



**Lesson Five**

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Living On Your Own

# living on your own websites

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## websites for living on your own

The following websites can provide students and others with current information, assistance, and data related to this lesson. Web addresses ending in “com” are commercial; “.org” are nonprofit; and “.gov” are government.

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Bankrate.com

**bankrate.com**

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Jump\$tart

**jumpstart.org/realitycheck**

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U.S. Dept. of Housing  
& Urban Development

**hud.gov**

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# living on your own lesson outline

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## overview

“I can’t wait to leave home and be on my own!”

Most teenagers are eager to experience the freedom of living on their own. Few teenagers have any idea of the costs and responsibilities of such a move. This lesson provides a “reality check” for students as they examine the costs of moving, setting up, and maintaining a household.

Lesson 5 begins with an investigation of the costs of buying furniture and appliances for a two-bedroom apartment. Next, students consider the costs of a move and additional moving-in expenses associated with renting an apartment. A sample lease form for an apartment rental is included to familiarize students with the format and elements of a legal contract. This material can help students develop an awareness of and caution about leases (or other contracts) before they sign them.

This lesson concludes with a review of the budgeting process. It encourages students to carefully consider various fixed and flexible expenses to help them determine how much they can afford to pay for rent. It also outlines the monthly costs for living in an apartment.

Suggested teaching strategies, teaching notes, activities, slides, and short quizzes are linked to student objectives. Additional ideas to help students practice and generalize skills learned in “Living on Your Own” to real life situations are included at the end of the lesson.

## student performance goal:

- The student will increase his/her awareness of the costs and responsibilities of living independently.

## lesson objectives: the student will...

- 5-1** estimate expenses associated with moving and setting up a household.
- 5-2** identify responsibilities of a tenant and a landlord.
- 5-3** set up a budget for maintaining a household that includes rent, utilities, and living expenses.

# living on your own teaching notes

**5-1** The student will estimate expenses associated with moving and setting up a household.

## how much does it cost to set up and furnish a two-bedroom apartment?

### 1. bedroom furnishings

- As a homework assignment, have students list all the furnishings in their bedroom. With their parent's help, have students estimate the total cost (worth) of the furniture, rugs, linens, and creature comforts. (activity 5-1a)
- Discuss their findings. Were they surprised by the total cost?

### 2. other household furnishings

- Ask each team to choose a room in an apartment. Choices include kitchen, dining room, bedroom, living room, and bathroom.
- Ask each team to research how much it would cost to furnish and equip that room. Have students obtain information on the typical costs of these items by using furniture and housewares store advertisements and the internet. Encourage students to look at various alternatives, including secondhand stores, garage sales, donations from relatives, etc.
- Have teams prepare a summary of their findings, including an itemized list of what they would buy, the estimated cost of each item, the source for each item, and the total cost of furnishing and equipping their room. Have all teams present their findings to the class.
- Discuss students' findings, and as a class, brainstorm ways to cut costs.



student activity 5-1a



discussion



internet

## how much does it cost to move in?

- Before beginning their research, ask students to guess how much they think it might cost to move into an apartment. Have each student write down an estimated figure.
- Have students use the phone book, Yellow Pages, or Internet to find moving companies and truck rental companies. Get estimates for renting a truck or hiring movers. Write down the figures. (slide 5-1a)



slide 5-1a

# living on your own teaching notes

- Using community-based rental ads, such as Apartment Finder, have students collect figures on average rents and moving-in costs for their area. Using the slide, write the costs down and add them. (slide 5-1b)
- Use the information that students gathered on the costs of individual room furnishings. Write down and add those figures. (slide 5-1c)
- Finally, add the figures from the previous totals to determine how much it will cost students to move into an apartment. (slide 5-1d) Compare the figure arrived at as a group with the students' initial, individual estimates. Are they surprised? Which student's estimate was closest?



slide 5-1b, 5-1c

## how much does it cost to set up and move into a two-bedroom apartment?

ways to cut costs:

- Used equipment and furniture
- Secondhand stores
- Donations from relatives
- Used items advertised in local newspaper

add it all together:

1. moving costs

- Renting a truck
- Hiring movers

2. moving-in costs may include:

- Rent for first month
- Rent for last month
- Cleaning deposit
- Security deposit
- Utilities deposit
- Telephone deposit

