Any subscription that ships physical mail
- ☐ Doctor, dentist, and pharmacy

Renters insurance: worth every dollar

For \$10-\$20/month you get replacement cost on your stuff if there's a fire or theft, liability if someone slips in your unit, and hotel coverage if the building is uninhabitable. Skipping it to save \$180/year is the definition of penny-wise, pound-foolish.

The move without the meltdown

You are not moving a mansion. Plan like it, and the day is boring — which is the goal.

Two weeks out

- ☐ Book truck or movers (Fridays and month-ends cost 30–50% more)
- ☐ Order boxes, tape, and a real Sharpie — grocery store boxes will fail you
- ☐ Start eating from the freezer and pantry so you're not moving frozen chicken
- ☐ Book time off work for the day of AND the day after
- ☐ Draft the friend list; text early, offer real food

Moving day

- ☐ Pack an essentials box that rides with you: phone charger, toilet paper, hand soap, meds, one change of clothes, sheets, snacks
- ☐ Do the walkthrough of the OLD place — photos, meter readings, keys back
- ☐ Do the walkthrough of the NEW place — photos, meter readings, inspection form
- ☐ Set up your bed first. If nothing else gets done, you can sleep.
- ☐ Tip movers cash: \$20–\$40 per mover for a half day, \$40–\$60 for a full day

What to buy first vs. what can wait

The internet will tell you to buy 200 things. You need about 40.

Buy in week one

- Mattress + sheets + one pillow (upgrade later; buy real now)
- Shower curtain + liner + one set of towels
- Toilet paper, trash bags, hand soap, all-purpose cleaner
- One pot, one pan, one knife, cutting board, plates, forks, mug
- Coffee maker or kettle (mental health)
- One lamp per room — apartment overhead lighting is criminal
- Basic tool kit: hammer, screwdriver, tape measure, level, batteries
- First aid kit + ibuprofen, allergy meds, bandages

Can absolutely wait a month

- Couch (sit on the floor first; you'll pick a better one in 30 days)
- Dining table — a card table is fine, promise
- Wall art, plants, decor
- A second set of anything
- Cute matching hangers

The Marketplace rule

Anything you don't sleep on, don't sit on for 6 hours a day, and doesn't touch food raw — buy it used. Facebook Marketplace, Buy Nothing groups, and thrift stores will save you \$2,000 this month.

Living alone without hating it

The first month is weird. Every first-time renter feels it. Here's how to shorten the awkward.

Week-one rituals that work

- Cook one full meal in your kitchen — even simple pasta — so the space feels lived in
- Meet one neighbor. Package theft drops when people know your face
- Take a walk around the block at night to learn what your street sounds like
- Set up autopay for rent so you never eat a late fee
- Program the building maintenance number into your phone as 'MAINT' with a star

Boring habits that keep the place livable

- Ten-minute reset before bed — dishes in the sink, clothes off the floor
- One load of laundry a week, not four
- HVAC filter every 90 days (write it in your calendar right now)
- Take out trash the night before pickup, not the morning of

"Nobody's coming to save you" is a scary sentence until you realize it also means nobody's grading you. This is your place. Set it up in a way that makes future-you thank present-you.

KEEP GOING

You just made a hard thing easier.

You just handled one of the biggest handoffs of adulthood — signing your name to a place. The next six months are practice. Pay rent on time, keep the place clean enough that a friend could stop by, and give yourself credit every time you handle a small adult thing without spiraling.

What to read next

- The Adulting Blueprint — the flagship playbook for money, home, career, and health
- Adulting Quick-Start Pack — three essentials for your first ninety days
- First Apartment Checklist (free) — the shorter room-by-room list to print

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