

# Student Activities



## Lesson Five

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# Living On Your Own

name: \_\_\_\_\_

date: \_\_\_\_\_



# estimate the cost of your bedroom furnishings



## directions

Use the chart below and estimate the cost of every item in your bedroom. Be sure to include all furniture, linens, and creature comforts. Add the prices of all items together for a total cost.

Bed and furniture (dresser, nightstand, desk, shelves, etc.)	\$
Mattress	\$
Linens (pillow, sheets, blankets, mattress pad, etc.)	\$
Rugs, floor coverings, window treatments	\$
Electronics (radio, computer, CD player, etc.)	\$
Lamps, decorative items	\$
X	\$
X	\$
X	\$
TOTAL	\$

The total cost of all my bedroom furnishings is \$ \_\_\_\_\_

name: \_\_\_\_\_

date: \_\_\_\_\_



# how much does it cost to furnish an apartment?



## directions

Each team chooses one room:

- kitchen
- dining room
- living room
- bathroom

Research how much it would cost to furnish and equip the room. Can you get furniture from secondhand stores, garage sales, or donations from relatives?

Room Item	Source	Cost
TOTAL		

Room \_\_\_\_\_

Total Cost \_\_\_\_\_



## would you sign this lease?



### directions

Use the attached lease form to answer the following questions.

1. Does the landlord pay any of the utilities?
2. You fall down a wet flight of stairs in the apartment building and break your leg.  
Is the landlord legally responsible for your medical bills?
3. You are not following the terms of your lease.  
What does this agreement permit the landlord to do?
4. What happens if you want to stay after the lease has ended?
5. You want to let the landlord know you are moving out.  
What should you do?





## would you sign this lease?

### 1. Parties/Premises:

This Lease is made this 27th of August, 2004, by and between Alice Chan (herein referred to as "Landlord") and Don Baker (herein referred to as "Tenant"). Landlord hereby leases to Tenant certain real property situated in the City of San Francisco, State of California, commonly known as 123 Main Street and described as Two Bedroom Apartment (hereinafter called the "Premises").

### 2. Term:

The term of this Lease shall be for one year commencing on September 1, 2004, and ending on August 31, 2005.

### 3. Rent:

Tenant shall pay to Landlord as rent for the Premises the sum of \$850.00 dollars per month, on the first day of each month. Rent shall be payable without notice or demand at the address as the Landlord may designate to Tenant in writing.

### 4. Utilities:

Tenant shall make all arrangements and pay for all gas, heat, light, power, telephone, and other utility services supplied to the Premises and for all connection charges.

### 5. Hold Harmless:

Tenant shall hold Landlord harmless from any and all claims arising from Tenant's use of the Premises. Except for Landlord's willful or grossly negligent conduct, Tenant assumes all risk of damage to property or injury to persons in or about the Premises.

### 6. Default:

If Tenant shall default and breach any covenant or provision of the Lease, then the Landlord, after giving the proper notice required by law, may re-enter the Premises and remove any property and any and all persons therefrom. The undersigned Resident(s) whether or not in actual possession of the premises, are jointly and severally liable for all obligations under this rental agreement.

### 7. Holding Over:

If Tenant, with the Landlord's consent, remains in possession of the Premises after expiration of this Lease, such possession shall be a tenancy from month-to-month at a rental in the amount of the last month's rent. Tenant must notify Landlord in writing at least thirty days prior to evacuating the Premises. All other provisions remain the same.

Landlord by:  
Alice Chan

Tenant By:  
Don Baker

\_\_\_\_\_  
signature

\_\_\_\_\_  
signature



# a letter to the landlord



## directions

1. Choose one of the three scenarios below. You are the tenant. Write a letter to your landlord giving notice that you're moving out. Remember to be courteous and concise.

2. Write your letter on the next page. For the greeting, use your landlord's proper title (Mr. or Ms.). Select a "complimentary close" from the suggestions below to end your letter.

Scenario A: \_\_\_\_\_

Tenant: Pat O'Connor  
123 Shamrock Lane  
San Diego, CA XXXXX

Landlord: Yolanda Jones  
59 Country Court  
San Diego, CA XXXXX

Pat's apartment lease is up at the end of the month. Pat can't afford to pay the full rent amount. Pat's roommate moves out when the two of them have a fight. Pat needs to notify their landlord immediately.