3. cost of furnishing and equipping an apartment:

- Bedroom #1
- Bedroom #2
- Living room
- Dining room
- Kitchen
- Bathroom
- Other

4. total cost



slide 5-1d

# living on your own teaching notes

## 5-2 The student will identify responsibilities of a tenant and a landlord.

### what are your responsibilities as a tenant?

- Define the terms that students would be likely to find in a lease or rental agreement (slide 5-2).
- Read and discuss a lease (slides 5-2a and 5-2b) to familiarize students with the style of language used in legal documents. As a group activity, help students understand the major points of the contract by answering questions together using a printed copy of the lease (activity 5-2b).
- Define “negligent conduct.” Explain that a landlord is liable when a tenant or visitor is injured on his rental property due to his carelessness. It is important for tenants to have a clear understanding regarding which areas of the rental property the landlord is responsible for maintaining. For example, if the landlord is responsible for maintaining all outdoor walkways, his negligence in clearing ice and snow could cause a serious fall. Have students cite other examples of negligent conduct, such as failing to repair a broken step, faulty hinges on doors, or leaks in the roof that leave puddles in hallways.
- Discuss responsibilities of a tenant (slide 5-2c).
- Stress that tenants must keep their living quarters clean and sanitary. As a class, list regular housekeeping duties necessary to maintain an apartment: scrubbing showers and bathroom fixtures, wiping kitchen appliances, vacuuming floors, dusting furniture, removing trash. Remind students that they should thoroughly clean an apartment before moving out.
- Discuss potential situations that could make it difficult for tenants to fulfill their rental agreements (e.g. change in employment, illness, roommate troubles, etc.). Tell students they must notify the landlord immediately if there is a problem. A tenant should always put any complaint, agreement, or notice in writing to avoid misunderstandings or disputes. Discuss a sample notification letter (slide 5-2d). How do students think a landlord would likely respond to a letter of this sort?
- Have students practice writing letters to a landlord about a problem situation. Stress to students that letters should be neatly written or typed and facts should be presented in a concise and courteous



slide 5-2, 5-2a, 5-2b



student activity 5-2a



slide 5-2c, 5-2d

# living on your own teaching notes

manner. Keep the sample letter on the slide to aid students in formatting their letters on the lined sheet (activity 5-2b). Have students read their completed letters aloud and discuss them as a group.

- Discuss responsibilities of a landlord (slide 5-2e).
- Stress to students that rental problems are best avoided by understanding the terms of the lease and by keeping lines of communication open. Advise students to keep copies of all agreements and ask for repairs in writing. If talking to the landlord doesn't resolve a problem, tenants can call their city manager's office to ask about a local dispute resolution service that handles landlord-tenant mediation matters. In the event of an injury caused by a landlord's negligence, a tenant can file a personal injury lawsuit or sue for property damage.



discussion



slide 5-2e

## lease

What a lease looks like and what it usually contains:

- Length of lease
- Amount of rent per month
- Date rent must be paid
- Names of tenant and landlord
- Address where rent is to be sent



slide 5-2a, 5-2b

## terms you should know

- **Tenant** – one who pays money to live in a building (renter)
- **Landlord** – the owner of a property or building
- **Lease** – a rental agreement between a tenant and a landlord
- **Term** – the length of time of the lease
- **Rent** – money paid to the landlord by the tenant
- **Premises** – the grounds and apartment building
- **Default** – to fail to fulfill an agreement
- **Negligent conduct** – an act of carelessness



slide 5-2

## lesson 5 quiz: leases and landlords



quiz 5-2

# living on your own teaching notes

**5-3** The student will set up a budget for maintaining a household that includes rent, utilities, and living expenses.

## the costs of living on your own

- Divide students into teams of two or three people. The students in these teams are now “roommates.”
- Assign a realistic income to each student and give each team a budget sheet.
- Using the blank budget sheet, have each student set up a budget that includes the fixed and flexible expenses associated with leaving home and living on one’s own (Activity 5-3a).
- Stress to students the importance of putting money aside to cover the cost of utilities. Discuss the serious consequences of paying for utility bills late or missing payments, such as late fees or having services disconnected, with severe fines to re-establish services.
- Have students use figures they developed for activity 5-1a-c to complete items related to moving and furnishing costs.
- As a class, discuss the budgets prepared by each team. How much money would the team need to move? How long would it take them to save the money? What types of flexible expenses did they include in their budget? Given their income and their personal lifestyle preferences, how long could they stay within their budget? How many students included savings in their budgets? Remind students they should be saving 10% of their incomes.



