

Budget & Finance



presented by



Topics to Consider When Setting Your Budget

LOCATION

Usually, the closer you are to campus, the more expensive housing is.
Remember, you pay for location.



TRANSPORTATION

- Riding Unitrans (UCD bus line) or your bike is **FREE**
- Unitrans is run by students, for students, and is a GREAT way to get to and from campus quickly and conveniently - check which bus lines run near your favorite apartment complexes!
- Davis is clad with bike trails that take you directly to your classes in only 5-15 minutes
- If you plan on driving your car to campus, keep in mind the cost of an on-campus parking permit, an apartment complex parking permit, and gas!

NEEDS VS. WANTS

Different complexes include different amenities and necessities. Be sure to ask what is included and what is not so you can budget appropriately.

NEEDS:

City Utilities (water, sewage,
garbage)
Gas & Electricity (PG&E)
Food
Furniture
Internet
Proximity to Shopping
Parking or Public Transportation

WANTS:

Resort Style Apartment
Private Bathroom
Pool/Hot Tub
Cable TV
Resident Events
Exercise Room
Pet Friendly
Updated Interior

SIZE & ROOMMATES

- The larger the apartment, the more economical rent is per person
- Some property management companies put limits on the number of people who can live in an apartment; check with yours to see if you can double occupy bedrooms to ensure it's budget-friendly
- The more roommates you have, the more ways household utilities can be split (internet, PG&E, cable, etc.) and the more economical it is for you!

ACTUAL COST OF RENTING

- ★ **Application Fee**
- ★ **Credit Check Fee**
- ★ **Security Deposit**
- ★ **First & Last Month's Rent**

TANDEM does **not** run credit checks, require a co-signer, or have an application fee, but many property management companies do.

Be sure to ask about these additional renting expenses when you are budgeting for your off-campus housing experience.

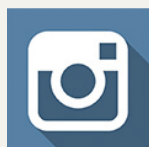
Credit is your reputation as a borrower. It tells others how likely you are to repay your loans. Credit is made up from your borrowing history.



We're Here to Help!

If you need additional help, contact one of your friendly
Tandem Housing experts!

We are UC Davis students and alumni who have been in your shoes, so we can
answer **any** of your housing-related questions!



www.tandemproperties.com

Budget & Finance Worksheet

HOUSING-RELATED COSTS

Remember to ask about...	COST	INCLUDED IN RENT	NEED	WANT
▸ RENT	\$	✓	✓	
▸ WATER, SEWAGE, GARBAGE	\$		✓	
▸ GAS & ELECTRICITY	\$		✓	
▸ INTERNET	\$			
▸ CABLE TV	\$			
RENTER'S INSURANCE	\$			
PARKING (ON-SITE FEES; CAMPUS PASS vs UNITRANS)	\$			
▸ PET RENT	\$			
▸ OTHER _____	\$			

▸ Remember: When totaling your expenses, make sure you differentiate between yearly cost vs. monthly expenses vs. one-time fees!

POSSIBLE COSTS DUE AT LEASE SIGNING APPOINTMENT

Remember to ask about...	TOTAL
Application Fee (Free at any Tandem Property!)	\$
Credit Check Fee (No Credit Check at any Tandem Property!)	\$
▸ Security Deposit	\$

TYPICAL COSTS ASSOCIATED ON OR BEFORE LEASE START

Remember to ask about...	TOTAL
First Month's Rent	\$
Last Month's Rent Deposit	\$
▸ Other _____	\$

OTHER LIVING EXPENSES WORKSHEET

Other expenses to consider when calculating your finances:	COST
▶ GROCERIES & TOILETRIES	\$
▶ CLOTHING	\$
▶ ENTERTAINMENT/ DINING OUT	\$
▶ TUITION	\$
▶ BOOKS/ SCHOOL EXPENSES	\$
▶ CAR PAYMENTS & ROUTINE MAINTENANCE	\$
▶ GAS FOR CAR	\$
▶ INSURANCE (CAR, HEALTH, ETC)	\$
▶ UNEXPECTED EMERGENCIES	\$
▶ SAVINGS	\$
▶ COSTS RELATED TO UCD STUDY-ABROAD PROGRAM	\$
▶ CELL PHONE BILL	\$
▶ ELECTRONICS	\$
▶ MEMBERSHIP FEES (GYM, ETC)	\$
▶ OTHER _____	\$
▶ OTHER _____	\$
▶ OTHER _____	\$
▶ OTHER _____	\$
▶ OTHER _____	\$
▶ OTHER _____	\$

