

Splitting bills with roommates

Moderate • 45 min to set up • Free

YOU'LL NEED

- ☐ Your lease
- ☐ A free roommate agreement template
- ☐ A list of every shared bill and its account holder
- ☐ A payment app or a shared spreadsheet

WHAT TO KNOW

- 1 **Read your lease for a "joint and several liability" clause.** Most shared leases have one. It makes every signer responsible for all of the rent and all of any damage, no matter how you split it among yourselves or who caused the damage.
- 2 **Fill in the basics of a written roommate agreement: the lease dates, total monthly rent, what each person pays, and the day rent is due.**
- 3 **Pick a payment setup.** Either each roommate pays the landlord and keeps their own receipt, or one "tenant bookkeeper" collects everyone's share a set number of days early and pays the landlord once.
- 4 **List every utility (electricity, gas, water and sewer, trash, internet) and the percentage each person pays.** Write down whose name each bill is in, and agree to pay that person directly.
- 5 **Agree that whoever misses the deadline pays any late fee, the way Ohio State's sample agreement does.**
- 6 **Write down what each person paid toward the security deposit and how you'll split it when it comes back: equal shares, or charging damage to whoever caused it.** Landlords often hold the whole deposit until every original signer has moved out.
- 7 **Agree on what happens if someone leaves early.** Do they have to find a replacement? Do the rest of you get to approve that person? The sample agreement keeps the person who left paying their share until the lease ends or a replacement starts paying.
- 8 **Paying each other by app?** Turn on a PIN or multi-factor authentication, and double-check the recipient before you send. Once you send, it's hard to get the money back.

Watch out If one roommate doesn't pay, the others still owe the landlord, or everyone could face eviction. It's up to you, not the landlord, to collect from the person who didn't pay. Even after you move out, the landlord can still go after any original signer for back rent.

DAD NOTE *Money talks go better before the first bill than after the third late one.*

Full lesson: aptkeys.com/your-place/moving-out/splitting-bills-with-roommates/

Checked October 2, 2026. Sources: George Washington University Off-Campus Student Affairs; Ohio State University Student Legal Services; Federal Trade Commission; Consumer Financial Protection Bureau; Insurance Information Institute.