

Relocating: Things You Need to Know

Finding a Place to Live

This is perhaps the most important factor in moving to a new city. Your best bet is to look in local newspapers, community newsletters, and Internet websites. You can also use your alma mater to make connections with Alumni of CMU that might live in your area. (Check the website at <http://www.cmu.edu/alumni/index.html>. Your new employer could also have some connections or at least some suggestions about where to find a place.

If you are looking for a place to share, check out www.roommates.com, www.roommateclick.com, and www.roommatelocator.com to place an ad to find a roommate or to search through roommate wanted ads. Most of these services are free and you can search by state and city.

Renting an Apartment

Finding an apartment to rent can sometimes be difficult, depending on where you are relocating. Also, having enough money in your checking account to cover the first and last month's rent accompanied by a security deposit which can often be the amount of one month's rent, is often required.

Before you sign a lease, make sure that you have answers to the following questions:

- Does my rent include utilities such as water, gas, and electric?
- When is the rent due every month? Are there late fees?
- What does the security deposit cover?
- Where can I park my car? Where can visitors park their cars?
- How secure is the building?
- How close is public transportation? (you might need to take to school, work, etc.)
- What are the terms of the lease if I need to break it?
- What are the conditions for subletting?
- What are the house rules, if any? (Can you throw raging parties on Tuesday nights? Can Wilbur, your pet pig, sleep in the apartment with you?)
- What furniture, if any, will be provided? If so, the condition of the furniture should be noted in writing for both the landlord and tenant.
- Realize that you probably will be asked to supply references.

Activating Your Utilities, etc.

Call to establish services such as gas, electric, water, cable, and telephone. It can take one or two weeks to have these essentials set up, *so don't procrastinate because it would be tragic if you moved into your new apartment in a blizzard and had no heat when you got upstairs and no phone line to call the gas company.*

Opening a Local Bank Account

- You spend \$2-3 in fees every time you go to another bank's ATM, so save money by opening an account with a bank in your new city.
- Ideally, you should be able to obtain an account with free checking and a low, or even better, no minimum balance, so shop around.
- Check bank hours to find the bank that best serves your needs and schedule.
- Also consider joining a credit union, which is a nonprofit, cooperative financial institution owned and run by its members. Organized to serve, democratically controlled credit unions provide their members with a safe place to save and borrow at reasonable rates. Members pool their funds to make loans to one-another. Not for profit, not for charity, but for service is the credit union motto.

Address Changes and Adjustments

- Officially change your address with credit card companies, student loan providers, Carnegie Mellon Alumni Association. (www.cmu.edu/alumni)
- Do you really want your prized People magazines going to the new people in your old apartment? Forward your mail; you can do this by going to the post office and getting a change of address packet.
- Change or get a new driver's license; for example, all new residents must obtain a Pennsylvania Driver's License within 60 days after moving to Pennsylvania.
- Change or get new license plates, car registration, and voter registration; for example, new residents are required to make application for Pennsylvania title and registration of their vehicle within 20 days of establishing residency in Pennsylvania.
- Check the website for your new state's Department of Motor Vehicles.

Living on a Budget

Here are some tips for spending your money wisely:

- Plan out how much of your pay check must go to necessities, including rent, student loans, utilities, car insurance, gas, health insurance (if not taken care of by your employer), groceries, emergency fund, and savings.
- Once you have calculated how much money you will spend on your necessities, you can calculate how much discretionary you will have.
- Try not to carry too much cash with you because cash is liquid, and by the end of the day, your wallet will be empty and you won't believe that you spent it all on Starbucks.
- Don't be afraid to clip coupons; yes this may remind you of your grandmother, but let's say you save \$8 a week by using coupons at the store, that adds up to \$400 a year.

Credit Cards

- Think twice about getting a credit card unless you are the type of person who can pay off the balance each month without incurring interest fees. Credit cards are very deceiving because you think that you can take that weekend in Aspen because, hey, you can put it on the good old plastic, but a few weeks later you'll end up with a staggering bill and if you don't pay it off then and there, you are left with high interest rates making that \$500 trip turn in to much more.

- A smarter and more economic plan may be to get a debit or check card; these cards take money out of your savings or checking account immediately, so you don't have any false hope about how much money you actually have.
- Just like your parents used to say, "This credit card is for emergencies only" they are probably right. If you have a credit card, don't go using it for your groceries every week or that cute sweater you want at Gap, use it on things like a new sofa, or a new set of tires that you desperately need for your car.

Staying Healthy and Fit

- Finding a doctor(s) to suit all your medical needs is important. First check with your health insurance provider to see if there is a list of doctors that you are required to select from or if you can go to any you want. Also check to see which doctors are most efficient cost-wise, especially if you don't have insurance.
- Network with others for suggestions or recommendations so you can find a doctor most suitable to you.
- Unless you have your own gym in your apartment, take some time figuring out a place you can work out. You might want to find a gym that has a monthly, not yearly, fee. If you don't like it, you can then change without losing lots of money.
- You also want to check if classes like yoga, aerobics, or spinning are included in the fee.
- Go join a gym with a friend, as some gyms have "buy one membership, get one free or half off" promotions.
- It's a great way to meet people outside of work.

Meeting New People

- Perhaps the easiest way to meet new people is volunteering. If you like the idea of being a mentor, contact the Big Brothers/Big Sisters Organization. No pets allowed in your apartment? Look up the local Animal Rescue Center, work in a soup kitchen, work at an assisted living center, or teach a class at your place of worship. There are plenty of opportunities to volunteer; you just have to look.
- Find a new place of worship. Before you move, contact your place of worship and check and see if they can assist you in finding a new community.

Getting Adjusted

This all may be a lot of material to digest, but remember, take it step by step. You're completely on your own now, and while that may scare you, it should excite you, too! Enjoy this exhilarating time in a new city; meet new people, discover new things, go new places. The world is at your feet; take advantage of it! You've been in school for 16 years and now it's time to break out and just live!

RELOCATION CHECKLIST

- Fill out *change of address* card at Post Office
- Transfer memberships in places of worship, civic organizations, clubs, etc.
- Obtain medical and dental records and prescription histories from former physicians, transfer prescriptions
- Set up a bank account in your new city
- Set up utilities including gas, telephone, electricity, water, cable, trash collections, etc.
- Locate hospitals, police stations, fire stations, etc. near your new home
- Change address with magazines, credit card companies, student loan providers, and CMU Alumni Association
- Acquire a new driver's license and new license plates
- Obtain new car registration and voter registration
- Set up a budget for yourself and *follow it*
- Find a new primary care physician, dentist, optometrist, etc.
- Have fun and enjoy!

