
LESSON D

Resources Available for Housing and Home Furnishings

FOCUS: Available resources (time, money, knowledge, skills) impact our housing, home furnishing and maintenance choices. Available resources also affect our ability to successfully live independently.

ACTIVITIES:

1. Have students estimate low, medium and high amounts for incomes they expect to have after high school graduation. Estimate the amount available for housing (normally 1/3 of monthly take home pay should be allowed for housing, including utilities and repairs). Choose 3 classified ads from the newspaper that give dollar amounts for a place to live. Use Student Handout, "Comparisons of Housing Options".
2. Have students refer back to the budget they did when they received their job and hours back in the "Roles" unit. If housing normally equals 1/3 of your monthly take home pay how much will you be spending? If students need to complete a new budget use Student Handout, "Housing Costs and Your Budget".
3. Show students the filmstrip "Getting the Most for Your Housing Dollar" from Glencoe and have them complete the filmstrip guide. Use Student Handout, "Getting the Most Housing for Your Dollar."
4. Assign students to find out the cost of a specific household item. (Allow two or three days so they will have time to go to the store) Using the transparency "Household Furnishing Costs" compute the average cost of household items commonly used. Have students go back through the list and decide which items are necessary and which they could do without or bring from home. (This transparency could also be used as a student handout and done individually.)
5. Play, "The Price is Right" with common household items to help students assess their awareness of the cost of items customarily used in an ordinary household. Compute the costs in the "Show Case" to give a summary of total costs.
6. Keeping an apartment takes time and commitment. Have students complete the, "Personal Cleaning Preferences" activity by checking whether they agree or disagree with the opinions listed on the student handout.
7. Encourage students to help with the chores in the house they are presently living in, give extra credit for tasks done at home. Have parents report how much time their student has spent working around their home, what student has done, how it has helped the family.

Comparisons of Housing Options

Common housing abbreviations found in newspaper ads:

A/C—air conditioning

Ba—bath

BR—bedroom

Dup—duplex

W/D—washer/dryer

Ldry—laundry

LR—living room

Lse—lease

Pvt ent—private entry

Util incl.—utilities included

WWC—wall to wall carpet

Normally $\frac{1}{3}$ of your take home pay should be allowed for housing and utilities. Figure what $\frac{1}{3}$ of your take home pay would be: net income divided by 3 = _____.

Choose three classified ads for housing that are found within your budget constraints. Cut and paste them (or copy the information) in the spaces below.

Answer the following questions regarding your choices.

2. What interests you most from the ad information?

3. What do you need to know about the apartment that is not in the ad?

Housing Costs and Your Budget

Housing and furnishing costs may be surprising when they haven't been experienced previously. Fill out the following housing costs worksheet and the household furnishings checklist to get an idea of the expenses required to live on your own.

Rent.....	\$ _____
Phone	\$ _____
Basic monthly rate	\$ _____
Long distance calls	\$ _____
Gas	\$ _____
Cable TV	\$ _____
Electricity	\$ _____
Water	\$ _____
Garbage	\$ _____
Renter's insurance	\$ _____
Sewer	\$ _____
Total Housing Costs Per Month	\$ _____

GETTING THE MOST HOUSING FOR YOUR DOLLAR

1. What items should be included in a monthly budget?
2. What did Lisa and Valerie do before they started looking for an apartment?
3. What did Valerie and Lisa look for in the apartments they considered?
4. What questions should people who are considering renting an apartment ask the owner or manager?
5. What is a lease?
6. What is a security deposit?
7. Why do Don and Laura want to sublet their apartment? Why do you think they need to get permission from their landlord before subletting?
8. Why did Carl rent an apartment without signing a lease? What are the disadvantages of renting without a lease? Do you think you would ever rent an apartment without signing a lease?

Household Furnishing Costs

Estimate how much it would cost to pay for these items. Then find the actual price.

Item	Estimated Cost	Actual Cost	Bring with, Purchase, or Do Without
Saucepans and frying pan			
Cake pan			
Casserole with cover			
Salt & pepper shakers			
Measuring spoons & cups			
Kitchen knives			
Cutting board			
Peeler			
Can opener			
Pot holders			
Dish cloths and towels			
Garbage container			
Dish drying rack			
Toaster			
Blender			
Mixer			
Corn popper			
Vacuum cleaner			
Hammer, screwdriver			
Pliers			
Light bulbs			
Cleaning products			
Storage bags, plastic wrap			
Aluminum foil			
Ironing board, iron			
Laundry basket			
Detergent, fabric softener			
Bath towels			
Soap			
Total			

Personal Cleaning Preferences

Individuals also differ about how much time they expect to spend keeping up their apartment. You need to decide what time you will be willing to spend cleaning and maintaining your own place to live. Complete the following "Personal Cleaning Preferences" activity by checking (✓) whether you disagree or agree with the opinions listed below:

	Agree	Disagree
1. It bothers me to see a messy room.		
2. I enjoy clean clothes, sheets, and towels.		
3. As long as I look good when I go out, I'm not concerned about how the apartment or my room looks.		
4. I can walk into a kitchen with dirty dishes and not see them.		
5. I think every person living in a house should pitch in to keep it neat and clean.		
6. I like some clutter.		
7. I always keep up my laundry so I'm sure I'll have something to wear ahead of time.		
8. Every person should be allowed to decide how neat his/her room should be.		
9. I'd like to be organized, but I don't have the time.		
10. While laundering, cleaning, and dishwashing aren't things I enjoy, I don't mind taking my turn.		
11. I feel good when my room is clean and my clothes are put away.		
12. It makes sense to take care of things and keep them clean—they last longer.		
13. I don't launder anything until I need it.		

Choose 3-4 boys and 3-4 girls to discuss their responses. After listening to their discussion, decide how opinions about cleaning preferences influence use of time, skills, and money.