

HOUSING DECISIONS

Comparing Rental Housing Options

Detailed practice, calculation, decision-making, and assessment

GRADES 9-12	TIME 2 x 42 min	GROUPING I / pairs / whole	PRODUCT Brief
YOUR CHALLENGE Compare full monthly cost, move-in cash, commute, lease requirements, and lifestyle fit across three fictional rentals.			

Housing Choices Affect Both Money and Daily Life

A rental decision includes rent, required fees, utilities, transportation, move-in cash, lease rules, location, and personal needs. The lowest advertised rent may not produce the lowest total cost or the best fit.

Term	Student-friendly meaning
Rent	Payment for use of the home.
Security deposit	Money held under applicable law and lease terms for specified obligations.
Move-in cost	Cash required before or at occupancy.
Utility	Service such as electricity, heat, water, or internet.
Lease term	Length and conditions of the rental agreement.
Total housing cost	Combined required housing expenses under stated assumptions.
CLASSROOM USE All people, employers, figures, brackets, and documents in this packet are fictional. Never place a real Social Security number, employer ID, bank number, or tax document in classroom work.	

Part 1 - Build a Housing Requirements List

Avery needs housing near a new job. Separate nonnegotiable needs from preferences.

Factor	Need / preference	Evidence	Decision rule
Monthly housing budget: \$1,650			
Commute no more than 35 minutes			
Laundry access			
Allows one cat			
Quiet workspace			

Which items can a listing verify? Which require the lease, a visit, or a written question?

Part 2 - Calculate Full Monthly Cost

Use the fictional listings. Rent alone is not the full monthly cost.

Cost	Apartment A	Apartment B	Apartment C
Rent	\$1,420	\$1,500	\$1,350
Required parking	\$90	\$0	\$125
Tenant-paid utilities	\$110	\$165	\$140
Required renter policy estimate	\$18	\$18	\$18
Commute cost	\$72	\$40	\$125
Full monthly cost			

Calculate each full monthly cost. Identify which options fit the \$1,650 housing budget before commute and which fit after commute.

Part 3 - Calculate Cash Needed to Move In

Assume one month of rent and one month of security deposit, plus the stated other costs.

Item	A	B	C
First month rent	\$1,420	\$1,500	\$1,350
Security deposit	\$1,420	\$1,500	\$1,350
Application/background cost	\$20	\$20	\$20
Moving/setup estimate	\$350	\$500	\$300
Total move-in cash			

Calculate each total. Explain why a refundable deposit still creates a cash-flow need at move-in.

Part 4 - Score the Three Options

Use 1=weak, 2=acceptable, 3=strong. Multiply each score by the weight.

Criterion / weight	A score	A weighted	B score	B weighted	C score	C weighted
Monthly affordability / 4						
Commute / 3						
Cat policy / 3						
Workspace / 2						

Create defensible scores using the fictional evidence. A score is not objective unless the reasons are stated.

Part 5 - Write a Rental Recommendation

Avery has \$3,500 available for move-in and must keep total monthly housing plus commute at or below \$1,750.

Decision check	My evidence
Full monthly cost	
Move-in cash	
Budget fit	
Commute	
Pet rule	
Lease questions	
Scoring result	
Recommendation with limitation	

Write 150-200 words. Include at least four figures and four details to verify before applying.
