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TEACHER GUIDE

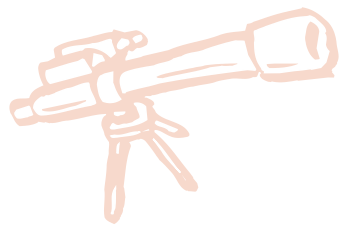
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STUDENT HANDOUTS

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EASY MARKING™ ANSWER KEY

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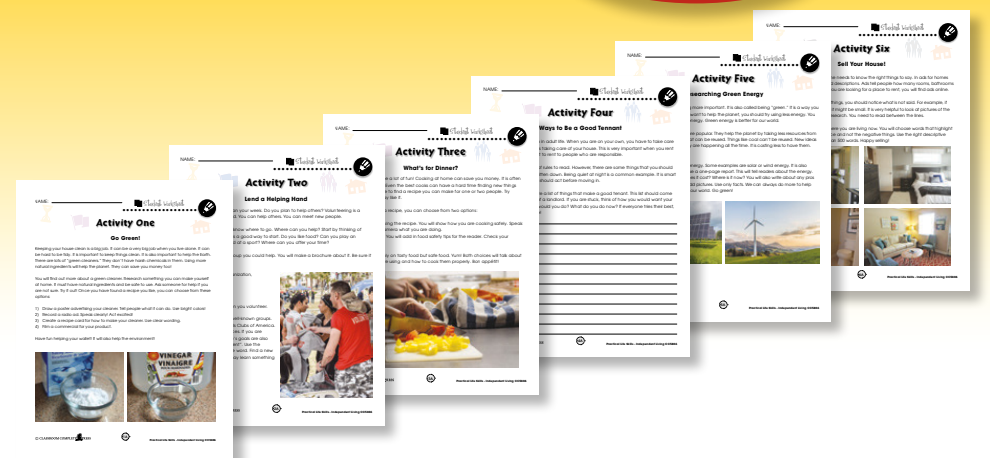
MINI POSTERS

23

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A Place to Live

1. Dylan is moving into his first apartment. What are three things he should ask his landlord?



2. Sebastián likes to golf and has a dog. What are some things his apartment should have? What things should be nearby?

3. Finish each sentence with a word from the list.

mortgage application lease rent electricity landlord

- a) You have to fill out an _____ if you want to rent a home.
- b) _____ is due each month to live in a house or apartment.
- c) Your _____ will fix the building and the place you rent.
- d) You will have to pay for _____, water and gas.
- e) A _____ is from a bank to help you buy a house.
- f) A _____ is a contract to rent an apartment.



A Place to Live

When you get a home, you can choose to buy or rent. There are good and bad things with both. Renting means you pay someone money each month to live in your home. You do not own the home. Buying a house can be expensive. You will get a loan to buy the house. You will pay the money back each month. This loan is called a mortgage. The home is yours as long as you pay the bills. Be sure to think of all pros and cons before you move!

Budget Tip
When you rent, you do not have to fix things. When you buy, you will have to fix things on your own and pay taxes.

Renting

- Pay rent each month
- No repairs
- No taxes
- Do not own the home
- Must sign a lease
- Electricity, water and gas sometimes included

Buying

- Pay mortgage each month
- Repairs
- Taxes
- Own the home
- Electricity, water and gas extra

Madison is moving into her own place. She is trying to decide what she can afford. She can spend \$900 a month. Help her choose whether renting or buying is better for her.

Renting an Apartment	Buying a House
Rent: \$700 / month	Mortgage \$650 / month
Electricity, Water and Gas: included	Electricity, Water and Gas: approx. \$150 / month
Parking: free	Parking: free
Deposit: \$100 one time	Deposit: none
	Taxes: \$120 / month
Total:	Total:

Which option should Madison choose? Circle one: RENT BUY



A Place to Live

1. a) Which of these things are NOT important for a home?

