



Major Expenditures

41. In which scenario below should renters insurance be considered?
- Steve and Teri have purchased a home in a rural area.
 - Tim and Hanna are living with his parents in the basement of their home for six months while flood damage is being repaired in their home. They are paying his parents rent during the time they are living in their home.
 - Zach and Leah have rented an apartment in an urban area.
 - Don and Denise are landlords for several rental properties.
42. A rental agreement is often referred to as:
- a lease
 - an amenity
 - renters insurance
 - a mortgage
43. Chad has decided to rent an apartment and is gathering information to be sure he has enough money saved for all the expenses when his moves in. His landlord explained to him that he would need to pay a fee to cover any potential damages that might occur while Chad is living in the apartment. This fee is called the:
- rental agreement
 - down payment
 - amenities
 - security deposit
44. Rent is defined as:
- the cost of using someone else's property
 - the fee charged for performing property management tasks
 - an advance payment for costs beyond normal wear and tear
 - the purchase price of a housing unit
45. The equity that you build by making mortgage payments is:
- the value of the home after the mortgage debt is subtracted
 - purchasing a housing unit as rental property
 - a home loan where the real estate is collateral
 - the amount of money paid on the home at the time of purchase
46. Alyssa is considering purchasing a car and wants to be sure she can afford to drive it during the school year when she doesn't have a job. Which expense WOULD NOT be considered part of the total transportation expenses:
- automobile payment
 - fuel
 - parking
 - depreciation

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