BILLS & EXPENSES CHECKLIST

FOR YOUR NEW RENTED PROPERTY

When you move into a new rented home, there are many different expenses to consider. These can be upfront costs, ongoing bills (usually monthly or quarterly), and additional costs.
Below is a checklist showing you what expenses you will have to pay and others you might want to pay as you move into your new home.

UPFRONT COSTS

- ☐ **Holding Deposit** – Some landlords will ask you to pay a small fee (usually equivalent to one week's rent) to secure the property whilst your references are being checked.
- ☐ **Security Deposit** – A payment (usually equivalent to one month's rent) to a private landlord at the start of your tenancy to cover any potential damages or unpaid rent during your occupation contract.
- ☐ **Advanced Rent** – Most landlords will ask for your first month's rent upfront when you move in.
- ☐ **Furniture (Furnished Property)** – Many rented properties will already be furnished, but you may still need to purchase certain items such as extra cupboards & drawers.
- ☐ **Furniture (Unfurnished Property)** – You may need to buy a bed & mattress, a sofa, a table & chairs & cupboards & drawers for storage. Link through help with furniture costs page.
- ☐ **Household Items** – You may need many different items when moving into your new home. Kitchen appliances (kettle, toaster, microwave), cutlery & crockery, cleaning materials, vacuum cleaner, bathroom items (bath mats, toilet rolls, toothpaste, towels). If the property is unfurnished, you may also need white goods such as a fridge freezer or even an oven. (For financial help with securing white goods, you may be eligible for the Discretionary Assistance Fund in Wales https://www.gov.wales/discretionary-assistance-fund-daf/eligibility.)
- ☐ **Moving In Costs** - You might need to hire a van or pay to transport your furniture and belongings.

Top Tip: Many household items and pieces of furniture can be purchased cheaply on sites like Facebook on local 'For Sale' pages if buying new items is difficult to afford.

ONGOING BILLS (MONTHLY OR QUARTERLY)

- ☐ **Rent** – Your monthly payment to your landlord for the property.
- ☐ **Council Tax** – A mandatory payment made to your Local Authority towards things like bin & recycling collections and other council services. This is often paid during only 10 months of the year, but you can request to pay it over 12 months at a lower monthly cost.
- ☐ **Electric & Gas** – You will need to set up accounts with energy providers. However you can often get both supplied as part of the same deal. You can usually choose to pay monthly or quarterly.
- ☐ **Water** – You will need to set up an account with a provider. In Wales, this is usually with Welsh Water.
- ☐ Contents Insurance – This is paid to protect your personal belongings from damage or theft. Whilst not a mandatory payment, it is highly recommended.
- ☐ **TV License** – You will need this if you watch or record live TV on any channel or use BBC iPlayer. This also extends to watching live TV on other devices, such as laptops or tablets.
- ☐ **Internet** – You will need to set up a Broadband provider for your home. Look for the best provider in your area and find the best deal. Some properties may also need a landline.

- ☐ **Mobile Phone Bill** – Find the best deal to keep your payments low.

TOP TIP: Make sure you read your Occupation Contract thoroughly as some utilities, such as water, may already be covered by your landlord.

ADDITIONAL COSTS

- ☐ **Food/Groceries** – Try to give yourself a weekly budget to spend on food/groceries and look for special offers.
- ☐ **Entertainment Subscriptions** - This could be for sites like Netflix or Amazon Prime, live TV packages like Sky TV or Discovery +, gaming subscriptions like Steam or PlayStation + or other forms of entertainment such as Audiobook).
- ☐ **Parking Permits** – You may need a permit to park on your street or parking areas attached to the street or building. You can usually purchase these from your local council.
- ☐ **Travel Costs** – You may need to travel to university or work. If you use the train, look at getting a Rail Card, as this will reduce costs. If you travel by bus, you can save money by purchasing a weekly ticket. If you drive, try to give yourself a budget to spend on fuel.
- ☐ **Gym Membership** – Sometimes you can save money by purchasing an off-peak membership or a membership package that doesn't include fitness classes (this is handy if you only intend to use the gym itself).
- ☐ **Vehicle Costs** – Taxation, Fuel and Maintenance costs for your car or motorbike.

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