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HOW PREPARED ARE YOU TO LIVE OFF-CAMPUS?

Before you begin contacting realtors or landlords have you and your roommates taken a few minutes to get organized?

- How many people plan to share the apartment?
- Where do you want to live?
- How much parking will you need?
- How much can everyone **really afford** to spend on rent?
- Has everyone talked about issues like overnight guests, parties, food, or cleaning?

Just remember that sharing an apartment is a commitment, much like a marriage. In this case, a marriage that will last approximately 9 to 12 months.

Even though you won't really be married, everyone still has a **legal** and **financial** obligation to one another.

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Guide to Living Off-Campus



Welcome to life off-campus!

Every year Monmouth students make the decision to move off-campus. It has become a natural part of going to college.

An interesting fact shows that college students have been living off-campus at institutions such as Oxford and Cambridge University (England) since the 14th century. While we may not have that kind of off-campus history, we're still familiar with students living in the communities such as Long Branch, the Township of Ocean, Deal and West Long Branch.

Over the course of the past decade, Monmouth University has been working with our **off-campus students, our neighbors and the officials who represent the local communities**.

Our goal has been to help students become good neighbors, good tenants and good citizens. I'm pleased to be able to say that **most off-campus students do all of the right things when they move off-campus.**

The *Guide to Living Off-Campus* is designed to help you navigate many of the common issues related to living off-campus in a problem free manner!

My goal has always been to help Monmouth students have an off-campus experience that is memorable for all of the right reasons.

Whenever I can help students work through a problem with their roommates, their neighbors, their landlord, the community and/or Monmouth University I feel like I have

been able to make a difference.

I hope you and/or your roommates will spend a few minutes reviewing the information in this pamphlet. I've tried to design it in a way that is easy to understand, yet practical.

Should you ever have any questions or need assistance with an off-campus issue please feel free to contact me. I am happy to assist our off-campus students with a roommate, neighbor, community and/or landlord related issue.

Sincerely,

Vaughn Clay

Director, Office of Off-Campus and Commuter Services



Paying Your Rent and Utilities On Time

As a tenant, you now have the responsibility of making sure that your rent and utilities are paid on-time. If not, you run the risk of **being evicted** (for not paying your rent) and/or for **damaging your credit rating** (non payment of utilities or rent).

Is this the first time you've had to pay any kind of bill on a regular basis? **Not sure what to do?**

1. Create a monthly budget listing all of your bills and their due dates.
2. Make sure that the bills are paid **BEFORE** you spend any money on yourself.

3. Always try to set aside a few dollars every pay day for emergencies.

Following a monthly budget is a great way to avoid \$\$\$ problems and set yourself up for financial success for the future.



**NOISE IS THE
NUMBER ONE
COMPLAINT THAT
NEIGHBORS HAVE
WITH ONE
ANOTHER.**

**IF YOU KEEP THE
NOISE DOWN
BETWEEN 8 PM AND
8 AM YOU WON'T
HAVE ANY
PROBLEMS.**

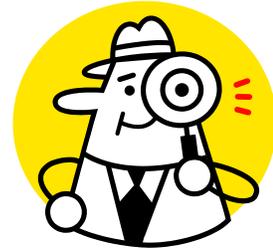


Certificates of Occupancy (C of O)

What is a Certificate of Occupancy (C of O) and why should you care?

Anytime someone rents or sells a property the landlord/owner/realtor **MUST** get a certificate of occupancy **BEFORE** the new tenant/owner is legally permitted to move in.

The C of O process is an inspection that is carried out by the



code enforcement or fire prevention office in the community where the property is located.

The community official looks at the unit to make sure that it is safe for people to occupy the unit.

That is important for tenants because if the unit passes a C of O inspection then you know your landlord is taking care of the property.

Another important part of the C of O inspection is that it **determines how many people are legally permitted to live** in the apartment.

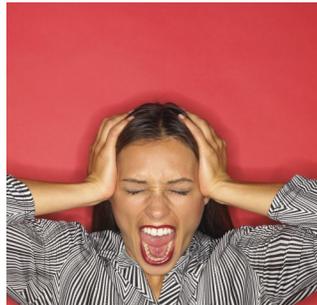
It is up to the owner to make



sure the unit has a valid C of O **BEFORE** you move in. Furthermore, tenants are strongly encouraged to request that the landlord/owner provide them with a copy of the C of O upon moving into the unit.

