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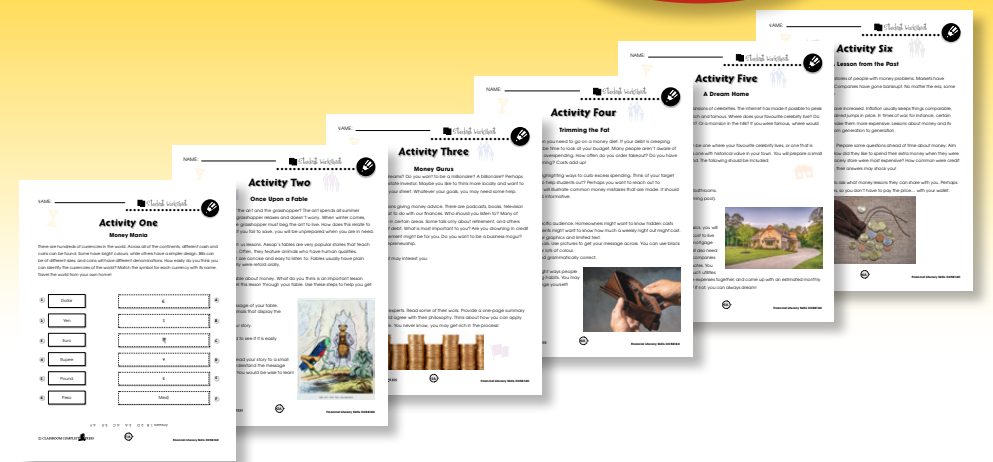
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## Home & Car

1. Kylie is buying a new car. Her insurance will cost more money. Her friends say she should research other companies to get a good deal. She feels guilty about leaving her insurance company. Should she shop around?



\_\_\_\_\_

2. Lucas lives in a two-bedroom house. He is going to college. Lucas finds it hard to pay his mortgage each month. He wants to get a roommate to help with the bills. Is this a good idea?

\_\_\_\_\_

\_\_\_\_\_

3. With a straight line, connect each word on the left with its meaning on the right.

1 Appreciate	A set of actions that are followed regularly.	A
2 Coverage	Something to motivate or encourage.	B
3 Protect	To look after; to care for.	C
4 Expenses	To be grateful for, to increase in value.	D
5 Maintenance	A certain amount of protection.	E
6 Routine	Costs, bills, debt payments.	F
7 Incentive	Repairs, keeping things in good working order.	G



## Home & Car

Owning a home is one of the biggest purchases in your life. Even if you get a great deal, it is still a ton of money! Most people save for many years to have a down payment. Your mortgage payment is often one of the biggest parts of your budget.

### Ways to Know You're a Responsible Home Owner:

- Do you pay your mortgage on time?
- Do you pay your yearly property taxes?
- Is your insurance **coverage** enough?
- Are things being kept in good working order?
- Do you have money saved in case something needs to be fixed?

Maintaining a home is hard work. Not only do you have to keep with everyday things like cleaning, but you must think ahead. Big items around your house may break. Furnaces, stoves, plumbing—they all can cause huge problems! You should have some money set aside in case of an emergency. With money saved, you can fix the problem right away before it gets bigger.

Home insurance is **crucial** to owning a home, it **protects** you from things beyond your control. For example, if a forest fire destroys your home, insurance will help you **rebuild**. Your monthly payments help protect you in case of a problem, even if it's years down the road.

Keeping your home in good shape and properly taken care of will pay off later. If you decide to sell your home, buyers will **appreciate** all your hard work. So, think twice before you complain about mowing the lawn!

Kokoro just bought her first home. Although it was a great price, there are a lot of things to fix up. She knows it is important to keep things running smoothly to prevent further damage. Kokoro feels overwhelmed with how many jobs there are at her new place. Put the To-Do list in order of most important to least important.

- a) Paint the bedroom walls.
- b) Fix the broken pipe under the kitchen sink.
- c) Trim the bushes overhanging the sidewalk.
- d) Tighten the toilet seat.
- e) Repair the broken board on the front step.



## Home & Car

1. Read the following statements. Answer TRUE if the statement is true, or FALSE if it is false.

- a) Insurance companies charge you for taking care of your home.  
TRUE FALSE
- b) Always try to do car repairs yourself to save money.  
TRUE FALSE
- c) Your electricity service may stop if you don't pay your bills.  
TRUE FALSE
- d) A mortgage can be paid biweekly or monthly.  
TRUE FALSE
- e) Driver's Education will teach you how to avoid speeding tickets.  
TRUE FALSE
- f) If you buy a house, it will be more difficult to find insurance for a car.  
TRUE FALSE

2. Rank the following in order of most important (1) to least important (5) when you are a home owner.

- a) Having a nice mailbox.
- b) Ensuring there are no gas leaks in your home.
- c) Paying your mortgage on time.
- d) Replacing all the old carpet.
- e) Fixing a leaky faucet.



