

Calculating Living Expenses

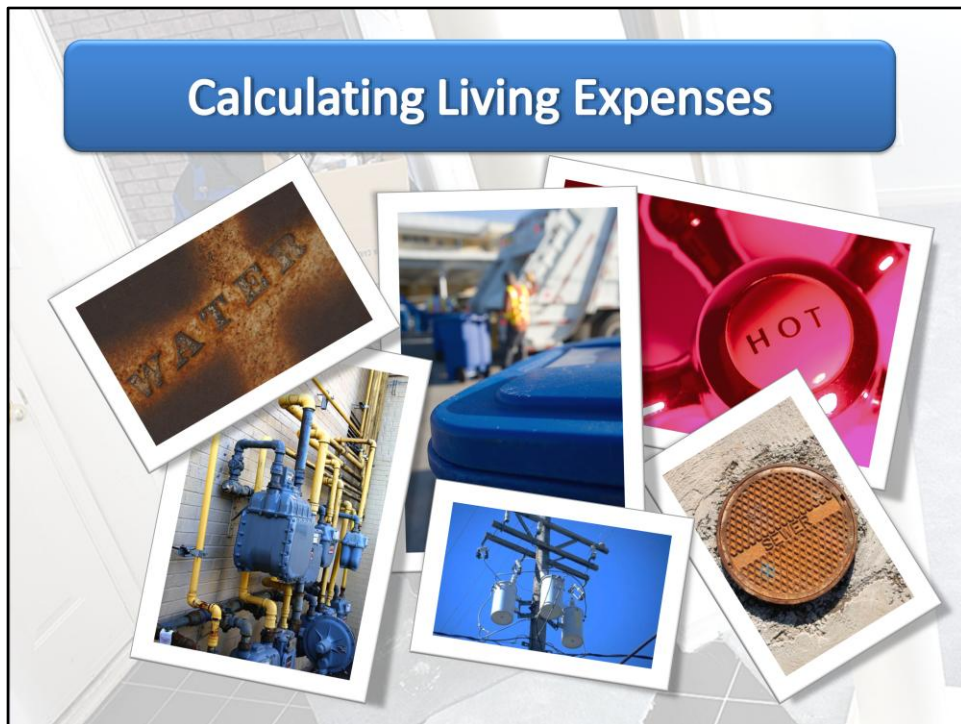


When you move into a new residence, you will have to pay some installation charges, including telephone and cable. These installation charges are not a part of the monthly amount you will pay for these services. The installation charge is just to turn on the service. You must also arrange to have electricity and other utilities turned on. Many utility companies charge new customers a one-time non-refundable fee. This fee is usually added to your first bill.

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Your monthly rates will vary according to the kinds of services you select. For example, if you get basic cable only, you may pay around \$25 a month. If, however, you subscribe to HBO or any other premium channels, your cost will go up. You will need to look at your budget to see which services you can afford.



If you rent an apartment, some utilities may be covered in the rent. Trash collection and water are two commonly included utilities. Be sure to ask if any of the utilities are covered in your monthly rent payment. For most utilities, like power, water, and gas, you are charged based on how much you use. If you take 30 minute showers, you will pay more than if you just take a 5 minute shower! If you leave your lights on all day long whether you are home or not, you will pay higher electric bills. Conserving energy is good not only for your budget but also the environment! You may be able to find other ways to save as well. Today, many people use their cell phones and don't get a home phone. Depending on your cell phone bill, this could save you some money. Some people choose not to get cable TV and instead opt to watch shows on their home computer via the Internet. Many companies also offer "bundle" packages to save you money. You can get cable, Internet, and phone services from the same company, and possibly save money. It is important to do your comparison shopping and compare rates at several companies when possible.