Tenants can also contact their community to find out if the rental has run into any C of O problems in the past.

Defining Off-Campus Noise



At Monmouth University, most students tend to live in very residential neighborhoods, next to moms and dads, older folks, young kids and regular people who work

full-time Monday through Friday. Students on the other hand, tend to get up noon and go to bed 3 a.m.

As you might imagine, that can make things kind of challenging for both the students and their neighbors.

A good rule of thumb is keep noise at your apartment down between the hours of 8:00 pm and 8:00 am.

DEFINING NOISE

It can be something as simple as having a conversation in your

backyard, but at 2 am. Or it can also be when people leave your rental late at night, when you turn up your car stereo, car alarms, when people come to your rental, dogs barking and so on.

If your neighbors don't hear you or your guests, then they won't care what is going on at your rental.

It's your job to make sure that you keep your apartment quiet, which in turn will make your time off-campus more enjoyable and problem free.

Document the Condition of Your Rental

Did you know that most students pay an average security deposit of **\$750** before they move into their rental .

Tenants **MUST** get in the habit of documenting the condition of the rental **as soon as they move in and right before they move out.**

It's best to do this in the compa-

ny of the landlord/realtor, so everyone is on the same page.

Photographs that are date stamped are really helpful as well as a written report detailing the condition of each room.

Right after you move in, send a copy of the report to the landlord so he/she has it for his/her records.

Right before you move out, it's a good idea to once again go through the rental to document the condition of the unit.

Doing the before and after report will cut down on any miscommunication when it comes time for you to move out and get your security deposit back.

Life of the Party

When it comes to having friends to your rental for a party or get-together, remember to be safe and smart. Especially if you plan to serve alcohol.

Everyone knows that you **need to be 21** to possess or consume alcohol. Did you also know that you can be charged with providing alcohol to someone who is underaged?

It happens more than you think and the penalty can be quite severe. Loss of license,

fines, community service, charges under the Student Code of Conduct.

If you plan to have a party, what steps will you take to protect your self?

In the *Party Smart* kit we offer a number of recommendations that include:

1. **Make sure everyone is of the legal age to consume alcohol.**
2. Provide non-alcoholic beverages for the designated drivers.
3. Know when to say when and don't let friends get out of control.
4. Serve food to help absorb some of the alcohol.
5. Make people stay the night or call a taxi when necessary.
6. Keep the noise down and end the party at a reasonable time.



Dispose and Recycle



If this is your first time living off-campus, it may take you a few

weeks to get into the habit of remembering to throw out your trash and recycling every week.

However, every community is pretty clear when it comes to trash and recycling. **You need to dispose of it every week.**

Next to noise, trash and recycling is the second biggest complaint Monmouth University gets about some of the students who are living off-campus.

Did you know that some communities will issue summons to tenants for failing to dispose of their trash and recycling? It's true and it can put a crimp in your wallet or purse.

Everyone in the rental needs to take responsibility for the trash and recycling. Remember to

keep the trash separated from the recycling. If you don't the community won't pick it up.

You don't need to bag the recycling. Just put it in an empty trash can and place it at the curb the night before a pick up.

Please don't leave your trash and recycling containers by the curb for days or weeks. They should be brought back to the unit right after a pick up (i.e. the same day).

Did you know that the average American creates 4.5 pounds of trash every day!

What are you doing to reduce your environmental footprint?



Rental Safety

What steps will you take to protect your apartment and your personal belongings?

- Will you let anyone into your apartment when you have a party, even if you don't know them?
- Will you leave your apart-

ment unlocked when you go to class or work?

- Will you forget to lock your car when you come home late at night, while also leaving valuable items in it?
- Will you leave appliances like a stove or iron running and forget to turn them off?
- Will you forget to purchase **renter's insurance**, which can provide you with personal and liability coverage?

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Your Guide to Living Off- Campus

How Involved Are You?

Just because you live off-campus, doesn't mean you can't stay involved with what's happening on-campus.

