Setup costs vs monthly costs

Your first months have one-time costs (deposits, furniture, winter gear) that won't repeat. Separate them so your real monthly budget is clear.

NAME

DATE

ONE-TIME

One-time cost	Amount	Paid
Rent deposit		☐
Furniture and bedding		☐
Kitchen basics		☐
Winter coat and boots		☐
Phone or SIM		☐
Transit card		☐
Textbooks		☐
Temporary housing		☐
		☐

MONTHLY

Monthly cost	Budget	Actual
Rent		
Groceries		
Phone		
Transit		
Internet and utilities		
Insurance		
Personal		
Savings		