CHECKLIST · FIRST APARTMENT

Move out with clear numbers

How much you need to get in, how much you can pay each month and what to check before signing, wherever you live.

1. How much do I need to get in?

Fill in your own figures. Quick reference: between three and four times the monthly rent.

Item	My figure	Example (€700 apartment)
Security deposit		€700
First month's rent		€700
Additional guarantees (if required)		—
The move		€250
Utility connections		€100
Basics for living (kitchenware, bed linen...)		€350
TOTAL TO GET IN		**€2,100**

2. My monthly budget

Item	€ per month
Rent	
Utilities (electricity, water, gas, internet) and building fees	
Food and household	
Transport	
Phone, insurance and subscriptions	
Life: leisure, nights out, clothes	
Savings (even if it is small)	
TOTAL	

3. The one-third rule

	My figure
My monthly net salary	
One third (salary ÷ 3) = my housing ceiling	
Rent + utilities + building fees	

- ☐ The cost of housing is **below a third** of my net salary.
- ☐ If it isn't: I have considered sharing an apartment or a slightly less central area.
- ☐ The money to get in **does not come out** of my emergency fund.

4. At the viewing

- [ ] Damp, stains or mould on walls, ceilings and wardrobes.
- [ ] Windows and doors: they close properly and insulate from noise and cold.
- [ ] Hot water and water pressure (turn on the tap and the shower).
- [ ] Heating and cooling: what there is and whether it works.
- [ ] Appliances and furniture: what stays and in what condition.
- [ ] Natural light, orientation and noise from the street or the neighbours.
- [ ] What utilities usually cost and whether there are building fees.
- [ ] Distance and cost of transport to my work or studies.

5. Before signing

- [ ] I have seen the apartment in person or on a live video call **before paying anything**.
- [ ] I have checked who the owner is.
- [ ] I know how much the deposit is and **when and how I get it back**.
- [ ] I know how long the contract lasts and what happens at the end.
- [ ] I know whether the rent can go up, when and with what limit.
- [ ] I know who pays for what: repairs, utilities, building fees, taxes.
- [ ] I know whether I can leave early, with how much notice and at what cost.
- [ ] I have asked a housing body or consumer association whether I am being charged anything I shouldn't be.
- [ ] I have taken **photos and a video with the date** of the whole apartment and sent them to the landlord.

> **Warning:** a listing far below the going price in the area, a landlord who "is abroad" and a rush to pay a reservation fee before seeing the place. Don't pay anything without seeing it.

> **Was this useful?** This sheet summarises ideas from *The Price of Not Knowing*, a personal finance guide for young people, without jargon or promises of quick riches, with a 24-hour Action Protocol in every chapter. Find it at claruabooks.com.

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