Clubs and organizations: There are over 80 recognized clubs and organizations for students to join. From SAB, WMCX, SGA and AASU to the Outlook, and our many special interest clubs, there is always something to do.

Work-Study Jobs: do you qualify for Federal Work-Study funding? Working on-campus is a great way to earn a few dollars every week and meet people.

Attend a Campus Event: If you're not ready to join something, consider attending one of the many activities or sporting events that are sponsored by Monmouth every week.

Campus Meal-Plan: Even though you live off-campus, you can still get a meal-plan in case your weekly funds run low, or you haven't had a chance to get some groceries. It can also be a fun way to stay in touch with your on-campus friends.

Academic Research: Have you considered working with one of your professors on his or her research? This is another great way to get connected and build a super resume.

What kind of off-campus experience will you have?

Will it be memorable for all of the right reasons or will it be the nightmare you can't seem to forget? Let's face it, finding a rental and living off-campus isn't rocket science. However, what you do **or fail to do** once you move in can have a profound impact on your experience in the rental.

A key ingredient to being successful off-campus is based on your ability to **effectively communicate** with your **roommates, landlord/realtor** and **neighbors**. If you're talking to someone, then things should know there will be you aren't feeling like may be an occasion realtor has done problem and you Communication is it comes to the relationship you neighbors. If don't, they will probably call the police when a question or concern arises.



Living off-campus is really your first step on your way to being independent. The steps you take now will be a blueprint for the future. So put a little effort into this year off-campus and I think you will be pleasantly surprised with the outcome.

FLY HAWKS!

Pets, Parking, The Police, and Getting Help Off-Campus

We covered a lot in this pamphlet. Here are a few final thoughts about living off-campus problem free.

PETS

Check with your landlord **BEFORE** you decide to bring a pet into your apartment. **Sneaking an animal into the rental isn't the answer.** Have you spoken to your roommates? Do they have allergies? **If you get the green light to have a pet**, make sure that the animal is up to date with its shots, that it has a current license and don't forget to curb the pet when you take it for walks. **Regarding dogs:** **If you don't have the time to properly take care of the dog, then don't bring it to school.** Puppies need to go out almost every hour. Mature dogs have more

control, but still should go out every 4 to 6 hours. **How often do you usually use the bathroom?** That's a good rule to follow for your dog.

PARKING

It's pretty simple. **Don't park on your yard, the sidewalk, or the wrong way on a street.** If your rental has enough off-street parking, great! If not, don't attempt to "create" a spot on your yard or you will get a ticket.

THE POLICE

If the police show up at your rental **be polite and cooperative**. Don't give the officer attitude or your day will become memorable for all of the wrong reasons. All too often, students try to play "lawyer" when the police come to their rental. This

is a bad move. You are not a legal expert and you will only make things worse if you try to argue with the officer. If the police show up and people have been drinking alcohol, don't allow the "drunk guy" to answer the door. Someone from the rental, who is sober, should speak to the police.

GETTING HELP OFF-CAMPUS

There may come a time when you have a problem with your roommate, landlord or neighbor. When and if that day arrives and you're not sure what to do; then feel free to contact OCCS. I am always helping off-campus students with rental issues and am happy to assist you should the need arise. In the meantime, here's to happy renting!

Managing your money

It's not uncommon for college students, commuters and residents alike, to quickly go through their money. When that happens, students may often turn to credit cards and charge up bills they simply can't afford to pay off. Furthermore, students who pursue this course of spending may find themselves in bad shape financially when they graduate. Making the best use of the money you have begins and ends with you. Below are some tips that you can use to help avoid this situation and not end up breaking the bank.



Credit cards

Credit cards can be a positive and a negative for college students. It's definitely a decision that you should discuss with your family or a trusted friend. One suggestion may include your parents co-signing for a credit card that has a low spending limit. The credit card should not replace your regular debit card account. **Credit cards should be used for emergencies or unexpected** (car repair, school related, medical) **expenses.** The key is to always pay the balance off as quickly as possible. Once you become more comfortable with the spending and payment responsibilities, then you may consider transferring the card transferred into just your name. This will help you start establishing credit for yourself. Having credit is necessary to do many things as you get older, from buying a car to getting a bank loan. If you establish good spending habits then your credit score will remain strong. However, if you consistently run up credit card bills and/or don't pay them on time; then your credit will be negatively affected and it will be very difficult to fix it in the future.

