LESSON E

Practical Reasoning and Housing

FOCUS: Solve a housing problem using practical reasoning.

ACTIVITIES:

1. Have students solve a housing problem by going through the practical reasoning process. Use Student Handout, “Practical Reasoning!”

   For example:

   Housing problem: Choosing a roommate

   Reasoning:
   
   • Goals: If you were choosing a roommate your goal might be to have a quiet roommate because you want to do well in school and you don’t want to worry about your roommate having a party at your apartment every night.

   • Circumstances: You might be on scholarship and need to maintain good grades in order to keep your scholarship.

   • Alternatives: (list several with consequences for each)

     You might be able to get an apartment where you can have your own room BUT, the apartment is too expensive and you won’t have enough money for other necessities. ETC.

   • Best choice: For example, of all the possibilities the most practical seems to live at home where you can save money and you already have your own room.

   • Decision: You decide to live at home.

   Action: Talk to your parents about living at home.

   Evaluate: After going to school and living at home for a month you think it might be better to live closer to campus so your social life can improve and you will make a change at the end of the semester.
Practical Reasoning!

1. Identify a housing problem.

2. Reason:
   • What are your goals and valued ends?
   • What are your circumstances?
   • What are some alternatives to consider and what are the consequences for you and others?
   • Evaluate your alternatives.
   • Make decision.

3. Act- carry out your decision.

4. Evaluate.
HOUSING TEST BANK

TRUE AND FALSE

1. _____Location really isn’t an important consideration when choosing a place to live.
2. _____Housing needs never change.
3. _____Sometimes a person’s psychological needs can be more important than the physical needs for a safe comfortable home.
4. _____A major reason for renting a home is the conveniences it offers you.
5. _____Experts say you should buy the most expensive house in a neighborhood.
6. _____Zoning laws protect the character of a neighborhood.
7. _____When you are trying to qualify to buy a house the debt you have on a car, clothes, appliances etc doesn’t really matter one way or the other.

If the following statements are an advantage to renting mark A, if they are an advantage for buying mark B.

8. _____When you go on vacation someone is always looking after your dwelling.
9. _____You don’t have to worry about the housing market... whether the value of housing goes up or down.
10. _____Generally considered more secure.
11. _____You can do what you want.
12. _____You spend less time and money on property.
13. _____Generally considered a secure monetary investment.
14. _____Utilities are frequently included in the total housing cost.
15. _____Cost per month doesn’t increase although insurance and taxes may.

MATCHING

A. security deposit
B. interest
C. lease
D. mortgage
E. foreclose

16. Contract between the tenant and property owner.
17. A _______________________ is a claim against property that a borrower gives to a lender as a security for borrowed money.
18. Money required before moving in which may or may not be refunded when you move out.
19. All financial institutions charge ______________ on loans.
20. If you are unable to make payments on a mortgaged home, then the loan company could ______________ your mortgage.

KEY:
Units 1-4 of this curriculum guide have emphasized development of 4 "life essentials"—values and goals, relationships, roles, and resources. The next section of the guide introduces students to the Practical Reasoning Process, then uses this reasoning process and the life essentials in a consideration of practical problems. Units 6-12 identify six problems that are common to everyone who lives on their own, no matter where or when they live. The units in the remaining section of the curriculum guide include:

UNIT 5: Introduction to the practical reasoning process
UNIT 6: Choosing a place to live
UNIT 7: Meeting transportation needs
UNIT 8: Managing finances
UNIT 9: Planning food for optimum health
UNIT 10: Selecting and caring for clothing
UNIT 11: Preparing for marriage
UNIT 12: Thinking about parenthood