

THE SPACE CO.

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RENTING 101

The Ultimate Guide for 1st Time Apartment Hunters

You've saved up some money and landed a good job. Now you're ready to become a first time renter and move out of your relatives' home. If you want to leave the nest on strong footing, there are some important things to consider.

Keep in mind that moving out of the house means learning to pay bills on time, and the rent bill should be your highest priority when it comes to spending your money.

BUDGET

Think about your income and expenses.

- How much do I make?
- How much do I have to save?
- What else I do spend my money on?



RESEARCH

Find out what's out there.

- What is the average rent in your area?
- Determine whether you can afford it or if you'll need a roommate.



Take some tours.

- Narrow down your prospects and tour the apartments you like best.
- Determine the move-in costs and average utility costs - does this fit your budget?



Rule of Thumb:

Apartment costs shouldn't be more than 30% of your monthly income.



Pick your favorite.

- Choose which apartment is the best fit for YOU.
- Consider location, costs, and amenities.
- Do you need parking? Are any utilities included?
- Is there a special you can't pass up?

DECIDE

APPLY

Move-In.

- It's not just packing...
 - Get move-in ready costs ready.
 - Read the lease.
- Plan for transportation & moving furniture.
- Stock up on essentials like toilet paper & groceries.
- Pay your rent ON TIME or risk fees & messed up credit.



Start the Application Process.

Have these things ready:

- Co-signer
- References
- Application fee
- Paystubs or other proof of income
- Holding deposit



BUDGETING TIPS

With the recent interest rate rise, increasing petrol prices, and the overall cost of living, many families, continue to feel the pinch in their weekly money pockets. There are some things that are worth doing every day. We stay physically healthy by brushing our teeth, drinking plenty of water, and being active. So why is it so hard to exercise this same kind of daily care with our financial health? Read on to learn about quick and simple things you can do every day to stick to your budget.

- Most importantly, be aware of what you are spending and take the time to actually look at your statements.
- Create a budget together outlining your income and expenses.
- Research and use free budgeting tools and apps online, such as spreadsheet templates.
- Review your memberships and subscriptions, such as gym, food service deliveries, and TV streaming. Can you cut back on any luxuries?
- Take time out to think about what may trigger any unnecessary spending habits.
- Know the difference between your wants and your needs.
- If you want to buy a new item in-store or online, adopt a personal buying policy of waiting 24 hours.
- Avoid grocery shopping when you are hungry.
- Create additional bank accounts for large annual expenses such as insurance premiums, rates and vacations. Top up the accounts each month to avoid unexpected financial pressure when the bills arrive.
- Consider structuring large expense items to be on monthly direct deposits.
- Cut down on ordering takeout, as this can add up compared to a homecooked meal.
- Take the time to shop around for better deals.

10 THINGS TO DO IN JULY

- 1. Clean the BBQ**
Often neglected, the BBQ can be a breeding ground for bacteria and waste. Depending on how often it gets used, your grill should be cleaned every time you cook on it and come July, it's in major need of some TLC.
- 2. Indulge in fresh foliage**
Time to take advantage of all that pre-season gardening you did in March!
- 3. Bring summer in**
If you skipped out on spring cleaning this year -- as we all tend to do from time to time! -- clean the windows in your home.
- 4. Lighten up**
Change your bed linens from winter flannels to airy cotton blends or silks.
- 5. Camp out**
Whether you have a family or are part of a cozy couple, take a mini-vacation.
- 6. Host a Japanese-themed tea party**
Get in touch with your inner Zen and host a beautiful outdoor tea party.
- 7 Fly high**
Take advantage of the warm breeze and sunny skies by planning a trip to your local park to fly a kite with your family.
- 8 Road tripping**
As soon as the weather warms, farmers markets and fruit stands pop up virtually everywhere in the city and in the suburbs.
- 9 Going, going, gone**
Even if vintage chic isn't your exactly decor mantra, garage sales are just a fun way to explore your neighbourhood on a weekend.
- 10 Cocktail connoisseur**
Backyard soirees are a dime a dozen come this time of year, so next time you host, try something different by having a cocktail pot-luck.

UPCOMING EVENTS

- Holy City Homegrown Beer & Bourbon Festival
July 16 2022
Beer festival with beer and bourbon tastings, food and live music at Holy City Brewing
- Salsa Night Featuring The Cuban Cowboys
July 21 2022
Live band and dancing at the Music Farm
- Sweetgrass Cultural Arts Festival
July 23 2022
Annual celebration of Gullah-Geechee heritage, with sweetgrass basket demonstrations, arts and crafts, and other entertainment. Free admission.
- Isle of Palms Beach Run
July 23 2022
5K run/walk and 10K run in Isle of Palms.
- Dog Days of Summer 5K
July 23 2022
5K race at The Citadel and Hampton Park
- Everybody Gets Lei'd - Luau Bar Crawl
July 30 2022
Hawaiian-themed bar crawl on King Street.

We Want to Hear from You!



Please let us know how we are doing by leaving an online review. We appreciate you! If there's anything that we have been doing well, could be doing or should have already done, we are open to comments, suggestions and concerns.

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