

Renting vs. Owning

(Mortgages, Interest Rates, Down Payments, Fixed-Rate, Variable Rate, etc.)

Vocabulary Matching

1. Rent
 2. Landlord
 3. Tenant
 4. Lease
 5. Credit score
 6. Down payment
 7. Rented
 8. Interest
 9. Mortgage
 10. Principal
 11. Closed loan
 12. Monthly payment
 13. Variable rate
 14. Term
 15. Interest rate
 16. Mortgage
 17. Property
 18. Equity
- a. to loan for property
 - b. the interest rate and monthly payment stay the same
 - c. the amount of money paid monthly
 - d. household activities such as electricity, water, trash, etc.
 - e. to own property; the money goes to local governments, education, public safety, hospitals, libraries, etc.
 - f. the amount of money that was borrowed or loaned
 - g. the period of time that money is loaned and must be repaid during
 - h. property insurance that covers losses and damages to a property due to fire, flood, etc.
 - i. value of your house minus what you

Renter's Rule Practice

Find the maximum that you should be spending every month. Your income and how often you stated below. 1 year equals 52 weeks. Round to the nearest dollar.

1. \$1800 every month
2. \$800 every two weeks
3. \$2900 every month
4. \$45,000 per year
5. \$42,000 per year
6. \$4400 per month
7. \$1500 every two weeks
8. \$37,000 per year
9. \$25,500 per year
10. \$450 twice a month

Paying the Mortgage

There are different types of mortgage loans. A fixed-rate mortgage is when the interest rate and the monthly payment remain the same. A variable-rate mortgage is when the interest rate and monthly payments may change.

Example: You want to buy a house for \$100,000. You have a down payment of \$20,000. The bank charges you 5% in interest. How much will your monthly payment be? To subtract the down payment from the cost of the house: $\$100,000 - \$20,000 = \$80,000$. Now you match up amount (\$80,000) with the interest rate (5%) to find the payment. The monthly payment is \$500.

Monthly Principal and Interest Payment							
Mortgage Amount	4%	4.5%	5%	5.5%	6%	6.5%	
\$50,000	\$490	\$500	\$510	\$520	\$530	\$540	
\$60,000	\$588	\$599	\$610	\$621	\$632	\$643	
\$70,000	\$686	\$698	\$710	\$721	\$732	\$743	
\$80,000	\$784	\$796	\$808	\$819	\$830	\$841	
\$90,000	\$882	\$894	\$906	\$917	\$928	\$939	
\$1,000,000	\$4900	\$5000	\$5100	\$5200	\$5300	\$5400	

Banker's Rule

When buying a house, some lender's may follow the banker's rule. The banker's rule states that you can borrow up to 2.5 times your annual income.

Example: If you make \$40,000 a year, you can borrow up to \$100,000.

$$\$40,000 \times 2.5 = \$100,000$$

Find out the amount that can be borrowed for each annual income.

Down Payment Practice

You are given the cost of the house and the rate of the down payment. Calculate the down payment.

Cost of House	Rate of Down Payment	Down Payment
1. \$200,000	1%	_____
2. \$205,000	2%	_____
3. \$210,000	3%	_____
4. \$215,000	4%	_____
5. \$220,000	5%	_____
6. \$225,000	6%	_____
7. \$230,000	7%	_____
8. \$235,000	8%	_____
9. \$240,000	9%	_____
10. \$245,000	10%	_____



Renting Vs Owning Quiz

**Michael Taillard, Joseph
Kraynak, Kenneth W. Boyd**



Renting Vs Owning Quiz:

The Unofficial Guide to Buying or Leasing a Car Donna Howell,1998-10-09 More than just dealing with the dealership buying or leasing a car means everything from deciding on a model knowing when to get in on the best seasonal car deals how to choose a great used vehicle where to go for affordable financing and what strategies work in the negotiating process This comprehensive authoritative book covers The lowdown on leasing when is it the right choice The bottom line on achieving the best price and avoiding rip offs The inside scoop on how to evaluate options to make an informed decision

