




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
Flexible , easy to move from place to place	Landlord may terminate contract 
Shorter terms, such as monthly or yearly	Rent may be raised periodically 
Little responsibility for maintenance	Damages come out of your deposit
No worries about property losing value	No ownership, so you can't sell 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 selling is mostly up to you	Selling a home can take time 
Customizations may be made to the home	Responsible for all the repairs and maintenance 
Renting your home may earn you income 	Potential to lose money when you sell the home 
Potential profit 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

Christian Drosten

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name Christian Drosten.

Everfi Financial Literacy Module :

Decoding **Everfi Financial Literacy Module** : Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Everfi Financial Literacy Module** ," a mesmerizing literary creation penned with a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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