## Home & Car

3. Noam is purchasing his first home. He is having difficulty deciding on an insurance company. He lives in an area that is prone to severe thunderstorms. Noam is tempted to go with the cheapest rate, which doesn't have much coverage for wind damage. Is this a good choice for Noam? Should he keep shopping?



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\_\_\_\_\_

### Graphic Organizer

4. Use the graphic organizer on page 12 to keep track of small tasks that need to be done around the house.

What's in your toolbox? Are you prepared to do the maintenance on your living spaces? Do you have any idea of what needs to be done? Many small jobs around the house are easy to do on your own. There are many tutorials online that can show you what to do. In many instances, a bit of prevention can save a big problem down the road. For example, if you vacuum the coils of your refrigerator, it will work better and last longer! Cleaning chores also will help your things last longer.

On the graphic organizer, there are some common home maintenance tasks. It is also noted how often they should be done. There is also room to add. List things you know need to be done at your place, and when you would like to do it. It's time to clear that To-Do List!

## Hot Wheels

Are you in the market for a new ride? Perhaps that new car you're eyeing is an electric model. Even if you have no intention of buying a car, think of one you might like to drive. You may like the look of it, but do you know what it would cost?

Choose a car to research. Many websites write consumer reports. These tell buyers what is exceptional about the car and what needs to be changed. For example, some cars rank high in safety but low in agility. What features in your car do you need for your lifestyle? Are you looking for something for all your friends to ride in? Or do you want something eco-friendly?

You will write your own consumer report on a car. It should be a one page, easy-to-read, info sheet. Be sure to include a photo of the car you wish to buy. Be as specific as possible. Your report should include:

- Name of the car.
- Different makes and models.
- Safety features.
- Interior options.
- Fuel economy.
- Price.
- Possible add-ons.

Is your car a great buy? Sometimes reviews can be negative. Simply gather the facts and put them together. Only you can decide if you and your ride will drive off into the sunset!



## Crossword Puzzle!

### Across

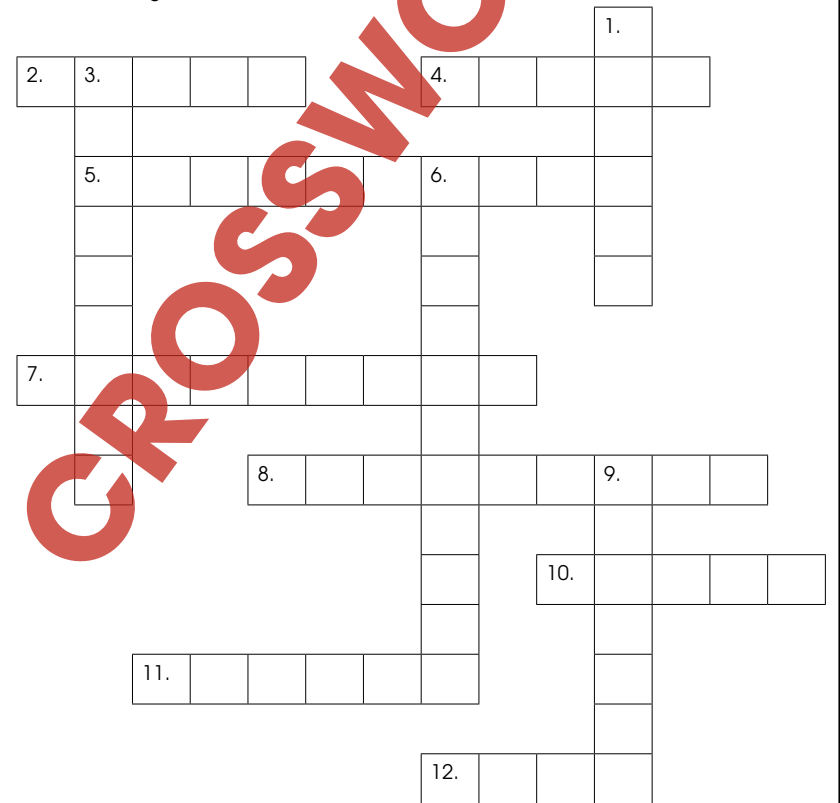
- The conditions of a contract; the rules.
- The worth of something; the amount of money something is worth.
- To come to a common understanding; to make concessions to solve a problem.
- A risk or danger.
- The original price of a loan before interest is charged.
- Committed to a person or cause.
- To run out; to reach the end.
- The percentage of interest charged; a fixed price.

### Down

- An office; a department of government.
- Excluded from the rule; not included.
- Fixing and repairing in order to keep working smoothly.
- Fresh vegetables and fruit.

### Word List

bureau  
compromise  
exception  
expire  
liability  
loyal  
maintenance  
principal  
produce  
rate  
terms  
value



## Comprehension Quiz

### Part A

List 4 keys to a successful negotiation.