- A Close to work.
- B A yard for a pet.
- C Nice paint.
- D Locks on the door.

- b) Which of these should NOT be in your budget for a home?

- A Clothes
- B Electricity
- C Rent
- D Insurance

2. Below are steps in choosing a place to live. Put them in the right order.

- _____ Look online for available places.
- _____ Pay the rent.
- _____ Create a budget.
- _____ Make a pros and cons list.
- _____ Get insurance.
- _____ Move in.



A Place to Live

3. Yuka has decided to buy a house. She knows what town she wants to live in. Yuka has found a real estate agent to help her look. What are three things she must decide before she buys a house?

Graphic Organizer

4. Use the graphic organizer on page 12 to make a pro/con list.

When you are looking for a place to live on your own, you must think about many things. It can be hard to know what is best about an apartment. An easy way to decide is to make a pros and cons list. Find three apartments that you could rent near you. For each place, make a list. Use the lists to make the best choice for you to live. Some things may carry more weight than others. For example, you may think that cheap rent is worth more than one point. When you add up the points, you will know the best choice. Use actual dollar amounts when possible. Imagine you will move into one. When you are finished, you will decide which home would be best for you.

Week at a Glance

Living on your own can be hard. Even if you have roommates, there are lots of things you need to do. Stay organized! You don't want to leave the house and find out you forgot your phone! If you don't have a system, it is easy to forget events. It is very inconvenient to miss a dentist appointment. How embarrassing!

It is easy to stay on track. You know there are different things you need to do. Some of these things you must do every day, like the dishes. Some things you need to do once a week, like take out the garbage. Some things only happen once a month, like paying the rent. One good way to keep organized is to have a schedule. There are many ways to do this. Some people use their phones, others use paper.

For this task, you will make a schedule for the week. It will be a paper version. This schedule breaks each day of the week into morning, afternoon, and night. Write everything you are going to do this week. Once you get used to a paper copy, try it on a device.

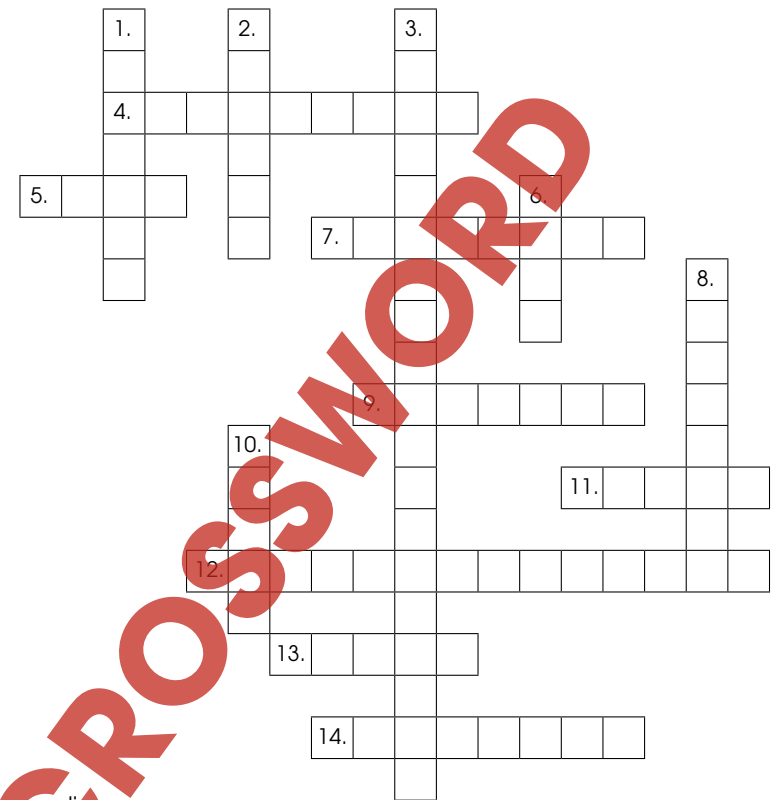
It can be helpful to color code. This means marking different things with its own color. For example, all chores will be red. Meeting friends could be in green. There is no wrong answer. Some people like to add drawings. Don't forget the fun things! Don't forget to make time for friends. Use this schedule to see where you have some extra time. You can use this time to have more fun! Have a great week!

