

Live Well in Year 1 - Plan Smart for Year 2

First-year students thrive in our on-campus communities — and that's backed by data. But planning for Year 2 starts now. Let's walk through what you need to know.



Step 1: Know Your Budget

Before you start your search, get a clear sense of what you can afford each month—rent, utilities, deposits, and renter's insurance. **Niner Finances** offers coaching, checklists, and an online module to help you build a realistic off-campus budget.



Step 2: Financial Aid Check

FAFSA can help cover off-campus costs, but it's applied *after* tuition, fees, and meal plans. Any remaining aid is refunded to you—faster if you use direct deposit —so be sure the timing works with your rent schedule. For questions, **Niner Central** can help.

Step 3: Find Your Fit



Decide whether a house, apartment, or townhouse fits your needs. Compare features, consider the location, and factor in transportation or parking costs if you won't be within walking distance.



Step 4: Do Your Research

Check **Niner Choice** for safety-minded properties, then visit the Off-Campus Housing site for listings & leasing tips. Note: Niner Choice is **not** an endorsement by UNC Charlotte; all properties are independently owned and operated.



Step 5: Find Your Roommate

A compatible roommate makes off-campus living smoother. Room with someone you know or use the **Off-Campus Housing roommate finder**, and discuss habits early to avoid conflicts.



Step 6: Look Before You Leap

Tour homes with your roommates, check lighting and safety, and read the lease carefully. Remember, model units are staged to look perfect —inspect carefully, watch for hidden issues, and never sign under pressure.



Step 7: Read the Fine Print

Leases are your rules for off-campus living—read them carefully. **Student Legal Services** offers free, confidential help to make sure you know your rights before you sign.



Stay Safe & Stay Niner

The adventure begins! Take photos of your new place, submit maintenance requests in writing, and pay rent on time. Be a good neighbor—you never know when you'll need one. Keep an emergency kit handy, and remember: on or off campus, you're always part of the **Niner community**.