



## QuickTip

### Widen Your Circle

If you and your best friend head off to college together, consider starting out with different roommates instead of living together. Your circle of acquaintances will immediately double as you get to know your best friend's roommate and his or her friends.

# Make Room for Roommates

HAVING ONE OR MORE ROOMMATES is a great way to cut living expenses. When you share housing costs, you can afford a bigger apartment in a safer, more convenient location. For some people, though, living with another person just isn't worth the trouble. It's a decision only you can make.

## A GOOD FIT

While everyone wants a roommate who pays the rent on time and doesn't steal things, it's also helpful to find someone whose habits and personality fit well with yours. For example, what if you want someone to hang out with but your roommate is away most of the time? What if you study best with music in the background but your roommate needs absolute silence? Or what if you like to keep the thermostat down but your roommate likes the apartment toasty warm? The problem isn't that these people are "bad" roommates—it's that you're not a good fit for each other.

If you have the luxury of interviewing a potential roommate, try to get a feel for what it would be like to live with that person on a daily basis. Also, while it may seem impolite to ask about money, it's wise to make sure your potential roommate has the financial resources to afford his or her share of the rent and expenses.

## BEST FRIENDS

Living with your best friend may seem like the greatest idea in the world, but people who have been there often advise against it. Why? For one thing, no matter how well you know each other, there are always things you don't discover until you move in together. If you end up driving each other nuts, it could ruin a good friendship. You may find yourself afraid of speaking up when things bother you for fear of upsetting your friend. You might also get annoyed if your friend starts to enjoy new friends and activities that don't involve you.

What about living with your sister or brother? That may actually have a better chance of success. After years of living together, you already know each other's habits and quirks, and you're probably not afraid to tell each other what's on your mind.



# it's Your turn

Living with another person always involves give and take, but some issues can be deal-breakers. Check out the list below of qualities a roommate could have. Draw a line through any item you could not tolerate. Then rank the remaining items in order of their importance to you, with one being the most important.

- |  |  |
|--|--|
| <input type="checkbox"/> Respects my privacy               | <input type="checkbox"/> Respects my stuff               |
| <input type="checkbox"/> Stays up late                     | <input type="checkbox"/> Smokes                          |
| <input type="checkbox"/> Is quiet                          | <input type="checkbox"/> Pays bills on time              |
| <input type="checkbox"/> Likes to cook                     | <input type="checkbox"/> Relaxed attitude about cleaning |
| <input type="checkbox"/> Has same taste in music           | <input type="checkbox"/> Takes accurate phone messages   |
| <input type="checkbox"/> Hangs towels/leaves bathroom tidy | <input type="checkbox"/> Is a morning person             |
| <input type="checkbox"/> Washes dishes after every meal    | <input type="checkbox"/> Keeps his/her room neat         |
| <input type="checkbox"/> Entertains frequently             | <input type="checkbox"/> Spends little time at home      |

Imagine that you're interviewing a potential roommate to share your two-bedroom apartment. Jot down at least three questions you would ask about the person's lifestyle and habits.

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PAST DUE

## GROUND RULES

When you embark on a new living arrangement, start out right by discussing the basics. Be honest about any pet peeves you have. It's better to hash the issues out up front than to get annoyed when a roommate crosses one of your boundaries. For instance, you might say, "I have this thing about my printer. The cartridges are so expensive that I don't like anybody else to use it." That would save you from being angry if you found your roommate printing a research paper. Make sure you cover the three issues that cause the most problems among roommates: guests, cleanliness, and food.

### **"Andy will be staying with us for..."**

It's fun to have company, but someone who's there every day isn't so much a guest as an extra roommate who doesn't pay rent. So while you may want to help out a friend by offering your place for a while, your roommate probably won't appreciate having the couch permanently occupied.

### **"Are these your dishes?"**

Nobody says your room or apartment has to be spotless. The important thing is for you and your roommate to agree on an acceptable standard of cleanliness and clutter. If one of you wants the garbage emptied twice a day and the other leaves dishes in the sink for a week, you may have a problem! If finding another roommate isn't an option, do your best to compromise and be tolerant.



### **QuickTip**

#### **Fair Share**

Even if you don't normally share food with your roommate, have a heart—if homemade cookies arrive in the mail, or if you receive a box of chocolates, don't keep them all to yourself!

### **"Where's my bagel?"**

Some roommates share all the food they buy, while others prefer to distinguish "my food" from "your food"—a practice that works as long as one roommate doesn't take up three-fourths of the refrigerator. Even if you share food, you may sometimes want to set aside a special item, like a loose cinnamon raisin bagel or the salsa you bought to take to a party. In this case, tell your roommate or attach a note that says *reserved*.

## PAYING THE BILLS

Suppose that you come home one day and find that you have no electricity. You check the circuit box: no problem there. So you call the power company. That's when you find out that the problem is your roommate, who never got around to paying the electric bill. You'd probably be pretty annoyed—and with good reason. If you want to avoid this situation, you need to work out a system with your roommate to make sure the bills get paid.

Your biggest bill each month will be the rent. You'll need an agreement for how to divide this up. For example, suppose you're sharing a place that costs \$1,000 a month with one roommate. First you need to consider whether you should split the rent 50-50 or not. If one bedroom is much bigger than the other or has its own attached bathroom, it may not be fair to split the rent evenly. Then you need to decide how you will pay the rent. Will one person write a check for the full amount, and receive a check for the roommate's share? Or will you both make out separate checks to the landlord?

The same applies to other bills. You need to agree upon a payment system. If the phone, for example, is in your name, then you'll have to pay the phone company each month and get your roommate to pay you back. If you both use the phone about the same amount, you might agree to split the bill down the middle. However, if your roommate spends three hours a week on the phone with relatives in Japan, you'll probably want to break down the bill so that your roommate pays for those international calls.

### What's the Rush?

Paying bills on time is critical for several reasons:

1. You avoid late fees.
2. You don't risk having your service cut off.
3. You won't receive a black mark on your credit record due to late payments.
4. You don't risk being refused service when you move again.

## QuickTip

### Allow Time for Delays

Don't wait until the day a bill is due to drop it in the mail. If the mail is delayed your payment could arrive late. To avoid a late charge, send in your payment five to seven days in advance.

