

First Apartment Shopping Checklist

Everything They Forgot to Tell You

VETERAN OWNED AND OPERATED



PLEASE READ FIRST

Before you start

VETERAN OWNED AND OPERATED

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WHAT THIS IS

A setup checklist for a first rental, written to be used with a pen, a budget, and a real apartment in front of you. Cross off what does not apply — a furnished studio and an empty two-bedroom need very different lists.

WHAT THIS IS NOT

This is not legal, financial, or professional advice, and it is not a substitute for reading your own lease. Rental law, deposit rules, and required safety equipment vary by state, county, and city. Where this checklist mentions a lease term, a landlord obligation, or a safety device, confirm the requirement for your own address before relying on it.

SAFETY EQUIPMENT IS NEVER A LATER ITEM

Smoke alarms and carbon-monoxide detectors are not optional purchases. In most places the landlord must supply them and the tenant must maintain the batteries — but the split varies. Test both on move-in day. If a unit has gas appliances, an attached garage, or a fuel-burning furnace and there is no working CO detector, do not sleep there until there is one.

WHY THERE ARE NO PRICES

There is not a single dollar figure printed anywhere in this checklist, on purpose. Prices move, and a number printed today is wrong within a year. The budget columns are for you to fill in from what things actually cost where you live.

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WHAT IS IN HERE

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HOW IT WORKS

Three tiers, one rule

The reason first-apartment shopping goes wrong is not that people forget things. It is that they buy the throw pillows before the shower curtain. Everything in this checklist is sorted by when it stops being optional.

THE ONE RULE

Finish Tier One completely before you buy anything in Tier Two. Nothing else in this document matters as much as that sentence.

■ THE TIERS

1

Night one — you cannot sleep, wash, or eat without it

If you had to move in tonight with a car and one trip to one store, this is that trip. It is deliberately short, and most of it is not furniture.

2

First week — it turns camping into living

Buy this over seven to ten days, in the order you actually miss things. Keep a running note in your phone and add to it every time you reach for something that is not there. That instinct is more accurate than any printed list.

3

Later — comfort, finish, and anything that has to match

Wait. Live in the space for a month first. You will change your mind about at least a third of it, and the things you were certain about on day one are usually the ones that end up in a closet.

■ HOW TO FILL IT IN

- **QTY** — the number you need, not the number in the pack.
- **BUDGET** — what you are willing to spend, written *before* you get to the store. This column is the entire point of the document.
- **ACTUAL** — what it cost, filled in at the register, not at home.
- **The box** — tick it when the item is in the apartment, not when it is ordered.

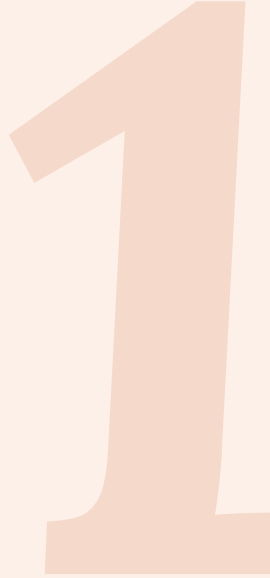
The night-one box

Pack this separately and carry it in the car with you — not in the truck, and not in a box marked KITCHEN that ends up at the bottom. This is the box you open at eleven at night on moving day.

01 Sleep and wash

02 Eat and survive

03 The five things everyone forgets



TIER ONE

Sleep and wash

■ SLEEP

ITEM	QTY	BUDGET	ACTUAL
☐ Mattress, futon, or air mattress and pump Anything is fine. The floor is not.		_____	_____
☐ Mattress protector Not optional if getting the deposit back matters.		_____	_____
☐ Fitted sheet, flat sheet, pillowcase		_____	_____
☐ Pillow		_____	_____
☐ Blanket or comforter		_____	_____
☐ Blackout paper shade or temporary blind Adhesive, cheap, buys a month before real curtains.		_____	_____

