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EverFi – Module 7 – Renting/Leasing versus Owning

I. Difference between owning and renting:

- a. Define Owning:
- b. Define Renting:
- c. Other Terminology:
 - i. Depreciating Asset:
 - ii. Appreciating Asset:
 - iii. Mortgage:
 - iv. Lease:
- d. What are the major differences between owning and renting?
 - i.
 - ii.
 - iii.

II. Mortgages – Terminology

- a. Fixed Rate:
- b. Adjustable Rate:
- c. Balloon Payment:
- d. Default:
- e. Foreclosure:

III. Leasing vs. Buying a Car

- a. What is a lease?
- b. When should you buy?
- c. When should you lease?

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Ensheng Dong



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