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So you're thinking of making the move out of the dorm on-campus and you want to start "adulting" on your own? Well, after living on my own for over a year off-campus I have compiled a short list of things you should know before making that jump.

Now, this may not apply to everyone, nor every person's individual situation, but it's a good baseline of things to expect. This is for students who are thinking of living on their own for the first time and are questioning if they are ready for the responsibilities that come with independent living.

Can you afford it?

This should be your number one priority as far as understanding your own financial situation heading off campus. Because obviously, if you can't pay rent you won't have a place to live in. Sit down and do some math and figure out if you are making enough income to pay your rent on a monthly basis.

Considering that the average one-bedroom apartment in the Radford area costs about \$625 according to bestplaces.net, annually this comes out to \$7,500 over the course of a 12-month lease.

Don't forget the security deposit either! Your security deposit is the equivalent to your first month's rent and it gives the leasing company some collateral in case you damage a part of the home you are leasing. So make sure you have some money saved prior to actually signing your lease.

Roommates!

Having roommates is a good way to begin living off campus, and reduce the total amount of money you pay for rent. Let's say you have two roommates living with you and your total rent for the

entire home is about \$1025, again according to averages found by [bestplaces.net](https://www.bestplaces.net).

Your share of the rent would come to \$341.66 per month. This would bring you to \$4,100 annually. In comparison, you alone have saved \$3,400 by having roommates rather than living alone.

Outside of just the monetary side of off-campus living, your roommates should be people you trust. You need to have faith that your roommate is responsible and that they will be able to pay their share of rent and bills every month. Establishing your ground rules and understanding what your roommates are comfortable with is very important in living with others.

Bills and Groceries!

Bills. Bills. Bills. Yep, moving off-campus comes with those too. You have to also anticipate getting your utilities like water, gas, electric all setup and be mindful to pay those as well. These are controlled by the city of Radford and for more information, you can look under the [RadfordVA.gov](https://www.RadfordVA.gov) website for rates and find out how much your deposit will be.

Your bills will also include your internet and the major providers in the area are Shentel and Verizon. There are other internet providers as well though which is searchable on [broadbandnow.com](https://www.broadbandnow.com).

Now it's time for groceries to stock your fridge. At an average cost of \$222.15 per month for those aged between 19-50 according to a USDA study titled Official USDA Food Plans: [Cost of Food at Home at Four Levels](#) (I averaged male and female together), this comes out to \$2,665.80 per year on a low-cost plan.

Co-signer.

Considering you will be dealing with a realty company like Price-Williams, Bondurant, CMG, or Greenhill in the area, they will most likely ask you to have a co-signer for your apartment.

A co-signer is insurance for the realty company that they are going to be paid for that month of rent. So you need to have someone in mind that is willing to accept the responsibility should you fail to make your monthly payment.

Find your ideal spot.

Now you would be surprised how much of a difference this makes in a number of different areas.

This affects your rent and could affect how much you spend on gas.

When I went searching for a place off-campus, apartments on lightside were slightly higher priced than those on darkside because of proximity to Main St. and the rest of the businesses in the area.

Also, the closer you are to campus affects your rent. Living right across the street from campus versus all the way in Highland Village could be a drastic difference.

This distance from campus means you could be spending more time driving your car, rather than taking a stroll to campus due to the time spent in the current heat or blistering cold winds of the winter. Those back-and-forth drives mean money slowly escaping your pockets.

Consider all these points before you just sign away a lease. It may look easy, but it's a process you'll need to do more research on before taking on a huge responsibility.

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