Scenario B: \_\_\_\_\_

Tenant: Chris Black  
44 Windsor Ave.  
Buffalo, NY XXXXX

Landlord: Harry Warren  
608 Sycamore Rd.  
Buffalo, NY XXXXX

Chris has been living alone in an apartment for a full year. Chris' parents really want Chris to move back home. They have convinced Chris to live at home and attend a community college. Chris' lease is up at the end of the month. It's time for Chris to notify the landlord.

Scenario C: \_\_\_\_\_

Tenant: Taylor Morgan  
1001 Lakeshore Blvd.  
Erie, PA XXXXX

Landlord: Frank De Carlo  
1000 Lakeshore Blvd.  
Erie, PA XXXXX

An out-of-town company just offered Taylor an exciting, high paying job, 100 miles away. Taylor has three months left on an apartment lease here. This is too good an opportunity to pass up! Taylor is sure the landlord will understand.

Complimentary Closes:

Cordially,

Cordially yours,

Respectfully,

Respectfully yours,

Sincerely,

Sincerely yours,

name: \_\_\_\_\_

date: \_\_\_\_\_



# a letter to the landlord

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## lesson 5 quiz: leases and landlords

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choose the correct answer.

1. \_\_\_\_\_ **The agreement between a tenant and a landlord is a:**
  - a. security deposit.
  - b. rental unit.
  - c. lease.
  - d. deed.
  
2. \_\_\_\_\_ **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. \_\_\_\_\_ **The length of time that a lease is in effect is the:**
  - a. term.
  - b. rent.
  - c. default.
  - d. premises.
  
4. \_\_\_\_\_ **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. \_\_\_\_\_ **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





# budgeting to live on your own



## directions

Use this form to set up a budget that would let you and your roommates rent an apartment. Add your total monthly expenses to your total cost to move. That number should be less than or equal to your total income.

### Income

Job #1 ..... \$ \_\_\_\_\_

Job #2 ..... \$ \_\_\_\_\_

Other ..... \$ \_\_\_\_\_

**Total Monthly Income** ..... \$ \_\_\_\_\_

### Fixed Expenses

Rent ..... \$ \_\_\_\_\_

Car insurance ..... \$ \_\_\_\_\_

Car payment ..... \$ \_\_\_\_\_

### Flexible Expenses

Savings ..... \$ \_\_\_\_\_

Food ..... \$ \_\_\_\_\_

Utilities ..... \$ \_\_\_\_\_

Transportation ..... \$ \_\_\_\_\_

Bus fare ..... \$ \_\_\_\_\_

Gas and oil ..... \$ \_\_\_\_\_

Parking and tolls ..... \$ \_\_\_\_\_

Repairs ..... \$ \_\_\_\_\_

Medical expenses ..... \$ \_\_\_\_\_

Clothing ..... \$ \_\_\_\_\_

Entertainment ..... \$ \_\_\_\_\_

Household items ..... \$ \_\_\_\_\_

Personal items ..... \$ \_\_\_\_\_

Tuition ..... \$ \_\_\_\_\_

School expenses ..... \$ \_\_\_\_\_

Gifts ..... \$ \_\_\_\_\_

**Total Monthly Expenses** ..... \$ \_\_\_\_\_

**Moving Costs** ..... \$ \_\_\_\_\_

**Moving-In Costs** ..... \$ \_\_\_\_\_

**Cost of Furnishing an Apartment** ..... \$ \_\_\_\_\_

**Total Cost to Move** ..... \$ \_\_\_\_\_



## lesson 5 quiz: vocabulary

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**choose the correct answer.**

1. \_\_\_\_\_ **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. \_\_\_\_\_ **When you rent an apartment, a common flexible expense is:**
  - a. a security deposit.
  - b. apartment insurance.
  - c. electricity.
  - d. rent.
  
3. \_\_\_\_\_ **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. \_\_\_\_\_ **Which of these is not an expense?**
  - a. moving costs
  - b. furnishings
  - c. savings
  - d. budget
  
5. \_\_\_\_\_ **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.



# field trip: selecting an apartment

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**Compare two or three different rental units based on the following factors:**

**location**

Place of employment, schools, churches, synagogues, shopping, public transportation, recreation...

**building exterior**

Condition of building, grounds, parking availability, recreation facilities...

**building interior**

Exits, security, hall maintenance, condition of elevators, access to mailboxes...

**apartment layout and facilities**

Condition, size, closets, carpeting, appliances, type of heat, air conditioning, plumbing, water pressure, storage area, room size, doors, locks, windows...

**financial aspects**

Rent amount, length of lease, security deposit, utilities, other costs...