

Budget Tracker • Big-Ticket

The major line items every move has. Estimate first, fill actuals as bills come in.

LINE ITEM	ESTIMATED	ACTUAL	NOTES
CARRIER & MOVING SERVICES			
Carrier base quote (binding)	_____	_____	_____
Deposit paid up front	_____	_____	_____
Move-day balance	_____	_____	_____
Full-value protection upgrade	_____	_____	_____
Stairs / long carry / shuttle fees	_____	_____	_____
PACKING MATERIALS			
Boxes (S / M / L / dish / wardrobe)	_____	_____	_____
Tape, paper, bubble, markers	_____	_____	_____
Mattress bags & furniture pads	_____	_____	_____
TRAVEL & SETUP			
Fuel / mileage (your vehicle)	_____	_____	_____
Hotel / lodging during move	_____	_____	_____
Flights (if applicable)	_____	_____	_____
New-place security deposit	_____	_____	_____
First & last month rent	_____	_____	_____
BIG-TICKET TOTAL	_____	_____	_____

Budget Tracker • Hidden Costs

The line items most people forget. They add up faster than the move itself.

LINE ITEM	ESTIMATED	ACTUAL	NOTES
MOVE-DAY OUT-OF-POCKET			
Tips for movers (\$5–10/hr/person)	_____	_____	_____
Meals on move day (crew + family)	_____	_____	_____
Snacks / coffee / water for crew	_____	_____	_____
Pet boarding / day-of care	_____	_____	_____
Childcare / babysitter	_____	_____	_____
PRE-MOVE COSTS			
Cleaning service (old place, move-out)	_____	_____	_____
Cleaning service (new place, pre-move-in)	_____	_____	_____
Carpet cleaning / paint touch-ups	_____	_____	_____
Storage unit (if needed)	_____	_____	_____
Hazmat & junk haul disposal	_____	_____	_____
POST-MOVE REPLACEMENT			
Replacement of items left behind	_____	_____	_____
New utility deposits / connection fees	_____	_____	_____
DMV fees, vehicle registration	_____	_____	_____
New driver's license	_____	_____	_____
HIDDEN COSTS TOTAL	_____	_____	_____

RULE OF THUMB

Most households underestimate hidden costs by 25–40%. Plan for them or they show up as credit card surprises in month 2.