student activity 5-3a



discussion

## preparing a budget

1. Income (assign)
  - Current
  - Expected income in the next few months
  - Expected income in the next year
2. Typical fixed monthly expenses (a review)
  - Rent
  - Car payment
  - Car insurance
  - Credit card payments



slide 5-3a



# living on your own teaching notes

3. Typical flexible monthly expenses (a review)
  - Food
  - Utilities
  - Transportation (gas, oil, bus fare, etc.)
  - Clothing
  - Entertainment
  - Personal items
  - Gifts
4. Moving-in costs (from activity 5-1a-c)
5. Moving costs (from activity 5-1a-c)
6. Cost of furnishing an apartment (from activity 5-1a-c)

## lesson 5 quiz: vocabulary



quiz 5-3

# living on your own

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## **additional activities for practice and generalization of concepts related to living on your own:**

- As a class or individually, have students put together an “Apartment Furnishings” scrapbook. Ask students to browse furniture ads and catalogs and clip selected pictures to design and decorate a specific room on each page. Ask them to note the price of each item on the page with a total cost for the “room” listed at the bottom of the page. The finished scrapbook should resemble a furniture showroom of various decorating styles. Encourage students to be creative – price is no object for this activity!
- Have students interview family and friends about their experiences with renting an apartment. Students can ask questions and take notes on subjects such as: how much it costs to rent an apartment; how costs are divided among roommates; the pros and cons of having roommates; what it costs to furnish an apartment; tips about maintaining a budget. Compile their findings into a “Renter’s Handbook.”
- Have students check newspaper or Internet listings for nearby apartment rentals. Take a field trip to visit some selected apartment buildings. Have students make observations and take notes. They can compare rental units based on: financial aspects, location, building exterior, building interior, apartment layout and facilities. (see activity sheet)
- Take a field trip to a local utility company or invite a representative to come speak to your class. Have a representative talk about the procedures used to connect utilities, utility rates, and additional fees associated with installation.
- Obtain a variety of sample leases for apartment rentals. Compare the documents and help students locate pertinent information in each.



## lesson 5 quiz: leases and landlords

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**choose the correct answer.**

1.   c   **The agreement between a tenant and a landlord is a:**
  - a. security deposit.
  - b. rental unit.
  - c. lease.
  - d. deed.
  
2.   b   **A lease is designed to protect the rights of both a tenant and:**
  - a. a renter.
  - b. a landlord.
  - c. a roommate.
  - d. the premises.
  
3.   a   **The length of time that a lease is in effect is the:**
  - a. term.
  - b. rent.
  - c. default.
  - d. premises.
  
4.   b   **Your landlord doesn't shovel the snow and ice off the steps to your apartment. He is showing:**
  - a. his rights as a landlord.
  - b. negligent conduct.
  - c. that he expects you to shovel.
  - d. that he takes good care of the premises.
  
5.   c   **You are renting an apartment. The faucet in your shower leaks. Who is responsible for fixing it?**
  - a. you are, because you signed a lease
  - b. your roommate
  - c. your landlord
  - d. both you and your landlord



## lesson 5 quiz: vocabulary

**choose the correct answer.**

1.   *a,d*   **Rent payment is commonly considered a:**
  - a. moving-in cost.
  - b. cost that doesn't need to be budgeted for.
  - c. flexible living expense.
  - d. fixed living expense.
  
2.   *c*   **When you rent an apartment, a common flexible expense is:**
  - a. a security deposit.
  - b. apartment insurance.
  - c. electricity.
  - d. rent.
  
3.   *a*   **An example of a moving-in cost is:**
  - a. a security deposit.
  - b. the cost of furnishings.
  - c. an electric bill.
  - d. car insurance.
  
4.   *d*   **Which of these is not an expense?**
  - a. moving costs
  - b. furnishings
  - c. savings
  - d. budget
  
5.   *b*   **The money a landlord holds to cover possible damage in an apartment is called a:**
  - a. cleaning deposit.
  - b. security deposit.
  - c. telephone deposit.
  - d. utilities deposit.