

# APARTMENT SEARCH & LIVING

**AN INTERACTIVE GUIDE FOR STUDENTS: TRAINING ONE**

INTRODUCTION & STAGE 1: DETERMINING AFFORDABILITY



COMMUTER AND OFF-CAMPUS **LIFE**



# About This Guide

This online interactive guide is a resource for UIC students searching for off-campus housing. This online training will provide guidance and resources related to the following topics:

- The apartment search process
- Legal responsibilities of both tenants and landlords
- Navigating landlord/tenant issues
- Being a good neighbor off-campus

# What You Can Expect?

This guide is comprised of 4 trainings covering five stages of the apartment search and living process. These sections are:

- **Stage 1:** Determine Affordability
- **Stage 2:** Apartment Hunting
- **Stage 3:** Moving In
- **Stage 4:** Living Well
- **Stage 5:** Hosting Responsibly

# 5 Stages To Your Apartment Search

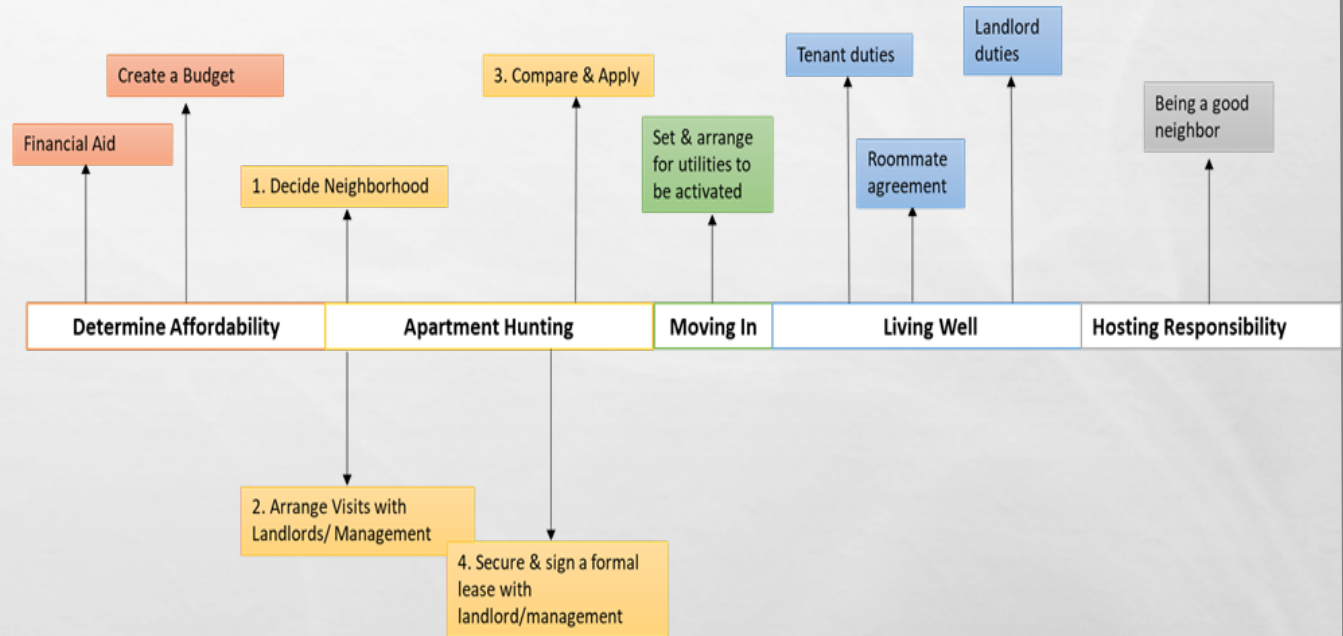
**STAGE 1:** Determine Affordability – Learning about your financial feasibility to prepare for your search.

**STAGE 2:** Apartment Hunting – how to search and select an apartment that best accommodates you.

**STAGE 3:** Moving In – things to consider upon moving into your new apartment.

**STAGE 4:** Living Well – navigating issues with landlords and hosting responsibly.

**STAGE 5:** Hosting Responsibility – continuing to learn about what makes a good tenant and a good neighbor.



# Defining “Commuter” And “Off-campus Student”

Before exploring the different stages of an apartment search, let's cover a few basic terms and content:

- **Commuter** – A student who attends UIC, but whose place of residence is **not** university housing. This person may be living with a parent, relative, or just may live independently. The commute is based on the **travel distance** between one's housing to the UIC campus. Keep in mind that a commuter could also be an off-campus student.
- **Off-campus Student** – A student who lives in housing not provided by the university – more commonly, an apartment.