From 0 to 260+ Properties in 7 Years Steve McKnight,2012-06-06 How This Book Will Benefit You 1 Profit From Expert Advice It makes sense to learn from a trusted and qualified source Steve McKnight is a qualified chartered accountant with extensive property investing experience Steve s techniques have been successfully used and applied by tens of thousands of investors 2 Gain The Investing Edge The content is completely new Each chapter contains never before seen information and insights presented in an entertaining and easy to read style 3 Avoid Making Huge Losses Chapter 10 reveals exactly what to do in the event of a property market meltdown Be prepared by taking action while there s still time 4 Maximise Your Property Profits Discover specific and practical strategies together with relevant examples that reveal how other successful investors are making stacks of money from real estate right now 5 100% Satisfaction Guarantee If you don t think reading this will increase your property profits by at least 10 times the cost then send it back for a full refund It s simple you either profit or don t pay You can t lose *Resources in Education* ,1982-04 *FINANCIAL SERVICES* NALINI PRAVA TRIPATHY,2007-06-09 Today with the impact of globalization and liberalization on the world economy new ideas and new thinking dominate the world The financial services sector is no exception to this Being an integral part of the financial system of a modern industrial economy the financial sector has witnessed a proliferation of its functions This well organized easy to read text covers the entire gamut of development that is taking place in the Indian financial services sector Besides providing an extensive coverage of the dynamics of bond market insurance banking services plastic cards bancassurance derivatives and emerging trends of real estate industries the book also offers an in depth knowledge of venture capital lease financing securitization as effective financial instruments In addition the text also gives a detailed account of the principles operational policies and practices of the financial services sector **KEY FEATURES** Pedagogically rich to help students comprehend and apply chapter concepts Comprehensive coverage of Indian financial regulatory bodies and practices Detailed discussions on the working of SEBI and Stock Exchanges both NSE and BSE Highlights latest trends in financial services sector with figures and tables The text is intended for the students of management as well as professionals in the field of financial management Students pursuing professional courses such as ICWA CFA and CA will also find the book useful **It's More Than Money--It's Your Life!** Candace Bahr,Ginita Wall,2004-02-02 Praise for It s More Than Money It s Your Life I ve always thought there should be a Weight Watchers for money Now there is thanks to Ginita Wall and

Candace Bahr Their Money Clubs are simple but brilliant and so much fun These clubs could absolutely change women s attitudes and relationship to money forever Whether you re just starting out or starting over I guarantee this book is one you ll keep and refer to again and again Barbara Stanny author of Prince Charming Isn t Coming How Women Get Smart About Money and Secrets of Six Figure Women Surprising Strategies to Up Your Income and Change Your Life The power of women in groups supporting one another is stupendous The new Money Club is a marvelous and important saga of women getting together to master their futures and achieve their individual and collective dreams It debunks old financial myths and provides a practical pathway to gaining control over critical aspects of our lives Bravo Tom Peters author of Re imagine and In Search of Excellence Smart warm and engaging It s More Than Money It s Your Life brings the seasoned financial expertise of Candace Bahr and Ginita Wall straight into the living rooms and checkbooks of America From its Small Steps to the fresh group problem solving approach the book is guaranteed to motivate women to reach financial goals together and grow on their own David Bach bestselling author of Smart Women Finish Rich and Smart Couples Finish Rich It s More Than Money It s Your Life is a wonderful guide filled with practical and inspiring tips to empower women I especially love the Money Club concept what a great idea and so easy and fun to accomplish Olivia Mellan money coach and author of Money Shy to Money Sure A Women s Road Map to Financial Well Being **1942 New York Insurance Quiz** Jack Piver,1942

