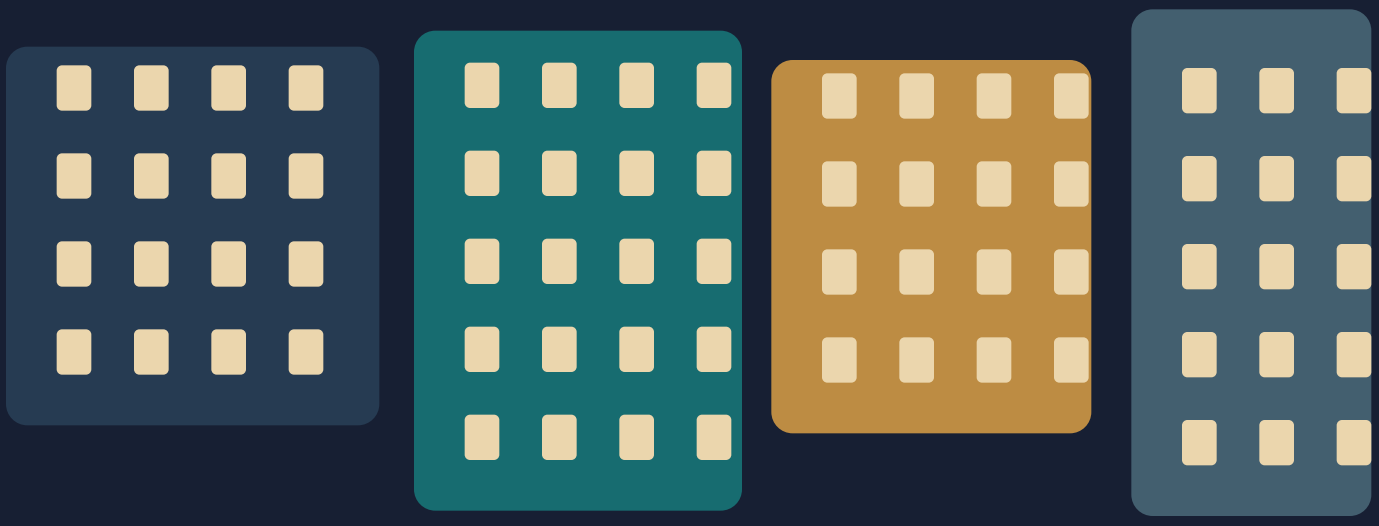
EDUCATE 2 OWN | WISCONSIN

YOUR FIRST PLACE

THE WISCONSIN FIRST-TIME RENTER'S ROADMAP

Your Money. Your Lease. Your Independence.



For high school graduates, college students, young adults, and anyone moving out for the first time.

A PRACTICAL GUIDE + PRINTABLE WORKSHEETS

Welcome to your independence

A great first apartment starts with information - not a rushed signature.

This guide is for you

Whether you are moving out after high school, starting college, working your first full-time job, or moving away from family, this roadmap walks you through the decisions that make renting safer and more affordable.

Your six-step move-out plan

1. Know your take-home pay. 2. Set a complete budget. 3. Compare real apartments. 4. Understand applications and leases. 5. Inspect before moving in. 6. Build healthy financial habits.

Keep this mindset

A landlord approving your application does not mean a rental will be comfortable for your budget. You are allowed to ask questions, compare options, and walk away before committing.

MY MOVE-OUT GOAL

My target move-out month: _____

Who I may live with: _____

My biggest question right now: _____

Are you financially ready?

Build a stable base before you take on a monthly lease.

Know the difference: gross vs. take-home pay

Gross pay is what you earn before taxes and deductions. Take-home pay is what actually reaches your bank account. Build your budget using take-home pay, not gross pay.

Your money-readiness check

Can you pay your expected rent and utilities on time? Do you have enough for the deposit, first month of rent, moving expenses, and groceries? Could you handle a surprise bill or a week of reduced work hours?

TRY A REALITY CHECK

Before signing, practice setting aside your expected rent and utility amount for 1-2 pay cycles. If you consistently need to dip into it, reconsider the price range.

WRITE YOUR NUMBERS

Monthly take-home income $ _____

Current monthly bills $ _____

Amount already saved $ _____

Amount I can save each month $ _____

How much rent can you afford?

Look at total housing cost, not just the advertised rent.

EXAMPLE: $2,400 TAKE-HOME PAY

This is a practice budget, not a Milwaukee rent average. Your expenses will depend on your actual apartment, transportation, work, and lifestyle.