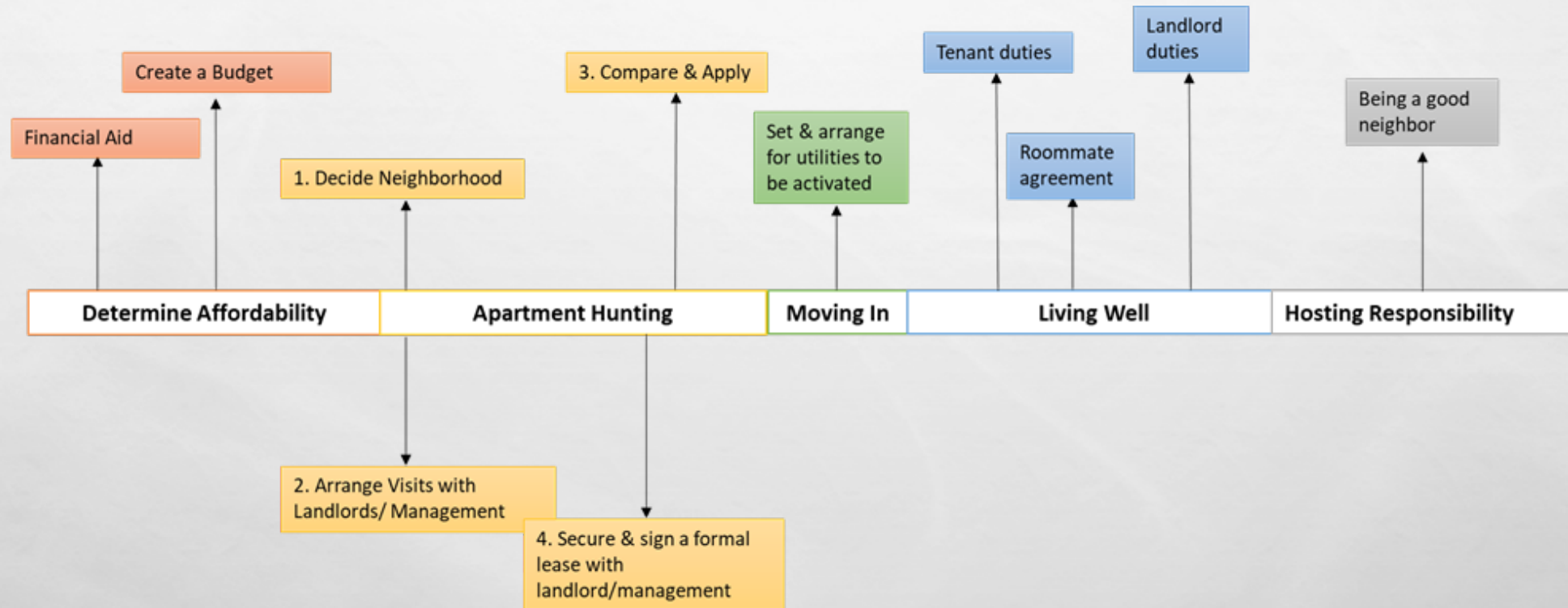
# What Is Right For You?

Living on or off-campus can provide a different set of experiences during college. Here are some common differences you may encounter when exploring your options.

Living On Campus	Living Off-Campus
<ul style="list-style-type: none"><li>- <b>Convenient</b> – You will reside in close proximity to your classes.</li><li>- <b>Less to worry about</b> – Things like utilities, internet, cable, and maintenance are included and require no additional setup.</li><li>- <b>Meal Plans</b> – As an on-campus student, meal plans are convenient. Food will be prepared and available in the dining hall.</li></ul>	<ul style="list-style-type: none"><li>- <b>Food</b> – You will have access to your own kitchen and can prepare your own meals.</li><li>- <b>Independence</b> – Living on your own and managing your affairs including groceries and utilities.</li><li>- <b>Costs</b> – Depending on your financial aid and affordability, living off-campus may be more affordable.</li></ul>

# Getting Started

**Stage 1:** Determine Affordability – Learning about your financial feasibility to prepare for your search.



# Stage 1: Determine Affordability

## *Financial Aid*

- Before you begin your apartment search determine your affordability.
- Are you receiving financial aid? Your financial aid can vary based on your need. When applying for FAFSA saying that you will be living off campus may alter your financial aid.
- To review how your financial aid will be affected, it is highly suggested that you contact your financial aid advisor.
  - For more information on how to contact your financial aid advisor visit: <https://financialaid.uic.edu/>

# Stage 1: Determine Affordability

## *Create A Budget*

Prior to starting your search, it is crucial to consider how much you can realistically afford.

