



Instructor's Guide

FINDING AN APARTMENT

What are the expenses of living in an apartment? What obligations come with signing on the dotted line? Is it good to have roommates? This video explains to first-time renters how to locate, lease, and set up an apartment while avoiding common problems. They'll learn about dealing with rental agents, evaluating a unit's condition, reading leases, getting renters' insurance, having the utilities turned on, and handling the roommate option. Information on moving and finding furniture on a budget is also included.

This program correlates to all applicable National and State Educational Standards, including the NCLB Act.

Finding an Apartment is part of the series *On Your Own: Independent Living Skills*. The series includes:

- Finding an Apartment
- Managing Your Money
- Practical, Healthy Cooking
- Shopping Smart
- Housekeeping How-Tos
- Building the Right Wardrobe

Program Overview

Chapter 1: WHAT DO YOU NEED FROM YOUR NEW APARTMENT?

Chapter 2: ROOMMATES

Chapter 3: APARTMENT WANTS AND NEEDS

Chapter 4: WHAT CAN YOU AFFORD?

Chapter 5: FINDING APARTMENTS THAT FIT YOUR NEEDS

Chapter 6: SIGNING THE LEASE AGREEMENT

Chapter 7: MOVING INTO YOUR NEW APARTMENT



Review

1. List some factors to keep in mind when deciding what type of apartment (or condo, or shared house) best suits your needs.

2. What are some advantages and disadvantages to living with roommates?

3. List some important questions to ask potential roommates.

4. Apartment wants and needs: what are some of your must-haves?

5. How can you determine what you can afford?

6. How can you find available apartments?

7. Make a list of things to check inside the apartment, and bring it when apartment-hunting. The list should include:

8. What are some important things to keep in mind before signing a lease?

9. List some final details to take care of before moving into your new apartment.

Review — Instructor's Key

1. List some factors to keep in mind when deciding what type of apartment (or condo, or shared house) best suits your needs.

- Is the apartment to be shared with roommates?
- Should it be close to work? School? Public transportation? Shopping?
- If you have a car, is there parking available?
- Is the neighborhood safe?

2. What are some advantages and disadvantages to living with roommates?

- Advantage: Share expenses
- Advantage: Share upkeep of the apartment
- Advantage: Companionship
- Disadvantage: Lack of privacy
- Disadvantage: Possibly conflict due to differing lifestyles, such as loud vs. quiet; sloppy vs. neat; loner vs. having many visitors

3. List some important questions to ask potential roommates.

- How important is it to you that your home environment be very clean?
- How would you describe yourself in terms of noise level?
- How do you feel about frequent, or overnight company?
- What is your daily schedule like?
- How would people you know describe you in terms of financial responsibility?
- How do you feel about roommates borrowing your things without asking?

4. Apartment wants and needs: what are some of your must-haves?

- Should the apartment be furnished? Or, should it have room for your furniture?
- Storage space, closets?
- Dishwasher?
- Laundry facilities?
- Air conditioning?
- On-site parking?
- Handicap accessibility?
- Are pets allowed?

5. How can you determine what you can afford?

- Make a list of your income — after taxes — and a list of your expenses to get a rough idea of how much “extra” money you have. For expenses, don’t forget to allow for student loans, utilities, groceries, gas, Internet connection, dining out, etc.
- A good rule to follow is that your rent should never exceed 25-35% of your total income.

6. How can you find available apartments?

- Local online listings, such as a community Web site or local newspaper’s Web site
- Print-newspaper classifieds
- Apartment rental guides
- Apartment-finding service
- Drive through a neighborhood you’d like to live in and look for “For Rent” signs
- Check the bulletin boards of small businesses (coffeeshop, health food store, etc.) of a neighborhood you’d like to live in
- Ask friends and relatives if they know of any potential vacancies

7. Make a list of things to check inside the apartment, and bring it when apartment-hunting. The list should include:

- Turn on all faucets and flush all toilets
- Turn on lights and check appliances
- Note any repairs that are needed, and ask when they will be done
- Check closet and storage space
- Ask about and view any community resources, like computer rooms and recreation areas
- Remember: If you feel the apartment will not meet your needs, don’t let the landlord pressure you into signing the lease!

8. What are some important things to keep in mind before signing a lease?

- The lease should stipulate the rental rate, the day each month when rent is due, and the penalties for late or non-payment
- The lease should spell out how much security deposit is required, and the circumstances under which it may be refunded after you move out

- The lease should spell out other expenses that will be included with rent, such as utilities, sewer charges, trash pickup, and parking
- If you are the only one signing the lease, and your roommate won't pay the rent, then YOU may be responsible for that portion of the rent
- Discuss how much advance notice the landlord requires before you move out, and any penalties for moving out before the lease is up
- Discuss subleasing rules with the landlord
- If pets are allowed, the lease should spell out what kind and how many, and whether there are any fees or deposits required
- The landlord may require proof of employment from you
- The landlord may run a credit check on you, for which you may be required to pay

9. List some final details to take care of before moving into your new apartment.

- Arrange to have your belongings moved: hire professional movers (but remember that this can be expensive)
- Arrange to have your belongings moved: rent a truck (this is easier if you have friends to help move boxes, etc.)
- If you need furniture, check yard sales, thrift shops, and classified ads; often friends and relatives have a couch, desk, kitchen table, etc., that they no longer use
- Have someone agree to stand guard while boxes and furniture are being loaded or unloaded from vehicles (thefts can easily occur during a move)
- Prior to moving in, buy renters' insurance — get quotes from at least three companies, and pay attention to what each policy covers (fire? flood? theft?)
- Arrange to have utilities and landline activated. If you'll be living with roommates, arrange to have some utilities listed under their names, so all the legal responsibility does not fall on you if nonpayment becomes an issue

Meridian Education Corporation® • A Films Media Group company
200 American Metro Blvd., Suite 124, Hamilton, NJ 08619
800-727-5507 • www.meridianeducation.com