MONTHLY CATEGORY	EXAMPLE
Rent	**$850**
Electricity / gas	**$100**
Internet	**$55**
Phone	**$65**
Groceries	**$250**
Transportation	**$200**
Renters insurance	**$15**
Household essentials	**$50**
Personal spending	**$150**
Emergency savings	**$200**
TOTAL PLANNED	**$1,935**

Money left over: $465. That remainder still needs to cover irregular expenses, medical needs, gifts, clothes, and anything missing from the example.

What does moving out really cost?

Plan for the expenses that hit before your first full month.

Before you get keys

Application and screening charges (if applicable), first rent payment, security deposit, possible holding/earnest money, and utility setup charges.

Getting your place ready

Moving truck or transportation, mattress and bedding, kitchen basics, bathroom essentials, cleaning supplies, and groceries.

Do not forget

Parking, pet costs, laundry, transit passes, internet equipment, renters insurance, and an emergency cushion.

MY MOVE-OUT SAVINGS PLAN

First month rent	$
Security deposit	$
Utility setup / fees	$
Moving / furniture basics	$
Emergency cushion	$

Find an apartment without getting scammed

A lower price is not a bargain if the listing is not legitimate.

Search in more than one place

Compare property-management websites, school housing resources, reputable rental platforms, and local referrals. Verify availability and the exact address.

Tour before you commit

Ask to see the actual unit when possible. Check locks, water pressure, heating, appliances included, street noise, laundry, and parking rules.

Watch for red flags

Be cautious if someone demands gift cards, wire transfers, cryptocurrency, or payment before a legitimate viewing and application process; refuses to verify ownership or management; or pressures you to act immediately.

Compare the total cost

A low monthly rent can become expensive after fees, utilities, parking, and commuting. Always compare the complete monthly picture.

APARTMENT COMPARISON

Address / link _____

Total estimated monthly cost _____

Pros / concerns _____

Rental applications explained

Being new to renting is common. Preparation helps.

What you may be asked for

Photo identification; proof of income or employment; prior address information; references; consent for rental-history or credit screening; and contact details.

No credit or rental history?

Ask whether the landlord accepts other evidence of reliability, such as income, savings, references, or a qualified guarantor/cosigner. Each provider has its own lawful screening criteria.

What is a cosigner?

A cosigner or guarantor may become financially responsible if you do not meet the lease terms. Both people should read the full agreement and understand the risk.

If you are under 18

Signing and enforcing a lease can be more complicated for minors. Ask a housing counselor or qualified legal professional about your specific circumstances before signing.

KEEP A SIMPLE RENTAL FOLDER

Identification • Recent pay stubs • Employer contact • References • Application receipts • Copy of every signed agreement

Your lease is a real commitment

Read every page, including attachments and house rules.

Dates and payments

Confirm the start/end dates, rent due date, accepted payment methods, late-charge terms, security deposit, and whether rent changes at renewal.

Who pays for what?

Look for utilities, internet, snow removal, lawn care, trash, pest control, repairs, parking, and pet charges. Ask how shared utility bills are calculated.

Guests, pets, and roommates

Understand occupancy rules, guest policies, pet restrictions, lease changes, and what happens if a roommate leaves.

Moving out or breaking a lease

Check the notice deadline and early departure provisions. In Wisconsin, landlords generally must make reasonable efforts to re-rent after a tenant breaks a lease; that does not erase all potential liability.

Before you sign: Ask the landlord to explain anything unclear in writing. Never rely on a verbal promise that contradicts the signed agreement.

Wisconsin renter rights: the basics

Useful state rules and where to verify them.

Your move-in check-in

When a security deposit is required, Wisconsin tenants have at least seven days after tenancy begins to document existing defects on the check-in form. Photograph every concern and keep copies.

Security deposit return

Wisconsin generally requires return of the deposit or an itemized statement of lawful deductions within 21 days after the applicable termination / surrender date. Timing can differ if you leave early.

Repairs and landlord access

Read your lease and request maintenance promptly in writing. Landlords and tenants each have legal duties; details depend on the problem and circumstances.

Fair housing matters

Housing discrimination based on protected characteristics is unlawful. Keep records and seek assistance if you believe you have been treated unfairly.

Official Wisconsin source: datcp.wi.gov/Pages/Publications/LT-TenantsRights143.aspx | Consumer Protection: 800-422-7128

Friends, roommates & shared finances

Good friendships still need clear expectations.

Before signing together

Compare schedules, guests, pets, cleaning habits, noise preferences, and what each person can reliably afford.