	Morning	Afternoon	Night
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			

Crossword Puzzle!

Word List

alarm
community
conserve
fare
first responder
internal
temperature
license
mortgage
rent
route
sanitary
service
symbol
toxic



Across

- The area where you live.
- This is paid each month for an apartment.
- When something is very clean.
- A _____ provided to deliver food.
- This warns of danger.
- This person comes to help in an emergency.
- A bus travels this.
- Borrow money to buy a house.

Down

- You need this to drive.
- A picture that stands for something.
- How to check when meat is safe to eat.
- The cost to ride the bus.
- To use less of something.
- This means it is dangerous to people.

Comprehension Quiz

Part A

1. Put a check mark (✓) next to the answer that is most correct.

a) Which of these is NOT important when you look for a house?

- A Color of paint.
- B Size of kitchen.
- C Location.
- D Number of bedrooms.

b) What should you always cook to an internal temperature?

- A Chicken
- B Carrots
- C Onions
- D Bread

Part B

Circle TRUE if the statement is TRUE or FALSE if it is FALSE.

- Being green is expensive.
TRUE FALSE
- You should tell strangers your address.
TRUE FALSE
- Lock your door when you leave home.
TRUE FALSE
- You should always know where you are when out.
TRUE FALSE
- A flame symbol means fire.
TRUE FALSE
- A fare is the price to ride a bus.
TRUE FALSE

What's in a Lease?

Lease and Rental Agreement

THIS AGREEMENT made this ____ Day of _____, _____, by and between _____, herein called "Landlord," and _____ herein called "Tenant."

1. PREMISES & AGREEMENT TO LEASE:

Landlord hereby agrees to rent to Tenant the dwelling located at _____ under the following terms and conditions.

2. TERM:

Tenant agrees to lease this dwelling for a fixed term of _____ beginning _____ and ending _____. Upon expiration, this Agreement shall become a month-to-month agreement AUTOMATICALLY.

3. RENT:

Tenant agrees to pay Landlord as base rent the sum of \$_____ per month, due and payable monthly in advance on the 1st day of each month during the term of this agreement. The first month's rent is required to be submitted on or before move-in.

4. LATE FEE:

Rent paid after the 1st day of each month will be deemed as late; and if rent is not paid within _____ days after such due date, Tenant agrees to pay a late charge of \$_____.

5. UTILITIES:

Tenant is responsible for payment of all utility and other services for the dwelling.

6. SECURITY DEPOSIT:

Tenant hereby agree to pay a security deposit of \$_____ to be refunded upon vacating, returning the keys to the Landlord and termination of this contract according to other terms herein agreed. This deposit will be held to cover any possible damage to the property.

Landlord Signature

Landlord Full Name

Date

Tenant Signature

Tenant Full Name

Date

Guarantor Signature

Guarantor Full Name

Date



A Place to Live

1. a) Which of these things are NOT important for a home?

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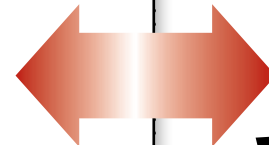
_____ Pay the rent.

_____ Create a budget.

_____ Make a pros and cons list.

_____ Get insurance.

_____ Move in.



1.

a) C

b) A

2.

1

5

2

3

4

6

10

EASY MARKING ANSWER KEY





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_____ Landlord Signature	_____ Landlord Full Name	_____ Date
_____ Tenant Signature	_____ Tenant Full Name	_____ Date
_____ Guarantor Signature	_____ Guarantor Full Name	_____ Date