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## 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: For example: 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.*

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# Practical Reasoning!

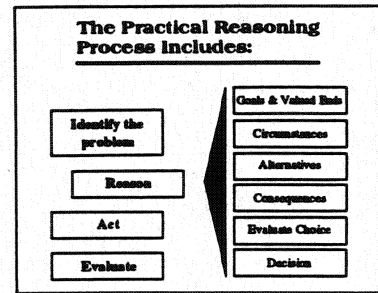
1. Identify a housing problem.

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.



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## 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 persons 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

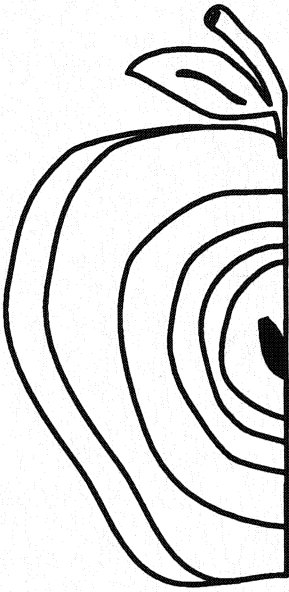
16. Contract between the tenant and property owner.
17. A \_\_\_\_\_ is a claim against property that a borrower gives to a lender as a security for borrowed money.
18. Money required before moving in which may or may not be refunded when you move out.
19. All financial institutions charge \_\_\_\_\_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

### KEY:

- |          |          |       |       |       |
|----------|----------|-------|-------|-------|
| 1. False | 5. False | 9. A  | 13. B | 17. D |
| 2. False | 6. True  | 10. B | 14. A | 18. A |
| 3. True  | 7. False | 11. B | 15. B | 19. B |
| 4. True  | 8. A     | 12. A | 16. C | 20. E |

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# SOLVING PRACTICAL PROBLEMS



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**

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