FINANZWISSEN SCHWEIZ

Your First Flat

Everything to sort out when you move out of home.

- [ ] Calculate a realistic budget: rent should ideally stay under about 30% of net income
- [ ] Plan for the deposit (usually 2-3 months' rent) and set up a deposit account
- [ ] Clarify extra costs: heating, electricity, internet, Serafe/radio-TV fee
- [ ] Take out household contents insurance
- [ ] Check or take out personal liability insurance
- [ ] Don't forget to register with your new municipality
- [ ] Document/photograph meter readings (electricity etc.) when moving in and out
- [ ] Plan the moving date and the handover of your old flat early

TIPP

Photograph meter readings and the flat's condition right when you move in, it saves every argument about the deposit when you move out.

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