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### Part B

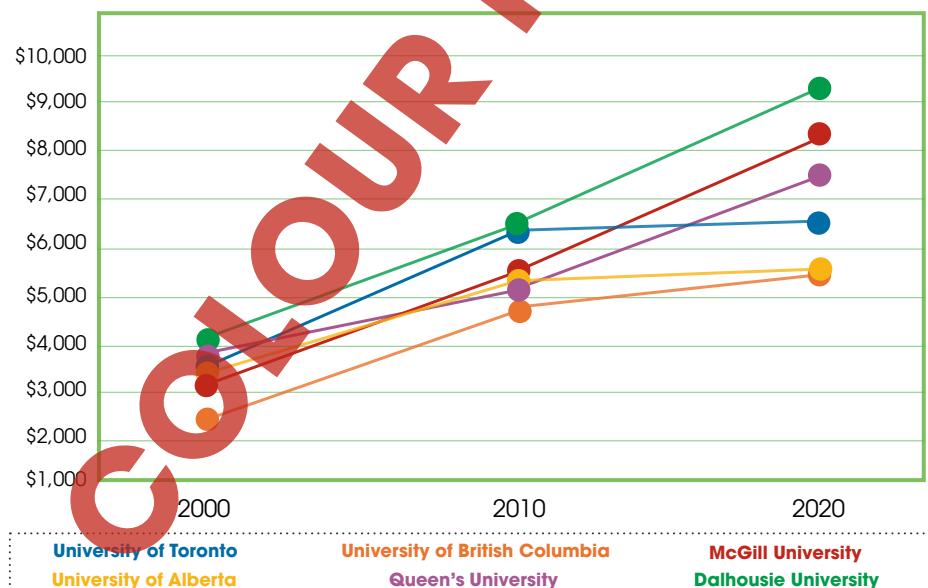
Complete each sentence with a word from the list.

digital    federal    loan    tangible    credit card

- A \_\_\_\_\_ has a predetermined length and payment amount.
- Cryptocurrency exists only on a \_\_\_\_\_ platform.
- In Canada, the \_\_\_\_\_ government collects the goods and services tax.
- Your \_\_\_\_\_ can convert currency after you make a purchase.
- A house is an example of a \_\_\_\_\_ asset.

## Cost of an Education

UNIVERSITY	PRICE IN 2000	PRICE IN 2010	PRICE IN 2020
University of Toronto	\$3,835	\$6,351	\$6,590
University of British Columbia	\$2,295	\$4,700	\$5,506
McGill University	\$3,168	\$5,667	\$8,186
University of Alberta	\$3,551	\$5,318	\$5,690
Queen's University	\$3,951	\$5,165	\$7,302
Dalhousie University	\$4,050	\$6,381	\$9,365

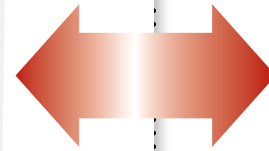




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- f) If you buy a house, it will be more difficult to find insurance for a car.  
**TRUE      FALSE**



1.

- a) FALSE
- b) FALSE
- c) TRUE
- d) TRUE
- e) FALSE
- f) FALSE

2.

- a) 5
- b) 1
- c) 2
- d) 4
- e) 3
- 10**

# EASY MARKING ANSWER KEY

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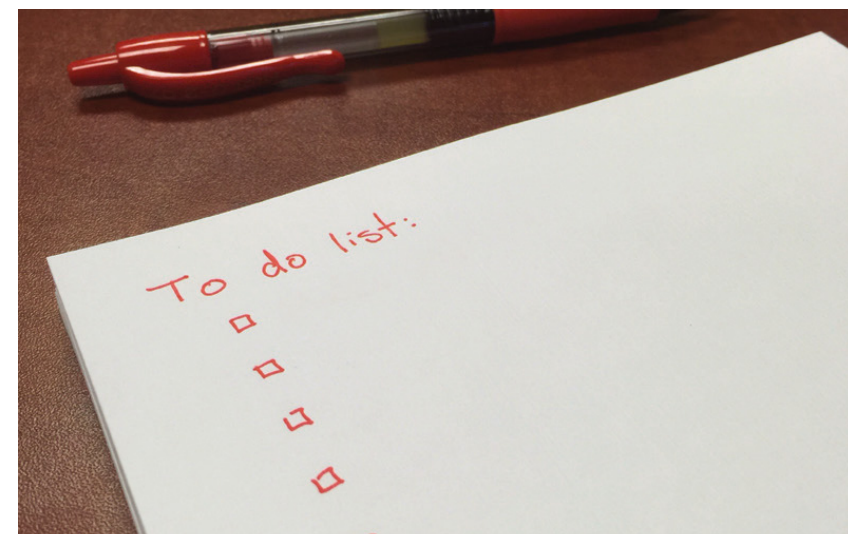
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