

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 Guide Answers

E. Thomas Garman



Personal Finance Chapter 7 Study Guide Answers:

The book delves into Personal Finance Chapter 7 Study Guide Answers. Personal Finance Chapter 7 Study Guide Answers is a crucial topic that must be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Personal Finance Chapter 7 Study Guide Answers, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Personal Finance Chapter 7 Study Guide Answers
 - Chapter 2: Essential Elements of Personal Finance Chapter 7 Study Guide Answers
 - Chapter 3: Personal Finance Chapter 7 Study Guide Answers in Everyday Life
 - Chapter 4: Personal Finance Chapter 7 Study Guide Answers in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, this book will provide an overview of Personal Finance Chapter 7 Study Guide Answers. This chapter will explore what Personal Finance Chapter 7 Study Guide Answers is, why Personal Finance Chapter 7 Study Guide Answers is vital, and how to effectively learn about Personal Finance Chapter 7 Study Guide Answers.
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 6. In chapter 5, the author will draw a conclusion about Personal Finance Chapter 7 Study Guide Answers. This chapter will summarize the key points that have been discussed throughout the book.
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