■ WASH

ITEM	QTY	BUDGET	ACTUAL
☐ Toilet paper Two rolls in the box. The rest can wait.		_____	_____
☐ Shower curtain, liner, and rings A liner alone works. A curtain alone does not.		_____	_____
☐ Shower rod Only if the bathroom does not have one fitted.		_____	_____
☐ Bath towel and hand towel		_____	_____
☐ Hand soap and body soap		_____	_____
☐ Toothbrush, toothpaste, anything prescription		_____	_____
☐ Plunger Buy it before you need it. There is no other time.		_____	_____

TIER ONE

Eat and survive

■ EAT

ITEM	QTY	BUDGET	ACTUAL
☐ Food that needs no cooking The first night is not the night.		_____	_____
☐ Bottled water or a filter pitcher		_____	_____
☐ One plate, bowl, and mug per person		_____	_____
☐ Fork, spoon, knife per person		_____	_____
☐ Dish soap and one sponge		_____	_____
☐ Can opener The single most-forgotten object in this document.		_____	_____

■ SURVIVE

ITEM	QTY	BUDGET	ACTUAL
☐ Trash bags and paper towels		_____	_____
☐ Flashlight and batteries		_____	_____
☐ Phone charger — and a spare		_____	_____
☐ One lamp or clip light with a bulb Assume no ceiling fixture works.		_____	_____
☐ Basic first aid — bandages, pain reliever		_____	_____
☐ Box cutter or scissors You cannot open the other boxes without this.		_____	_____
☐ All-purpose cleaner One bottle does eighty percent of the work.		_____	_____

IF YOU BUY NOTHING ELSE

Shower curtain liner. Toilet paper. Can opener. Phone charger. Trash bags. Everyone who has moved into an empty apartment has stood in it at midnight missing at least one of those five.

Room by room

Every room, every tier, with a column for what you meant to spend and a column for what you actually did. The gap between those two numbers is the only feedback that ever changes anyone's shopping.

01 Kitchen — cooking

02 Kitchen — eating, serving, cleaning

03 Bedroom

04 Bathroom

05 Living room

06 Cleaning and laundry

07 Tools, safety, and hardware



ROOM BY ROOM

Kitchen · cooking

The most over-bought room in any first apartment. Almost everything here that is not Tier One can wait until you have cooked in the space and found out what you actually make.

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ One medium pot with a lid	NIGHT ONE			
☐ One 10-inch skillet	NIGHT ONE			
☐ Chef's knife One good one beats a block of bad ones.	NIGHT ONE			
☐ Cutting board	NIGHT ONE			
☐ Can opener	NIGHT ONE			
☐ Half-sheet baking pan Restaurant supply, not the nonstick kind.	FIRST WEEK			
☐ Colander	FIRST WEEK			
☐ Mixing bowl	FIRST WEEK			
☐ Measuring cups and spoons	FIRST WEEK			
☐ Spatula, wooden spoon, tongs	FIRST WEEK			
☐ Paring knife	FIRST WEEK			
☐ Oven mitt or pot holders	FIRST WEEK			
☐ Salt, pepper, cooking oil	FIRST WEEK			
☐ Second skillet or saucepan	LATER			
☐ Casserole or baking dish	LATER			
☐ Toaster, kettle, or coffee maker Buy the one you use daily. Only that one.	LATER			

ROOM BY ROOM

Kitchen · eating and cleaning

■ EAT & SERVE

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ Plates, bowls, mugs	NIGHT ONE			
☐ Forks, spoons, knives	NIGHT ONE			
☐ Drinking glasses	FIRST WEEK			
☐ Food storage containers	FIRST WEEK			
☐ Serving bowl and platter	LATER			
☐ A second set for guests	LATER			

■ CLEAN & STORE

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ Dish soap and sponges	NIGHT ONE			
☐ Dish towel	NIGHT ONE			
☐ Trash bags	NIGHT ONE			
☐ Trash can Measure the cabinet gap first.	FIRST WEEK			
☐ Dish drying rack	FIRST WEEK			
☐ Foil, plastic wrap, storage bags	FIRST WEEK			
☐ Dishwasher detergent Only if there is a dishwasher.	FIRST WEEK			
☐ Shelf risers or cabinet organizers After you know what goes where.	LATER			

