

LEAD MAGNET — 2026 EDITION

Temple Travel Nurse Rental Furnishing Checklist

Room-by-Room Setup Guide for a \$5K–\$8K Mid-Term Rental Near BSW

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Quick-Start Summary

This checklist is built for real estate investors and landlords furnishing a mid-term rental (MTR) in Temple, TX for travel nurses and medical professionals near Baylor Scott & White and the VA. It is not a decor guide. It is an operator's purchasing roadmap.

THE BOTTOM LINE

Target budget: \$7,500 for a competitive 2BR setup (Professional Tier)

Breakeven: ~6.6 months of active occupancy at a conservative \$1,200/mo premium

Rule #1: 50% of budget goes to mattresses, blackout systems, sofa, and tech before a single dollar on decor

Rule #2: If the property is 20+ minutes from BSW, do not furnish it. Keep it as an unfurnished LTR.

Budget Tiers at a Glance

Lean / Starter

\$4K–\$5.5K

1BR or private room. Heavy used sourcing. Breakeven: ~4.1 months.

Recommended / Professional

\$6.5K–\$8.5K

2BR homes in Zone 1/2. Commands \$1,600–\$2,000/mo. Breakeven: ~6.6 months.

Premium / Locum Tenens

\$10K–\$14K

3–4BR targeting physicians. \$2,500–\$4,500/mo. Breakeven: ~10 months.

Room-by-Room Furnishing Checklist

Bedrooms (x2)

ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐ Queen hybrid mattress (primary)	Must-Have	\$700–\$1,200	Buy New	Pocket coils + foam top. Never all-foam bed-in-a-box.
☐ Queen hybrid mattress (second BR)	Must-Have	\$500–\$900	Buy New	Can be slightly lower-tier than primary if budget requires.
☐ Bed frames (x2)	Must-Have	\$150–\$400	Used OK	Solid metal or wood. No squeaky trundles or daybeds.
☐ Nightstands (x2–4)	Recommended	\$0–\$100	Used OK	Low stress items. FB Marketplace or CORT Killeen.
☐ Dressers (x2)	Recommended	\$0–\$150	Used OK	Solid wood. Source used to offset mattress costs.
☐ Mattress encasements (x2)	Must-Have	\$40–\$60	Buy New	Heavy-duty. Protects investment from stains and bedbugs.
☐ Pillows (4–6)	Must-Have	\$40–\$80	Buy New	Medium-firm. Include pillow protectors.

Window & Bedding

ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐ Blackout curtains + wrap-around rods (per room)	Must-Have	\$75–\$150/room	Buy New	The #1 requirement for night-shift nurses. Standard blinds fail.
☐ Suction-cup blackout panels (backup)	Recommended	\$20–\$40/room	Buy New	Seals window pane for total darkness. Cheap, massive impact.
☐ Sheet sets (2 per bed = 4 total)	Must-Have	\$80–\$160	Buy New	Commercial-grade white (bleachable). Always two sets per bed.
☐ Duvet/comforter (x2)	Must-Have	\$60–\$120	Buy New	White, machine-washable. Include duvet cover for easy turnover.
☐ White noise machines (x2)	Recommended	\$40–\$80	Buy New	Hatch or Dohm. Essential for train-noise and daytime sleep.

Living Room

	ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐	Durable sofa/sectional	Must-Have	\$800–\$1,500	Buy New	Highest-wear item. IKEA Stockholm/Morabo benchmark. Must be cleanable.
☐	Coffee table	Recommended	\$0–\$75	Used OK	Always buy used. Standard wood depreciates immediately.
☐	TV console	Recommended	\$0–\$75	Used OK	Functional only. Source used.
☐	Accent chair	Optional	\$50–\$150	Used OK	Must be comfortable. No aesthetic-only hard seating.
☐	Heavy area rug	Optional	\$50–\$150	Buy New	Heavy-weight or secured with rug tape. Thin rugs = slip hazard.

Dining & Workspace

	ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐	Dining table + 4 chairs	Recommended	\$100–\$300	Used OK	Common overspend trap. FB Marketplace best value.
☐	Compact desk	Must-Have	\$50–\$100	Used OK	Medical professionals chart and study from home.
☐	Ergonomic office chair	Must-Have	\$100–\$200	Buy New	A rigid wooden chair is unacceptable. Must be adjustable.
☐	Task lamp	Recommended	\$15–\$30	Buy New	LED, adjustable. Needed for late-night charting.

Kitchen / Cooking

	ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐	Pots & pans set (stainless steel or ceramic)	Must-Have	\$80–\$150	Buy New	Avoid cheap Teflon. Flakes into food within months.
☐	Full utensil set	Must-Have	\$20–\$40	Buy New	Spatulas, ladles, tongs, can opener, peeler.
☐	Flatware set (service for 8)	Must-Have	\$20–\$35	Buy New	Stainless steel. Extra sets prevent mid-stay shortages.
☐	Plates & bowls (Corelle or similar)	Must-Have	\$30–\$50	Buy New	Microwave-safe, dishwasher-safe, virtually indestructible.

ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐ Glassware & mugs	Must-Have	\$15–\$25	Buy New	Include to-go coffee cups.
☐ Coffee maker (Keurig/drip combo)	Must-Have	\$40–\$80	Buy New	Coffee is non-negotiable for the medical shift worker.
☐ Blender	Recommended	\$25–\$50	Buy New	Smoothies and meal prep staple.
☐ Slow cooker / Instant Pot	Recommended	\$30–\$60	Buy New	Major meal-prep tool for nurses batch-cooking on days off.
☐ Tupperware / food storage set	Must-Have	\$15–\$30	Buy New	Extensive set. Nurses meal-prep weekly for 3 AM shifts.
☐ Cutting boards, knife set, mixing bowls	Recommended	\$30–\$50	Buy New	Full kitchen functionality, not bare minimum.

Tech & Security

ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐ Smart TV (43–55", Roku/Fire OS)	Must-Have	\$200–\$350	Buy New	Pre-load streaming apps. Lock into Guest Mode.
☐ Wi-Fi 6 mesh router system	Must-Have	\$150–\$300	Buy New	Eero 6 Plus or Netgear Orbi. Eliminates dead zones.
☐ Smart deadbolt lock	Must-Have	\$150–\$250	Buy New	Schlage Encode (Wi-Fi) or U-tec (Bluetooth). Remote code mgmt.
☐ Smart thermostat	Must-Have	\$100–\$180	Buy New	Ecobee or Nest. Defensive measure against ERCOT summer bills.

Bath & Safety

ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐ Bath towels (4 sets)	Must-Have	\$40–\$80	Buy New	100% cotton. White for bleaching. Dark washcloths for makeup.
☐ Washable bath mats (x2)	Must-Have	\$15–\$30	Buy New	Non-slip backed.
☐ Shower curtain + rings	Must-Have	\$15–\$25	Buy New	Heavy-duty. Include liner.
☐ First aid kit	Must-Have	\$15–\$25	Buy New	Basic medical supplies. Nurses know what they need.

ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐ Fire extinguisher	Must-Have	\$20–\$35	Buy New	Kitchen-rated. Mount visibly.

Utility & Cleaning

ITEM	PRIORITY	BUDGET	NEW/USED	WHY IT MATTERS
☐ Vacuum cleaner	Must-Have	\$60–\$120	Buy New	Lightweight upright or stick vac. Tenant maintains during stay.
☐ Mop & broom set	Must-Have	\$20–\$40	Buy New	Swiffer WetJet or equivalent for hard floors.
☐ Iron & ironing board	Recommended	\$25–\$45	Buy New	Medical professionals may need pressed scrubs or interview attire.
☐ Initial paper products (TP, paper towels)	Must-Have	\$15–\$25	Buy New	Stock for first 2 weeks minimum.
☐ Cleaning supplies starter kit	Recommended	\$20–\$35	Buy New	All-purpose cleaner, dish soap, sponges, trash bags.
☐ "Junk drawer" kit	Recommended	\$15–\$25	Buy New	Scissors, tape, batteries, corkscrew, mini toolkit. Signals competence.

DO NOT CHEAP OUT HERE

- **Mattresses** — A bad mattress blacklists your property across the BSW network
- **Blackout curtains** — Standard blinds are a dealbreaker for night-shift workers
- **Wi-Fi mesh system** — Base ISP routers create dead zones in 1,500+ sq ft homes
- **Cookware** — Cheap Teflon flakes into food within months. Use stainless steel
- **Sofa** — Exhausted nurses need ergonomic support, not aesthetic furniture

EASY PLACES TO OVERSPEND

- **Dining tables** — Source used. Solid mahogany is wasted on this demographic
- **Coffee tables & TV consoles** — Always used. Wood furniture depreciates immediately
- **Decorative clutter** — Knick-knacks create cleaning labor. Nurses prefer minimalism
- **Fragile dishware** — "Hand-wash only" items get destroyed. Use Corelle
- **Daybeds & trundles** — Squeaky, complex setups signal cheap. Use a standard queen

Pre-Launch Quality Control

Complete all 10 checks before your first tenant arrives.

☐ **Blackout test at 2 PM** — book text unreadable?

☐ **Smart lock codes** — tested, backup key works?

☐ **Complete cookware** — all pans, utensils, Tupperware?

☐ **Hot water** — 15+ min uninterrupted from shower?

☐ **Welcome binder** — trash days, thermostat, BSW route?

☐ **Wi-Fi speed test** — 100+ Mbps in farthest room?

☐ **Smart TV** — apps loaded, Guest Mode on?

☐ **Mattress protectors** — encasements on, 2 linen sets?

☐ **Washer/dryer/dishwasher** — all tested?

☐ **CYA walkthrough video** — narrated, timestamped?

Temple-Specific Notes

FACTOR	IMPACT	ACTION REQUIRED
BSW Proximity	Properties 5–15 min from BSW = high demand	Justify full \$7,500 budget. Include workspace for charting.
Daytime Sleep	Night-shift nurses sleep 8 AM – 4 PM	Blackout system + white noise machines mandatory.
Train Noise	Union Pacific lines dissect Temple	White noise machines + heavy curtains. Disclose in listing.
Summer AC / ERCOT	\$250–\$400+ summer electric bills	Smart thermostat + thermal curtains. Utility cap in lease.
Zone 3 Properties	20+ min from BSW = no MTR demand	Do not furnish. Keep as unfurnished LTR.