Debit cards

While debit cards don't contribute to your credit rating, they are a very useful tool to have at school. You should find out what the on-campus bank is and also check out the banks that are in close proximity to the school. It's nice to not have to carry cash around all the time and having a debit card will make that possible. Also see what student centered offers the banks may have. For example, some may offer programs where students don't pay any ATM fees.

Cash

While you should definitely take advantage of the debit card, cash is cash and it is a very useful tool to have for those small expenses. However, don't carry all of your cash with you all the time. It may be a good idea to invest in a small safe or find a hiding place in your room to keep extra cash and only take small amounts when you leave.

Budgeting

It may seem a little tedious at first but it will pay off big in the long run. Learning how to budget your money now is probably one of the best lessons to learn at college. Write down what you think you will spend in a given month and keep track of your expense. Budget for everything, including school expenses, social activities and set monthly limits in these categories so you don't over spend. To help you get started consider any one of a number of free budgeting apps that are available for your smartphone.

Job

Even if you only work once a week or once a month, keep some sort of job so you at least have an inflow of money. One consideration may be to find a job that pay in tips or in cash because you won't have to wait to get your money and these jobs also help teach lessons about the real world. Many schools offer work study programs so you can work right on campus. Or consider getting a part time job in the surrounding area of the school or your home. Also look into getting internships that provide an hourly wage or stipend. In this case, you will get a great experience to put on your resume, get a taste for the career you might want to have when you graduate, get your name out there to potential employers, and put a few dollars in your pocket.

Meal plans

If you don't have the unlimited plan it is important to keep track of your meal swipes. When the cashier scans your card you can ask them how many meals you have left. It is also important to keep track of your declining dollars. Don't use them all up in the first month when you may need them to last all semester.

Banks

Open a savings account for yourself and when you can put some money into it. It doesn't have to be a lot, but if you put a little away now you will have reserve funds for when you really need it if something major comes up.

Books

Always look for alternatives to save on textbook costs. Consider *Amazon* or book rental sites. Most likely you won't be holding onto the books after the semester so renting is a perfect alternative to buying a brand new one from the bookstore.

Email

You can set up alerts from your bank to let you know when you are running low on funds. This service is usually free and can be a valuable asset. Many banks also offer apps for your phone that can do the same thing.

Discounts

Monmouth students get discounts for the different businesses in the area, find out which ones have them and use them when you can.

Living Green Off-Campus

Going green is hot! Going green is cool! Going green is easier than you think, even when you're renting an apartment. So why not do your part to help the planet? A quick look at websites like *Google of Cuil* or *Yahoo* will provide renters with a wealth of ideas for greening up their apartment. **Here are a few green thoughts to get you started:**

Get in the daily habit of turning off room lights when you leave room.



Use compact fluorescent or LED light bulbs. They last 10 to 30 times longer and use at least a 1/3 of the power.

Turn down the heat and put on a sweat shirt. Every degree you turn down your furnace will save you 2% on your monthly heating bill.

Turn on a ceiling fan before you turn on the A/C.

Change the filter in your furnace. You know how you feel when you have a chest cold? That's pretty much the same idea when your furnace filter is clogged, because it's not getting enough clean air to help it run efficiently.

Purchase an efficient air conditioner. Look for units that have the energy star which must exceed federal standards by 10%; while the highest units exceed standards buy 20%.

Purchase a **low-flow shower head**. You can save up to 4,000 gallons of water every year.

Use green cleaners. There are a number of great alternatives compared to the heavy duty toxic cleaners we purchase at grocery stores every year.

Run only full loads of laundry or dishes.

Make sure doors and windows are sealed tight. Leaky doors and windows are your worst enemy. Replace worn out weather stripping and caulk around windows. This is where you can save a great deal of money!

Make sure that you dispose of your trash and recycling the right way. Plastic, glass and aluminum cans goes in one container, paper and cardboard in another and finally household trash in its own bag or container. **Also remember to take your trash and recycling out on a regular basis.** If you let things pile up it can become messy, annoy your