

EverFi – Renting vs. Owning Module Worksheet

Program #6

1. Watch the Renting vs. Owning video (It's 3:00 long). Write 3 things you learn.
2. Click on the buttons to learn more about appreciating and depreciating assets. A brief video will appear; then click on each button to watch a brief video. Write 3 things for each.

Type of Asset	Explanation
Depreciating	
Appreciating	

3. Move the slider to see how the value of a house can change over time. Don't write anything.
4. Do the same thing for a car. What happens to the value of a car over time?
5. Explore the pros and cons of renting; a place for this. If it is the chart below.

Issue	Explanation
Renting is More Flexible	
Renters Can't Move Out Early	
Renting Costs Less Upfront	
Must Follow Rules of Lease	

6. Chances are, you're going to start out _____

Everfi Renting Vs Owning Worksheet

G Thomas



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Renting Vs. Owning, 1996 **Rent Vs Own** Jane Hodges, 2012-03-21 Finance and real estate reporter Jane Hodges explains how the housing market works and breaks down all the pros and cons of buying and renting to help consumers make the best choice for their budget market emotional needs and future *Owning Vs. Renting* Abigail K. Patrick, Fann J. Woodward, University of Arkansas (System). Cooperative Extension Service, Kansas State University. Cooperative Extension Service, 1973 Renting Versus Owning and the Role of Income Risk Rainer Schulz, Martin Wersing, Axel Werwatz, 2009 In a world with complete markets and no transactions cost the decision whether to rent or buy a home is separate from a household's professional income risk If markets are incomplete and have frictions however profession specific income risk regional house price risk and mobility needs will interact and should affect the tenure mode choice Using panel data from West Germany we establish homogeneous profession groups and estimate their regional net income risk and regional mobility We then examine the impact of the risk and mobility variables on the tenure mode decision at the aggregate and the individual household level We find that the diversification potential of renting affects the tenure mode choice as do mobility needs Tenure mode choice background risk household mobility

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