

ON THE MOVE

Moving out of home is one of the most exciting times of your life. But it can also be challenging if you're not fully prepared. Here are a few tips to make it all go as smoothly as possible.

MAKING THE DECISION TO LEAVE HOME

If you need to leave home because you will be attending further education in a different town or city to where your parents live, or you can't find work in your home town, then your decisions will be about finding the right type of accommodation for you. But if your parents live near your new place of study or you're lucky enough to have landed a job close by, you might want to consider staying at home for a little longer. Moving out can provide freedom and independence, but it also brings a whole lot of new responsibilities with it: there's rent to pay, food to buy and cook, housework to be done and plenty of bills to look after. Nevertheless, moving out can be a lot of fun—as long as you get all the right info before you start looking for somewhere to live.

WHAT'S RIGHT FOR ME?

If you are moving out of home with a full-time job, the most obvious choice is to move into a rental property. This can be by yourself, but most young people find it's more fun to share a house with other friends who are in similar situations. You may also want to consider home stay accommodation with another family. For those attending further education at a university or TAFE, most facilities also offer various styles of on campus accommodation.

RENTING

Renting is where you pay money to live in a property owned by someone else. If you choose to rent by yourself, you are entirely responsible for the rent, bond, bills and any additional costs such as food. It's a big responsibility, so a better option for your first year or two out of home might be renting with

other young people. If you have just got your first job, it could be a good idea to look for an already established share house. This way, the house will most probably already be furnished, and utilities like gas and electricity or phone connections will be already up and running. Check your local paper under 'share accommodation' for suitable options. If you are looking for a rental house with a group of friends, you will need to get together and decide what type of house you are looking for.

Start by holding a group meeting and going through the items on the checklist we've provided.

HOW MUCH WILL IT COST?

There's quite a bit of money involved in renting a house, especially if it's on

a new rental agreement. You'll need to pay a bond of about four weeks rent before you can move in, and you will also probably need to provide two weeks rent in advance. In addition to the rental bonds, you'll need to establish new electricity and gas accounts, which usually also require a bond and connection fee to be paid. You will also need furniture for your new place. Many groups of young renters find that their parents or relatives have some old furniture that can be contributed to a new share house, so this is often a good place to start. Get together with your new housemates and see what each person can donate. For missing items, scour garage sales and op shops to see what you can pick up. Buying new furniture can become

CHECKLIST for setting up a share house

Know what you want or need before you turn up for that inspection! Ask yourself and your flatmates these key questions:

- How many bedrooms do we need?
- Do we require separate lounge and dining?
- Does anyone have/intend to have pets? Do we need a yard?
- Does anyone require car parking?
- Do we need a dishwasher or are we happy to wash up?
- Do we require more than one bathroom?
- What is the maximum rent everyone can afford?
- What furniture can everyone provide for common areas (fridge, couch, table and chairs, etc.)?
- Do we need to be close to public transport?
- Do we need to be close to a supermarket?
(This is a good idea if no one has a car.)

When you're inspecting a rental house, make a checklist of your requirements and take it with you—it's easy to forget exactly what a house is like once you've left. It's also important to check the condition of the property carefully. Check that the taps work, the stove works, there is a phone connection, and that the doors and windows are secure.





very expensive, which is not always a good idea in a share house, as it might become damaged by visitors or housemates, or in regular moves.

You then need to be able to pay your rent on an ongoing basis, pay your share of any bills when they come in and buy food each week. Rent is usually payable weekly or fortnightly, although some real estate agents ask for monthly rental payments. Utility bills like electricity or gas come quarterly, and your home phone and internet bills will need to be paid. Of course, these basic share house costs are in addition to any personal bills you might have, such as a mobile phone, credit card, vehicle costs and student fees.

TIPS FOR A HAPPY HOUSE

How you organise your house is ultimately up to you and the people in it, but setting out some ground rules is a good idea.

- Decide if you are going to buy food separately or share. Revisit your decision after a month to see how it's working.
- Set up a kitty for shared items like milk, bread, tea, coffee and toilet paper. If everyone puts in \$5-\$10 per week, this will cover those items. Have a pizza night with any left over!
- Set rules for cleaning. A roster for shared areas can work well, or take it in turns for tasks like washing up.
- Discuss how you all feel about noise, especially at night. Think about introducing a noise curfew.
- Talk about what times people like to use the bathroom and stagger your use so there are no squabbles.
- Think about how you'll divide up bills like the phone to make sure everybody pays for what they use.
- Consider having a regular 'house meeting' every week or month. Open communication is vital in a share house.

HOME STAY AND CAMPUS LIVING

A home stay is where you board with a family. It's a good option for students and those starting their first job because it has many of the benefits of living at home.

Home stay accommodation involves paying board for your room, utilities and meals, and you'll have to abide by the rules of the family you are living with. You will also need to find out if any extras are included, like laundry, cleaning and phone.

Living on campus is a good option for first year students, as it's a great way to meet new people and it's usually very close to your place of study. On campus accommodation usually includes a single or shared room, plus various options like eating meals from a food hall or dining room, or having a shared kitchen in which you make your own meals. You'll essentially be living with other people and share common facilities such as a bathroom, kitchen and living areas. There will also be rules like keeping common areas clean, but you will basically be allowed to come and go as you please. Costs vary, and some campuses don't offer accommodation during holiday periods.

Check the education facility's website for more information, or try to get to a few open days, where prospective students can view the accommodation options and chat to some of the students who live there.

Head to the following websites for more info: www.goingtouni.gov.au, www.det.nsw.edu.au, www.tafensw.edu.au and www.reachout.com.au

WEB HIT

Renters' rights: www.fairtrading.nsw.gov.au
Rent assistance: www.centrelink.gov.au
Moving out tips: www.thesource.gov.au;
www.youth.nsw.gov.au; www.reachout.com.au
Budgeting tips: www.moneystuff.net.au;
www.knowyourmoney.com.au
Rental or share houses: www.realestate.com.au;
www.domain.com.au; www.gumtree.com.au

BUDGET PLANNER

Here are a couple of tables for you to use to get your cash flow in order. We've provided an example so you can get a basic idea of where a lot of your money will go.

Income	Approx. amount	Frequency	Weekly
Net pay from job (what you take home after tax)	\$420	Fortnightly	\$210
Government allowances (youth allowance, rent assistance, etc.)	\$235	Fortnightly	\$117.50
Family allowance	\$120	Monthly	\$30
Other (gifts, tax returns, etc)	\$1350	Annually	\$33.50
Total Income			\$390

Expenses	Approx. amount	Frequency	Weekly equivalent
Rent	\$220	Fortnightly	\$110
Electricity/gas	\$165	Quarterly	\$13
Phone	\$30	Monthly	\$7.50
Mobile phone	\$50	Monthly	\$12
Water	\$60	Quarterly	\$5
Food	\$70	Weekly	\$70
Kitty	\$5	Weekly	\$5
Clothes	\$100	Monthly	\$25
Internet downloads	\$30	Monthly	\$7.50
Transport/petrol	\$50	Weekly	\$50
Car expenses (Registration, insurance, green slip)	\$1200	Annually	\$23
Textbooks	\$540	Annually	\$10.40
Going out	\$20	Weekly	\$20
Other/incidentals	\$25	Weekly	\$25
Total expenditure			\$388.40

*Does not include HECS costs