ROOM BY ROOM

Bedroom

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ Mattress and mattress protector	NIGHT ONE			
☐ Sheet set — fitted, flat, pillowcases	NIGHT ONE			
☐ Pillow	NIGHT ONE			
☐ Blanket or comforter	NIGHT ONE			
☐ Temporary window covering	NIGHT ONE			
☐ Second sheet set So laundry day is not a crisis.	FIRST WEEK			
☐ Hangers Count your clothes. Then add twenty.	FIRST WEEK			
☐ Laundry hamper or bag Bag, if the machines are down a flight of stairs.	FIRST WEEK			
☐ Dresser, bins, or a rolling rack	FIRST WEEK			
☐ Bedside surface and lamp	FIRST WEEK			
☐ Curtain rod and curtains Measure width and drop before buying either.	FIRST WEEK			
☐ Full-length mirror	FIRST WEEK			
☐ Bed frame and headboard	LATER			
☐ Rug and under-bed storage	LATER			

THE ONE THING TO SPEND ON

If there is one place in a first apartment where the cheap version costs you something real, it is the mattress. Everything else on this page can be secondhand, borrowed, or postponed. You will spend a third of your lease on this one object.

ROOM BY ROOM

Bathroom

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ Shower curtain, liner, rings	NIGHT ONE			
☐ Toilet paper	NIGHT ONE			
☐ Hand soap	NIGHT ONE			
☐ Bath and hand towel	NIGHT ONE			
☐ Plunger	NIGHT ONE			
☐ Bath mat	FIRST WEEK			
☐ Small trash can	FIRST WEEK			
☐ Toilet brush and cleaner	FIRST WEEK			
☐ First aid kit	FIRST WEEK			
☐ Over-toilet shelf or shower caddy The only storage most rentals let you add.	FIRST WEEK			
☐ Second towel set	FIRST WEEK			
☐ Bathroom and glass cleaner	FIRST WEEK			
☐ Cabinet or basket storage	LATER			
☐ Nicer towel set	LATER			

CHECK THIS ON DAY ONE

Run the shower and time how long the hot water lasts. Check under the sink for any sign of a past leak — a stain, a warp, a smell. Photograph anything you find and send it to the landlord in writing the same week. That photograph is worth more than everything else on this page combined.

ROOM BY ROOM

Living room

Nothing in this room is Tier One. You can live without a couch for a month. You cannot live without a shower curtain for a night.

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ Somewhere to sit One chair counts.	FIRST WEEK			
☐ A surface to put things on	FIRST WEEK			
☐ Floor lamp or table lamp	FIRST WEEK			
☐ Surge protector and extension cord	FIRST WEEK			
☐ Wastebasket	FIRST WEEK			
☐ Couch Measure the doorway, the stairwell, and the turn. All three.	LATER			
☐ Coffee table	LATER			
☐ TV and stand or mount	LATER			
☐ Rug	LATER			
☐ Shelving	LATER			
☐ Art and frames Read the lease clause on nail holes first.	LATER			
☐ Side table	LATER			

MEASURE THREE THINGS

People measure the couch and the wall. The three that actually stop a delivery are the front doorway width, the narrowest turn in the stairwell or corridor, and the elevator depth. Write them on the notes page at the back and keep a copy in your phone.

ROOM BY ROOM

Cleaning and laundry

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ All-purpose cleaner One bottle does eighty percent of the work.	NIGHT ONE			
☐ Paper towels	NIGHT ONE			
☐ Trash bags	NIGHT ONE			
☐ Dish soap	NIGHT ONE			
☐ Broom and dustpan	FIRST WEEK			
☐ Mop or floor wipes	FIRST WEEK			
☐ Vacuum Wait until you know carpet or hard floor.	FIRST WEEK			
☐ Toilet and glass cleaner	FIRST WEEK			
☐ Scrub sponges and rubber gloves	FIRST WEEK			
☐ Laundry detergent	FIRST WEEK			
☐ Laundry basket or bag	FIRST WEEK			
☐ Bucket	FIRST WEEK			
☐ Roll of quarters or laundry card If the building machines are coin-operated.	FIRST WEEK			
☐ Iron and board, or a steamer	LATER			

THE DEPOSIT MATH

A cleaning kit costs a fraction of a cleaning deduction. Most of what gets withheld from a security deposit at move-out is not damage — it is grime that would have wiped off if anyone had wiped it monthly.

