

The Smart Renter Starter Checklist

What to Know Before You Sign That Lease



01 BEFORE YOU EVEN APPLY

Before you fall in love with the kitchen counterspace, make sure you actually qualify. Applications are reviewed quickly and incomplete or unqualified ones get denied just as fast.

Financial Readiness

- ☐ Check your full credit report (not just the score)
- ☐ Calculate your true rent budget
- ☐ Confirm you meet the monthly rent income requirement
- ☐ Factor in utilities, parking, pet fees, and renter's insurance

Documentation Ready

- ☐ Three recent pay stubs or official offer letter
- ☐ Government-issued ID
- ☐ Rental history contact information
- ☐ Proof of additional income (if needed)

Know Before You Click “Apply”

- ☐ Confirm application fees (usually non-refundable)
- ☐ Ask about administrative fees
- ☐ Understand how long approvals typically take
- ☐ Ask what minimum credit criteria they use



Crystal Says: Submit a complete, organized application the first time. Incomplete paperwork delays approvals and makes you look unprepared.

02 WHAT TO LOOK FOR DURING THE TOUR

Tour day is not just about vibes. It's your chance to inspect what you're about to legally commit to.

Physical Inspection

- ☐ Test water pressure in sinks and shower
- ☐ Check inside cabinets and under sinks for leaks
- ☐ Inspect ceilings for stains or cracks
- ☐ Test windows, locks, and doors
- ☐ Look at flooring for damage or uneven spots
- ☐ Check appliances — turn them on

Ask These Questions

- ☐ What utilities are included?
- ☐ How are maintenance requests handled?
- ☐ Average response time for repairs?
- ☐ Parking rules and guest policies?
- ☐ Quiet hours or community policies?
- ☐ Pest control schedule?



Crystal Says: If something is broken during the tour, get it documented in writing before you sign.

03 READ THIS BEFORE YOU SIGN THE LEASE

A lease is a legal contract. Once signed, it's enforceable.

Read slowly and ask questions. Do not skim!

Key Clauses to Review

- ☐ Lease term length (12 months? 15 months?)
- ☐ Early termination penalties
- ☐ Subletting rules
- ☐ Guest policy time limits
- ☐ Pet policy and fees
- ☐ Rent late fee policy and grace period
- ☐ Maintenance responsibilities
- ☐ Security deposit terms and refund timeline
- ☐ Required notice period before move-out

Financial Terms

- ☐ Exact monthly rent amount
- ☐ Due date
- ☐ Accepted payment methods
- ☐ Additional monthly fees (trash, amenities, parking)



Crystal Says: Initialing each page does not mean you understood it. If something feels unclear, ask before signing.

04 MOVE-IN PROTECTION PLAN

Your security deposit is your money. Protect it from day one.

Immediately After Move-In

- ☐ Take timestamped photos of every room
- ☐ Photograph inside appliances, cabinets, and closets
- ☐ Document scratches, scuffs, chipped paint
- ☐ Test smoke detectors and appliances
- ☐ Complete and submit the move-in inspection form
- ☐ Keep copies of everything you submit

Ongoing Protection

- ☐ Save maintenance request confirmations
- ☐ Keep rent payment receipts
- ☐ Report repairs in writing or other official way (app or email)
- ☐ Avoid unauthorized occupants or pets
- ☐ Follow community rules



Crystal Says: Documentation costs you nothing. Losing your deposit could cost you everything.

Want to rent smarter?

Spill the Lease™ by Crystal Harowitz exists to help renters:

- Avoid application denials
- Understand lease agreements
- Protect their security deposits
- Prevent costly violations
- Make confident financial decisions

If this checklist helped you, there's more.

Follow @SpillTheLease
Or comment "LEASE" on TikTok or Instagram for more
renter resources.



Cute apartment. Serious contract.