



| EVERYTHING YOU NEED TO RENT AN APARTMENT |

PERSONAL DOCUMENTS

There are several personal documents you will need to have when you meet with your landlord. If you do not have one of the following items, contact us about presenting a suitable replacement.

This is what you need to present for application purposes:

- Driver's license, passport, or another proof of identity with Photo ID.
- Your Social Security Number (SSN) card. A Tax Identification Card, or a letter from the Social Security Office can be provided in its place.
- Your residency application form.

FINANCIAL DOCUMENTS

Your landlord needs to know how much money you make in order to make sure you can reasonably afford the rent. Here is what you need to bring:

- Paystubs (only 2). These are needed to show that you make enough money to rent the apartment.
- If you have been with your current employer for less than 1 year, you will need to present information from the previous employer.
- A check for the initial rental payment. Please note that deposit amounts can be different for each community, so please contact the community you wish to move into to learn more.
- Bank statements and insurance plan documents are not required during the initial application, and can be presented later on. Have them on standby until then.

RENTERS INSURANCE

Renters insurance will cover your personal belongings if anything breaks after you move in. This is only required during the move-in or lease signing, but the information is presented below so you have it for future reference. If you need to get renters insurance, consider working with Effective Coverage to get a plan in place.

Here is everything you need to do in order to get a renters insurance plan:

- Create a home inventory for all the items you want to bring. This will help you determine how much insurance you need.
- Choose how you want to get money: select replacement cost coverage (you receive money that can be used to replace lost items with comparable ones) or actual cash value (you get money based on the value of the lost item).
- Check to see what types of incidents are covered in your plan.
- Make sure you plan includes liability insurance so you can protect yourself in the case of an incident at your apartment.

KEEPING A GOOD CREDIT HISTORY

Having a good credit history is very important when moving into a new apartment. If you want to keep your credit score strong, use the following tips:

- Set up personal reminders so you can stay on top of your bills. Late payments can negatively affect your credit score.
- Check your credit report for inaccuracies. Make sure to report any that you find to improve your financial standing.
- If you do not already have one, get a credit card to build a good payment history.
- Keep your credit card balances low.
- Clear any debts you owe as quickly as you can.
- Be patient; credit scores take time to grow.

SECURING ADDITIONAL FUNDS

It would be wise to secure additional funds so you have plenty of money before you move into your new apartment. Here is what you can do:

- If you have furniture that you do not need anymore, consider selling it.
- Take out a loan if you feel that you can comfortably pay it off later down the road.
- Check to see if there are any financial grants available to you before you move in.
- Save money on move-in day by asking friends and family for help if they are available.