ROOM BY ROOM

Tools, safety, and hardware

The cheapest category here and the one most likely to be skipped entirely.

SAFETY — DO NOT DEFER THESE

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ Flashlight and batteries	NIGHT ONE			
☐ Smoke alarm batteries Test every alarm on move-in day, whoever owns them.	NIGHT ONE			
☐ Carbon-monoxide detector If there is gas, a garage, or a furnace and none is fitted.	NIGHT ONE			
☐ Fire extinguisher rated for kitchen fires Mount it near the exit, not above the stove.	FIRST WEEK			

TOOLS

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ Multi-bit screwdriver	FIRST WEEK			
☐ Hammer	FIRST WEEK			
☐ Tape measure Buy this before the furniture, not after.	FIRST WEEK			
☐ Pliers, duct tape, painter's tape	FIRST WEEK			
☐ Cordless drill, stud finder, step stool	LATER			

HARDWARE

ITEM	WHEN	QTY	BUDGET	ACTUAL
☐ Light bulbs Check what fittings the place actually takes.	FIRST WEEK			
☐ Adhesive hooks and picture hangers	FIRST WEEK			
☐ Power strips	FIRST WEEK			
☐ HVAC air filter Ask whose job this is. Usually yours.	FIRST WEEK			

Spending well

Setting the number before you walk in, knowing what to skip in the first month, and buying half of it secondhand without buying anyone else's problem.

01 Set the number before you shop

02 What not to buy in month one

03 Buying secondhand

04 Where to look



MONEY FIRST

Set the number before you shop

Write your ceiling for each tier before you look at a single price. If you blow through Tier One you have learned something useful and cheap. If you find out in Tier Three, you have learned it expensively.

■ TIER BUDGETS

TIER	TARGET	SPENT	DIFFERENCE	WHERE IT WENT OVER
Night one				
First week				
Later				

■ WHAT PEOPLE FORGET TO BUDGET FOR

None of these are on a shopping list, because none of them are things. Which is exactly why they wreck the number.

ITEM	ESTIMATE	ACTUAL	NOTES
Security deposit			
First and last month's rent			
Utility deposits and connection fees			
Renters insurance — first payment			
Truck rental, fuel, or movers			
Parking permit or elevator booking			
Lock rekey or locksmith			
Application and admin fees			
First full grocery run			

THE TWENTY PERCENT RULE

Whatever your total comes to, add twenty percent and assume you will spend it. Something will be missing, something will not fit, and something will break in week one. Budgeting for that is the difference between an annoyance and a crisis.

SPEND CONTROL

What not to buy in month one

Every item below is something people buy in week one and regret by week six. None of them are bad purchases. They are just early ones.

A couch

Measure the doorway, the stairwell, and the turn at the top of the stairs before buying anything you cannot carry back out. A returned couch is a hard problem.

Curtains

Use a temporary adhesive shade first. Real curtains need the window measured, the rod height decided, and a landlord answer about drilling.

A vacuum

The right vacuum for carpet is the wrong one for hard floor. Sweep for two weeks, then decide.

Anything in bulk

Warehouse-size paper goods need somewhere to live. In a first apartment, that place does not exist yet.

A matching set of anything

You will replace roughly a third of what you buy this month within a year. Matching means replacing all of it or living with a gap.

Small appliances

Count how many times you used an air fryer, a blender, or a slow cooker last year. Buy in that order, and only past three.

Wall art and shelving

Read the lease clause on nail holes first. It is often the single largest deduction from a deposit.

A second of anything

Two pans, two lamps, two sets of anything — wait until you have lived a full week and found the gap yourself.

STRETCH THE BUDGET

Buying secondhand

Half of a first apartment can be bought used with no loss in quality. The other half should never be. The line between them is about what can carry pests, absorb fluid, or fail as a safety device.