Accounting All-in-One For Dummies (+ Videos and Quizzes Online) Michael Taillard,Joseph Kraynak,Kenneth W. Boyd,2022-08-30 A complete and easy to follow resource covering every critical step of the accounting process Learning to love the language of business is easier than you think In the newly revised Third Edition of Accounting All In One For Dummies with Online Practice finance expert Michael Taillard walks you through every step of the accounting process from setting up your accounting system to auditing and detecting financial irregularities You ll enjoy a unified compilation of mini books and online practice and video resources that bring together everything you need to know about accounting into one convenient book and web portal You ll learn to record accounting transactions adjust and close entries prepare income statements and balance sheets and more You ll also get Online instructional videos that describe the modern reality of accounting in the digital age Guidance and instruction on how to make savvy financial decisions to help guide your business in the right direction Advice on how to handle case and make intelligent purchasing decisions Helpful practice quizzes for each topic to help you crunch the numbers Perfect for anyone who s just beginning their career or education in accounting as well as those who just love numbers Accounting All in One For Dummies is also a must read for business owners founders and managers who want to get a better understanding of the financial side of commerce Steve McKnight's Complete Property Investing Set Steve McKnight,2012-06-01 Steve McKnight s Complete Property Investing Set includes From 0 to 130 Properties in 3 5 Years Revised Edition Australia s highest ever selling real estate book and From 0 to 260 Properties in 7 Years Scores of investors have used Steve McKnight s wealth building information to discover how to achieve their

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Simple John B. Pinto, 2024-06-01 Now in its Second Edition Simple The Inner Game of Ophthalmic Practice Success makes even the most complex issues in ophthalmic practice management just that simple This handy guide covers everything from the basics of business planning to esoteric and complex topics unique to ophthalmology Author John B Pinto a world renowned expert on the business of ophthalmic practice has brought his decades of expertise to bear in this high yield handbook Throughout his career he has seen that the most successful practices large or small have learned to see the big picture and keep things simple This book helps practice owners managers and administrators achieve that goal Simple cuts through the details and the minutia of running a practice to refocus on the big picture and the key high impact factors influencing ophthalmic practice success Each chapter addresses a new topic pointing out stumbling blocks and key areas to focus on so practice owners and managers can stick to their strategic goals With a foreword by Dr Richard Lindstrom and hundreds of management pearls throughout Simple The Inner Game of Ophthalmic Practice Success Second Edition takes the guesswork out of running an ophthalmic practice From data analytics to the ins and outs of administration John B Pinto makes practice management simple

Business Law Nickolas James, 2024-10-28 Designed specifically for business students James Business Law 7th Edition provides a comprehensive introduction to the fundamentals of business law Tailored to accommodate the initial encounter with legal principles for business students this textbook offers a clear and accessible pathway into the realm of law Unlike traditional texts from leading legal publishers Business Law 7th Edition prioritizes a practical approach emphasizing real world applications over doctrinal intricacies By demystifying complex legal concepts and presenting them within a business oriented framework this textbook equips students with the necessary foundation to navigate the legal landscape with confidence

Telephone Engineer & Management , 1970-07

Ophthalmic Leadership John B. Pinto, 2024-06-01 Ophthalmic practices have many types of leaders functioning at all levels of the organization Ophthalmic Leadership A Practical Guide for Physicians Administrators and Teams Second Edition can provide each of these leaders with the tools to be more decisive motivating and effective John B Pinto America's most published author on the business of ophthalmology has firsthand experience with the best and worst practice leadership habits from his decades of experience as an ophthalmic practice consultant He has coached countless physician and lay leaders to the next level of their careers Together with his team of more than 20 expert contributors Pinto covers every aspect of leadership in ophthalmology no matter the size of the practice or the current experience of the team Chapters include What Do You Believe in Developing a List of Core Values for Your Practice Grooming and Moving Line Staff Up to

