








## Leasing or Buying a Home

**Leasing** - you do not pay to **buy** it, instead you make an initial **deposit** to cover damages when you move out and make **monthly** payments for a set period of time.

Leasing	
Benefits	Disadvantages
<b>Flexible</b> , easy to move from place to place	Landlord may <b>terminate</b> contract 
Shorter terms, such as monthly or <b>yearly</b>	<b>Rent</b> may be raised periodically 
Little responsibility for <b>maintenance</b>	<b>Damages</b> come out of your deposit
No worries about property losing <b>value</b>	No ownership, so you can't <b>sell</b> it

**Buying** - you pay for it up-front or over time. If you choose to pay over time, you will likely make a **down payment** and then make payments each month in the form of a **mortgage**.

Buying	
Benefits	Disadvantages
Moving or <b>selling</b> is mostly up to you	Selling a home can take <b>time</b> 
<b>Customizations</b> may be made to the home	Responsible for all the <b>repairs</b> and maintenance 
Renting your home may earn you <b>income</b> 	Potential to <b>lose</b> money when you sell the home 
Potential <b>profit</b> when you sell the home 	

**Upfront Costs** - depend on **where** you want to live and the **type** of home you want to buy

- **Down Payment** - less down payment means a higher mortgage
- **Closing Costs** - **2%-5%** of the purchase price (realtor fees, home appraisal fees, costs to transfer ownership)
- **Inspections** - \$200-\$500, make sure the house is **safe** and in good **condition**

### Mortgage Pre-Approval

Usually, the biggest cost will be your mortgage payments.

People typically get pre-approved for a mortgage **first** (at a financial institution) and then find the right house.

### Mortgage Pre-Approval Letter

- **Down Payment** - the bigger the down payment, typically the smaller the loan
- **Loan Term** - the period of time over which you pay the entire amount, often **15** or **30** years; the longer the term, the lower your payments may be, but the more you may pay in **interest** over time
- **Loan Interest** - the fee the lender charges to use their money; part of your monthly **payment** goes toward paying the interest; typically the better your **credit score**, the lower your interest rate may be

# Everfi Financial Literacy Module

**Jeffry Madura, Michael Casey, Sherry  
Roberts**



## **Everfi Financial Literacy Module :**

The Top Books of the Year Everfi Financial Literacy Module The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the captivating narratives that have charmed audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Everfi Financial Literacy Module : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Everfi Financial Literacy Module : Delia Owens' "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papan, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and thrilling novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

<https://staging.conocer.cide.edu/public/publication/HomePages/Links%20With%20The%20Past.pdf>

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