Buy used without hesitation

- ☐ Dressers, bookcases, desks
- ☐ Tables and hard-surface chairs
- ☐ Dishes, glassware, flatware
- ☐ Cast iron and stainless cookware
- ☐ Mirrors, curtain rods, frames
- ☐ Hand tools
- ☐ Filing cabinets and storage bins
- ☐ Sheet pans and mixing bowls

Buy new, every time

- ☐ Mattresses — the pest risk is not worth it
- ☐ Upholstered furniture from an unknown home
- ☐ Pillows and mattress protectors
- ☐ Nonstick pans with any scratching
- ☐ Extension cords and power strips
- ☐ Smoke and carbon-monoxide detectors
- ☐ Helmets and car seats
- ☐ Anything with a frayed or repaired cord

■ FIVE CHECKS BEFORE YOU HAND OVER MONEY

- **Smell it.** Smoke and mildew do not come out of wood or fabric, and you will notice it every day in your own space.
- **Rock it.** Put a hand on each corner and push. A wobble in someone's garage becomes a collapse in your kitchen.
- **Open every drawer and door.** Sticking drawers mean the frame has shifted, and it will not un-shift.
- **Plug it in before you pay.** Not after you load it, and not on the promise that it worked last week.
- **Measure it there.** Bring the tape measure and your doorway width written on your hand.

STRETCH THE BUDGET

Where to look

Sources rather than brands, because the brands change and the categories do not. Fill in the local names as you find them.

SOURCE	BEST FOR	WORTH KNOWING	LOCAL NAME
Community free groups	Furniture, whole moving-out hauls	Watch the end of any lease month	
Online marketplaces	Dressers, tables, desks	Meet in daylight, bring a person	
Thrift stores	Dishes, glassware, small furniture	Weekday mornings restock	
Estate sales	Entire kitchens at once	The last day is usually half price	
Restaurant supply	Cookware, sheet pans, glasses	Cheap and genuinely durable	
Discount home stores	Towels, sheets, kitchen odds		
Dollar stores	Cleaning supplies, bins, utensils	Not knives, not cookware	
Warehouse clubs	Paper goods, only in quantity	Only with storage and a car	
Campus move-out	Everything, free, once a year	The week finals end	

THE TIMING TRICK

The last weekend of any month is when leases end and people give furniture away rather than move it. If your own move-in date is flexible by a week, that week is the cheapest furniture window of the entire year — repeated twelve times.

Keep the record

The pages you fill in rather than read. What people offered, what it actually cost, what is still missing, and the measurements you will otherwise take four separate times.

01 The list you send them

02 Where it landed

03 Measurements and notes



WHEN PEOPLE ASK

The list you send them

Somebody is going to ask what you need. Have an answer ready, at a range of prices, so nobody has to guess and you do not end up with four of the same thing.

ITEM	WHO OFFERED	RANGE	CLAIMED	RECEIVED

HOW TO ANSWER

Give three items at three different price points and let them pick. People want to help and hate guessing; a specific answer is a kindness, not an imposition.

If someone asks and you genuinely have everything — say a grocery gift card. First-month food is the cost nobody plans for and everybody feels.

CLOSE IT OUT

Where it landed

THE TALLY

CATEGORY	BUDGETED	SPENT	OVER / UNDER
Night one box			
Kitchen			
Bedroom and bathroom			
Living room			
Cleaning and laundry			
Tools and safety			
Deposits and fees			
First grocery run			
TOTAL			

STILL MISSING

Write it down the moment you reach for it and it is not there. This ends up being the most accurate shopping list in the document, because you wrote it from the inside.

ITEM	WHEN I NOTICED IT	TIER	GOT IT

■ MEASUREMENTS TO CARRY WITH YOU

WHAT	MEASUREMENT
Front doorway width	
Narrowest turn, stairwell, or elevator	
Bedroom window — width × drop	
Living room window — width × drop	
Wall space for a couch	
Space for a table	
Fridge opening, if unfurnished	
Washer and dryer opening	
Cabinet gap for a trash can	
Shower rod length	

■ NOTES