




## 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

**Y Pai**



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