Shared lease risk

If everyone signs one lease, the agreement may make each tenant responsible for the full rent or damages, even if roommates agreed to split costs. Read the actual lease.

Put the roommate plan in writing

Decide who pays which utility, when money is due, how food and supplies are handled, and how you will resolve disagreements.

ROOMMATE AGREEMENT STARTER

Rent share and payment day _____

Utilities and internet split _____

Cleaning duties _____

Overnight guest expectations _____

What if someone moves out? _____

Inspect first. Then unpack.

Protect your deposit and make your new place safer.

- [ ] Complete and return the check-in sheet within the required period.
- [ ] Photograph walls, floors, appliances, fixtures, windows and existing damage.
- [ ] Test water, drains, lights, door and window locks, and heating.
- [ ] Check smoke/CO alarms and learn emergency exits.
- [ ] Record meter readings where useful; confirm how utility billing works.
- [ ] Get maintenance and emergency contact information.
- [ ] Store your lease, receipts, photos, and move-in documents together.

YOUR FIRST 24 HOURS

Confirm that you have keys, working locks, essential utilities, a safe place to sleep, a basic first-aid kit, and the property manager's emergency number.

Pro tip: Email photos and the completed check-in form to the landlord or manager so you have a dated record.

Living on your own: the essentials

Independence is easier with a few simple systems.

Pay bills on a calendar

Track due dates, set reminders, and confirm payments clear. Keep receipts and monitor your bank balance.

Make a maintenance routine

Clean kitchen and bathroom weekly, change filters only if assigned, report leaks early, and understand your lease duties.

Know what is an emergency

Loss of heat in dangerous weather, active flooding, fire, and immediate safety hazards need urgent attention. Use the emergency contact or emergency services as appropriate.

Build a support list

Save contacts for a trusted person, employer, school support office, maintenance, utility companies, and local tenant resources.

WEEKLY RESET

- [ ] Check bills and bank account
- [ ] Plan groceries and meals
- [ ] Clean shared spaces
- [ ] Check next week's schedule

Credit, insurance & tough situations

Small habits today can prevent expensive surprises.

Pay rent reliably

Late or missed payments can trigger fees or eviction proceedings, depending on the circumstances. Keep proof of every payment.

Understand renters insurance

Landlord property insurance usually does not cover your belongings. Compare policies for personal property, liability and additional living expenses; review exclusions and deductibles.

If money gets tight

Do not ignore the problem. Contact the landlord early, propose a realistic written plan, and seek nonprofit, campus or community assistance.

If you have a dispute

Document the problem, read your agreement, communicate in writing, and consult Wisconsin DATCP or a local tenant-help organization before withholding rent or taking other legal steps.

Help: Wisconsin Consumer Protection Hotline: (800) 422-7128 • Official tenant resource: datcp.wi.gov

My first-apartment budget

Fill this out using your own numbers, not the example from page 4.

Monthly take-home income: $_____ Roommates sharing costs: _____

Rent	$ _____
Electricity / gas	$ _____
Water / trash (if charged)	$ _____
Internet	$ _____
Phone	$ _____
Groceries	$ _____
Transportation	$ _____
Renters insurance	$ _____
Laundry / household items	$ _____
Debt / other obligations	$ _____
Savings / emergency fund	$ _____
Personal spending	$ _____

TOTAL MONTHLY EXPENSES **$ _____**

Take-home income minus expenses = $_____ remaining each month.

Your first place is just the beginning

Rent with confidence today. Plan for your future tomorrow.

Before you sign: the final checklist

I know my true monthly housing cost. I toured and verified the property. I reviewed every lease term. I understand my deposit and check-in rights. I know how to contact maintenance. My budget includes savings and emergency expenses.

Renting can build valuable habits

On-time bill payments, budgeting, saving, caring for a home, and keeping organized records can all prepare you for future financial goals - including, if you choose, homeownership.

Your next step with Educate 2 Own

Need help understanding renting now or planning to buy later? Explore educational resources, search available rentals, or reach out with your real estate questions. Your goals and timeline lead the way.

YOUR GOALS. YOUR TIMELINE. YOUR FUTURE.

educate2own.com **(414) 335-9721**

Legal & consumer information: This guide is educational, not legal, tax or financial advice. Confirm current rules and seek qualified help for individual situations. Wisconsin DATCP: datcp.wi.gov/Pages/Publications/LT-TenantsRights143.aspx ; Consumer Protection: 800-422-7128. Content prepared November 2026.