**Transcript Episode 3: Tips for Setting up Your Utilities**

Intro: Adulting – Thinking of all the things adults have to do can be intimidating. Maybe you are realizing just how much you don't know about living on your own.

If this sounds familiar, join us today to learn the skills you need and take some of the stress out of being an adult.

This is Grown Up U, an adulting podcast to help you navigate the twists and turns of adult life. Listen and get life skills you didn't learn in school.

Will: Mom, the landlord says I must get my utilities turned on. I don’t have a clue. What do I need to do?

AMY: The first thing to do is find out which utilities you are responsible for getting turned on. And most importantly, don’t wait until the last minute to set up utility accounts and request the turn on date. It often takes two weeks or more depending on how busy the utility company is to get a turn on date on their list.

Will: Ok. I’ll need to get started because I want to move in the first of the month and that’s 3 weeks away. I think the landlord said I must pay for everything -electric, gas, water.

AMY: Look in the copy of your lease and any information sheets you were given to be sure.

Will: Ok, I have it here. Yes, it states no utilities are furnished.

AMY: Do you know if it’s an all-electric apartment or will you need both gas and electric utilities? Usually, the water company provides the sanitation service. Did you get an information sheet or is it in the lease which utilities you need to get set up?

Will: It shows on the information sheet that the apartments in the complex use electricity and gas.

AMY: Then you need to look up the local gas, electric, and water companies in that town. Usually on their website, it will state the requirements for setting up an account for that utility. If not, you can call the utility company to get the information on what is needed to set up the utilities. They will all require a security deposit and that can vary from $50 to over $100. Some or all of the security deposit will be required before service can be turned on. Usually, the remaining amount is payable on the first bill if the utility allows it to be split up in more than one payment. If you establish a good paying record with the utility, your deposit will be refunded in the future. That policy varies with utility companies.

Will: Can I do this all online or do I have to go in person to the utility?

AMY: Good question. It depends on the utility company policies. If new service can be activated online, the website would have that option. If not, either the website will state new service has to be set up at the utility company office or you can call the office and ask that question.

SON: Do I have to provide anything else to get utilities set up?

AMY: You will have to provide ID-usually a photo ID-and possibly your social security card/number. The utility companies run a credit report check on the customer to determine their credit payment history and rating. Your credit rating and history can affect the amount of your deposit and rent.

Will: What about internet? I am going to use my cell phone. I don’t think I want cable since I like streaming services, but I will need internet. Is that a utility?

AMY: Cable, internet, and landline phone services are considered utilities and the tenant (that’s the renter or leaser) usually pays for all of these. Some bundle these services to get a better cost. Since you already have your cell phone service and don’t want cable, you will need to find out what internet service is available and what you can afford. Some larger cities offer bundles with city utilities whereas in some towns all utilities are separate companies.

Will: There’s a lot to do to get utilities turned on. Thanks for the information Mom. I’m going to look up the utility information now.

AMY: For information on personal finances such as budgeting, credit, and more you could contact your county University of Arkansas Dept. of Agriculture Cooperative Extension office. Visit uada.edu to find your county office information.

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