These costs include: **rent, food, utilities, transportation, insurance, etc.**



# Stage 1: Determine Affordability

## *Create A Budget*

### What's your budget?

- When building your budget, consider:
- What is your monthly income?
  - Will you have a stable income or the necessary funds to get an apartment? Do you have a savings account?
  - Will you require a roommate to split costs?
- How much are you willing to spend on rent, utilities, food, and rental insurance each month?
- Do your research - determine what the average expenses for utilities and rent desired area or apartment building.
- Keep in mind that costs often vary depending on the area or type of apartment building.
- Some landlords may provide you with certain utilities



# Stage 1: Determine Affordability

## *Create A Budget*

### Quick tips for budgeting

- Understand the goals for budgeting – creating a budget and sticking to it can be difficult.
- However, with planning, self-discipline, and determination it can be achieved.
- The goal of a budget is to help you control your spending. Budgets help you spend money on the things that matter and spend less than your income. Budgeting is all about attaining some level of financial freedom and or stability.
- Savings account – add money to your savings account bi-weekly or monthly for cases of emergency. You can even start including your savings as part of your budget. Before you start apartment hunting you should at least have money saved for a possible security deposit when settling on an apartment.
- Separate your “needs” from your “wants.”
  - Your needs (rent, food, utilities, etc.) should always come before your wants (parties, restaurants, entertainment, etc.)
- Make a schedule – keep track of when your bills are due and plan ahead.
- Your overall living expenses should not go over **50-60% of your income**.

# Stage 1: Determine Affordability

## *Create A Budget*

- Need help creating a budget? Seeking more resources? UIC's student money management center (SMMC) can help!
- For more tips on budgeting, financial resources and tips, visit: <https://www.studentmoney.uillinois.edu/>

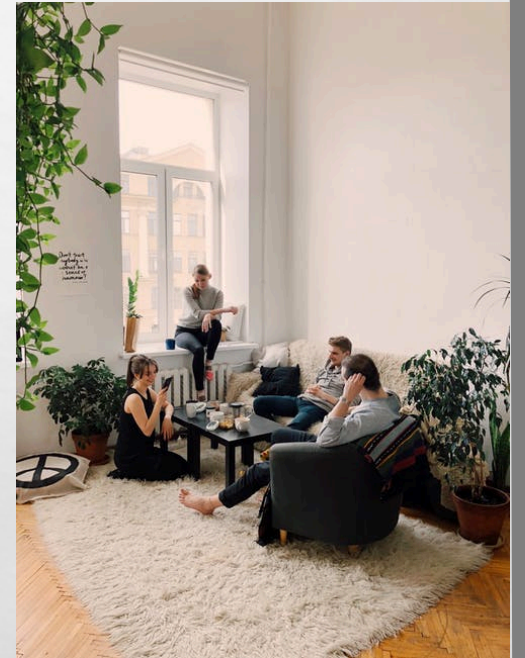


# Stage 1: Determine Affordability

## *Create A Budget*

### Finding roommate

- After examining your income and determining your budget you should know if you are going to be sharing an apartment with someone. If you are in need of a roommate, consider the following:
- How many roommates will you have?
- What is everyone's budget?
  - Based on you and your roommate(s) budget, you guys should collectively have
- How many bathrooms and bedrooms?
  - Based on the number of roommates you have may set the number of bathrooms/bedrooms you may need.
- What type of amenities will you and your roommate require?
  - Is having an in unit washer/dryer a necessity for one or more of your roommates? Do they have a pet? These needs will affect your search process.



# Stage 1: Determine Affordability

## Searching for a potential roommate

- Need a roommate? It is ideal to connect with a fellow student or friend with whom you already have a relationship with.
- When beginning your search, connect with classmates or student organization members to see if anyone may be interested in moving into an apartment.

## No luck. How do I search?

- If you cannot locate a roommate on your own, we suggest starting with our apartment and roommate listing page.



# Stage 1: Determine Affordability

## *Talk It Through*

You have found a potential roommate. Now, talk through some of the specifics. We advise that you consider the following before beginning your apartment search process with a potential roommate.

- What's your typical daily schedule? Does your roommate work odd hours? What time do they typically go to bed?
- Do they have any pets? Do they plan to get one in the future?
- Do they plan to frequently have friends over or host parties?
- What do they do for a living? Are they financially secure? Can they reasonably meet the needs of utilities and rent?
- What do you want in a roommate? What are your expectations?

After discussing these valuable topics, you can now begin apartment hunting.

## You Have Completed Training One

Living in an off-campus apartment offers a variety of new experiences and challenges. As you navigate your search, transition, and tenancy, know that Commuter and Off-Campus Life is available to guide and refer you to key resources, programs, and services here at UIC.

We can be contacted at:

**Commuter Student Resource Center**

750 South Halsted St.

Suite 245, SCE Chicago, IL

**Phone:** (312) 413-7440

**Email:** [commuter@uic.edu](mailto:commuter@uic.edu)

**Office hours for general apartment inquiry:**

Monday and Thursday from 3-5 p.m.



To proceed to the next Training please revisit our site.