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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?

# Everfi Module 7 Renting Vs Owning

**Zhe Xu**



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