

Personal Finance

Chapter 7: The Finances of Housing

EVALUATING HOUSING ALTERNATIVES:

Evaluate available housing alternatives.

Your Lifestyle and Your Choice of Housing:

| Life Situation | Possible Housing Types |
|------------------------------------|--|
| Young single | Rental housing requires limited maintenance activities and offers mobility in the event of a job transfer. Purchase a home or a condominium for potential financial benefits. |
| Single parent | Rental housing provides a suitable environment for children and some degree of home security. Purchase low-maintenance housing that meets the financial and social needs of family members. |
| Young couple, no children | Rental housing offers convenience and flexibility of lifestyle. Purchase housing for financial benefits and to build long-term financial security. |
| Couple, young children | Rental housing can provide appropriate facilities for children in a family-oriented area. Purchase a home to meet financial and other family needs. |
| Couple, children no longer at home | Rental housing offers convenience and flexibility for changing needs and financial situations. Purchase housing that requires minimal maintenance and meets lifestyle needs. |
| Retired person | Rental housing can meet financial, social, and physical needs. Purchase housing that requires minimal maintenance, offers convenience, and provides needed services. |

While personal preferences are the foundation of a housing decision, financial factors may modify the final choice.

Traditional financial guidelines suggest that *“you should spend no more than 25 or 30 percent of your take-home pay on housing”* or *“your home should cost about 2½ times your annual income.”*

Opportunity Costs of Housing Choices:

While the opportunity costs of your housing decision vary, some common trade-offs include:

- The interest earnings lost on the money used for a down payment on a home or the security deposit for an apartment.
- The time and cost of commuting to work when you live in an area that offers less expensive housing or more living space.
- The loss of equity growth when you rent a city apartment to be close to your work.

Like every other financial choice, a housing decision requires consideration of what you give up in time, effort, and money.

Renting vs. Buying Housing:

Mobility is a primary motivator of renters, while buyers usually want permanence.

Personal Finance Chapter 7 Study Answers

Vickie L. Bajtelsmit



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Personal Finance Jane King, Mary Carey, 2014 This new title makes the principles of personal financial planning clear and accessible using engaging case studies and extensive examples to introduce students from a variety of disciplines to an essential set of skills Encouraging students to take control of their finances the book moves through fundamentals including budgeting and managing debt to engage with major issues and life events where financial literacy is key Pedagogical features including learning objectives case studies terminology boxes ponder points examples and questions help the students to develop their practical skills and show them how to make informed financial decisions The text is also supported by an Online Resource Centre Online Resource Centre For students Online updates Links to relevant websites For lecturers Two extended case studies A full set of customisable PowerPoint slides for each chapter Answers to selected exercises in the text

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Table of Contents Personal Finance Chapter 7 Study Answers

1. Understanding the eBook Personal Finance Chapter 7 Study Answers
 - The Rise of Digital Reading Personal Finance Chapter 7 Study Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Chapter 7 Study Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an eBook Platform
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Chapter 7 Study Answers
 - Personalized Recommendations
 - Personal Finance Chapter 7 Study Answers User Reviews and Ratings
 - Personal Finance Chapter 7 Study Answers and Bestseller Lists
5. Accessing Personal Finance Chapter 7 Study Answers Free and Paid eBooks
 - Personal Finance Chapter 7 Study Answers Public Domain eBooks
 - Personal Finance Chapter 7 Study Answers eBook Subscription Services
 - Personal Finance Chapter 7 Study Answers Budget-Friendly Options

6. Navigating Personal Finance Chapter 7 Study Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Chapter 7 Study Answers Compatibility with Devices
 - Personal Finance Chapter 7 Study Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Chapter 7 Study Answers
 - Highlighting and Note-Taking Personal Finance Chapter 7 Study Answers
 - Interactive Elements Personal Finance Chapter 7 Study Answers
8. Staying Engaged with Personal Finance Chapter 7 Study Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Chapter 7 Study Answers
9. Balancing eBooks and Physical Books Personal Finance Chapter 7 Study Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Chapter 7 Study Answers
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance Chapter 7 Study Answers
 - Setting Reading Goals Personal Finance Chapter 7 Study Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Finance Chapter 7 Study Answers
 - Fact-Checking eBook Content of Personal Finance Chapter 7 Study Answers
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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