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Money 101 Christopher D. Hudson,Carol Smith,2013-05-01 Do you want better finances but need a little practical how to help Then you definitely need Bible Guides for Life Money 101 This easy to understand graphically enhanced reference is perfect for people of any age providing information on creating and adhering to a budget saving and investing tithing taxes insurance and retirement planning loans and debt attitudes toward money and much more Best of all it s written in a fun lighthearted manner that makes the hard work of managing finances fun If you ve struggled with money matters don t worry You re not alone and this book can help

Data User News ,1985

Life Unscripted: What You Should Have Learned in High School David Webb,2025-04-09 Life doesn t come with a manual Many of us leave high school feeling unprepared for the realities of adulthood Whether it s managing finances nurturing relationships or taking care of our mental and physical well being the transition into adulthood can be overwhelming Life Unscripted What You Should Have Learned in High School is designed to fill in those gaps offering practical advice and real world strategies to help you thrive This book isn t just about memorizing facts it s about developing skills and habits that will empower you to handle life s challenges with confidence Each chapter dives into an essential aspect of adulthood from managing money to building strong relationships maintaining mental health and making informed decisions While each topic is unique several key themes will appear consistently throughout the book These core principles are the foundation of personal growth responsibility and success

Blackwell's Five-Minute Veterinary Practice Management Consult Lowell Ackerman,2006-08-30 Blackwell s Five Minute Veterinary Practice Management Consult is a comprehensive one stop reference text on all things management related from understanding the marketplace in which veterinarians practice to appreciating hospital finances to the nuts and bolts of marketing services for a veterinary practice Topics are covered in a thorough but concise format and provide invaluable information for practice owners administrators associates and staff Key Features follows the popular Five Minute Veterinary Consult structured format consistency of presentation makes for easy information retrieval focus is on practical rather than theoretical solutions for veterinary practice issues Provides examples within relevant topics Sections include The veterinary marketplace Client relationship management Communications Financial management Cash management Human resources Marketing management Operations management Administrative management Practice safety Legal Issues Planning Decision making Facility management design and construction Plus appendices list of abbreviations glossary and more

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Graduation Beth Hood, James Hood, 2008 An entertaining interactive guidebook this volume is designed to provide young adults with a simple model they can use to create a solid vision for their future and ideally map out a life of their dreams Careers Job Opportunities

Tax Advantages of Owning Real Estate Fred Crane, 2007-05 Written for real estate licensees attorneys investors and owners with emphasis on California transactions the objective of this book is to fully provide buyers owner operators and sellers of real estate complete knowledge of the federal tax consequences that accompany all real estate transactions For buyers owners and sellers of homes business premises income producing properties and investment real estate it is crucial to understand and apply tax rules in their real estate transactions For brokers or agents this book will aid in giving clients knowledgeable advice regarding the tax consequences of real estate transactions On completion of this book brokers and agents will be able to competently articulate various income tax consequences analyze the application of federal tax rules to various real estate transactions use worksheets to back up their advice and represent buyers and sellers on ever higher valued properties

Honor Bound Stuart I. Rochester, Frederick T. Kiley, 1998 Honor Bound is the result of a fruitful collaboration between Stuart I Rochester and Frederick Kiley In examining the lives of the prisoners in captivity it presents a vivid sensitive sometimes excruciating account of how men sought to cope with the physical and psychological torment of imprisonment under wretched and shameful conditions It includes insightful analyses of the circumstances and conditions of captivity and its varying effects on the prisoners the strategies and tactics of captors and captives the differences between captivity in North and South Vietnam and between Laos and Vietnam and analysis of the quality of the source materials for this and other works on the subject

Own Your Education! Megan Stone, 2014-02-07 Success in any endeavor is not a matter of luck fate or happenstance And that is just as true about succeeding at school This book will help you learn to look at your school experience from a new vantage point one that allows you to increase your motivation and commitment build your confidence and take control over your educational experience instead of depending on others to get you where you want to go How You ll learn to take ownership over your education When you take ownership and only then you will succeed and you will be more likely to succeed in other arenas of you life as well This book will teach you how to do that and do that well

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