# 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<br>mobility in the event of a job transfer<br>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,<br>no children             | Rental housing offers convenience and flexibility of lifestyle<br>Purchase housing for financial benefits and to build long-term<br>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<br>no longer at<br>home | Rental housing offers convenience and flexibility for changing<br>needs and financial situations.<br>Purchase housing that requires minimal maintenance and meets<br>lifestyle needs.       |
| Retired person                           | Rental housing can meet financial, social, and physical needs<br>Purchase housing that requires minimal maintenance, offers<br>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 Answers**

**E. Thomas Garman** 

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relevance while diagrams and activities help distil complex issues into digestible form Keeping a text in this area up to date was always going to be a critical and monumental challenge The editors have done a timely and impressive job Professor Peter Howells Centre for Global Finance UWE Bristol Personal Finance addresses a particular gap and the overview is impressive Steve McKay Bristol University Personal Finance Research Centre What distinguishes this book is that it focuses not only on what you need to know about personal finance but also on what you might be interested in knowing about the socio economic context in which financial decisions are made it makes the text more useful for an academic course and certainly makes for interesting reading Jane King Oxford Brookes University Personal Finance presents the subject of financial planning in an intellectually stimulating way which links theory to practice and is comprehensible to both the student and the layperson James Mallon Napier University Second edition of this successful introductory personal finance text published in association with the Open University Its innovative approach of distilling important but complex concepts into a useable form and relating them to actual experience make it a must have book for anybody that wants their money to work as hard as they do Personal Finance E. Thomas Garman, 1999-10 The Economics of Public-Private Partnerships Eduardo Engel, Ronald D. Fischer, Alexander Galetovic, 2014-09-15 Governments typically build and maintain public infrastructure which they fund through taxes But in the past twenty five years many developing and advanced economies have introduced public private partnerships PPPs which bundle finance construction and operation into a long term contract with a private firm In this book the authors provide a summary of what they believe are the main lessons learned from the interplay of experience and the academic literature on PPPs addressing such key issues as when governments should choose a PPP instead of a conventional provision how PPPs should be implemented and the appropriate governance structures for PPPs The authors argue that the fiscal impact of PPPs is similar to that of conventional provisions and that they do not liberate public funds The case for PPPs rests on efficiency gains and service improvements which often prove elusive Indeed pervasive renegotiations faulty fiscal accounting and poor governance threaten the PPP model Introduction to Personal Finance John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals Private Finance, Public Power Peter Conti-Brown, Sean H. Vanatta, 2025-06-24 The strange and contested evolution of the management of banking risk Banks in America are private institutions with private shareholders boards of directors profit motives customers and competitors And yet the public plays a key role in deciding what risks are taken as well as how when and to what end Public private negotiations over financial governance has evolved into an essential ecosystem of banking risk management In

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