

It's Official! We're Moving To Boston.

by Annie Margarita Yang

Hi everyone,

Handrio got accepted into a Ph.D. program at Boston University. We will be moving to Boston in late August. I'm excited because the sky's the limit for my future income! Lubbock's low and stagnant wages means I work four jobs right now.

While I'm excited to finally move to a large city, I'm also anxious about how we will afford this. To put the cost in perspective, right now we pay \$420.00 for rent in Lubbock. We researched rents in Boston the past two days. Every place is at least \$1,500. The only difference is the amount of space that price will get you, which varies by neighborhood. For \$1,500, we get a 297 ft² studio across the street from BU.

We can bring the rent down to \$1,000 by sharing a 2BR with a roommate. The problem is that most ads for single room occupancies state "No couples or families." That's made the apartment hunt very difficult for us.

On top of the outrageous rents, moving is expensive. The average interstate move costs around \$4,300. The average intrastate move costs around \$2,300. These numbers looked high until I crunched the numbers.

Here's the budget for the Boston move:

Description	Price
First Month Rent, Utilities Included	\$1,500.00
Security Deposit	\$1,500.00
Renters Insurance (1 Year)	\$216.00
Mattress and Bed Frame	\$260.00
Furniture Replacements	\$200.00
Vehicle Registration Fee (2 Years)	\$60.00
Vehicle Title Fee	\$75.00
Vehicle Inspection Fee	\$35.00
Driver License Fee - Handrio (5 Years)	\$115.00
Driver License Fee - Annie (5 Years)	\$115.00

Moving and Shipping Supplies	\$60.00*
Shipping, via Amtrak or Greyhound	\$160.00*
Meals (4 Days x 3 Meals x 2 People)	\$240.00
Gas and Tolls (2,036 Miles)	\$160.00*
Hotels (4 Nights)	\$280.00*
Total	\$4,983.00

You can see we must save close to \$5,000 by September 1, not including emergency funds. We've been preparing for this since October and already have \$1,495 saved. We still have a long way to go.

We cannot cut the prices down any lower. This is already low, considering the following:

We are minimalists, yet we will be downsizing our possessions even more. I've scanned and shredded all my paperwork. That's one less box to pack. Gradually, we will sell and donate our stuff. We refuse to hire a moving company or rent a moving truck. To haul our possessions across 2,036 miles, a moving truck rental would be at least \$800. We are going to fit as much as possible into our sedan and ship the rest.

We are going to ship our remaining possessions via Amtrak or Greyhound. There is no Amtrak station in Lubbock, so I'll have to ask my friend to drive to Dallas to drop our stuff off there for us. The hassle is worth it, considering the weight of our packages. Last week, I shipped a 5 lbs. package via FedEx Ground for \$46, which was outrageous. I can ship a 100 lbs. package via Amtrak for only \$49. The insurance is dirt-cheap too. The only downside is I have to pick it up from Amtrak's Boston station.

We will be claiming the moving expense tax deduction for 2018. Everything listed with an asterisk (*) is tax deductible because we meet the distance and time test. The most important thing is to keep receipts.

It is very difficult to land a job through a long distance search. To make the transition smooth, I already have a job lined up at Domino's Pizza! My current supervisor knows the franchise owner in Boston and said, "You're hired!" Granted, I'll be making \$11.00/hour, but it's still something, which is better than nothing. We could eat and pay the bills with that. I'm going to network and continue job searching while working at Domino's in Boston. I have a good feeling I'll land something that pays at least \$20.00/hour within three months.

Some of my fellow readers plan to move within the next two years. You must make a moving budget once you know when and where you are going.

I've included this excel template for you to use as a moving budget guide. [Click here](#) to download the file. It has every possible expense so you that don't overlook anything. It also has links to resources to

help you make an accurate budget.

Once you know how much money you need, start saving. Keep in mind, you need that much money, plus an emergency fund of at least two months worth of expenses. I know people who didn't do that and they went into credit card debt after moving.

Stay tuned for the next post, which will be on apartment hunting.

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