

In which case is the monthly cost fixed?

In the case of owning a house, after your duration of stay, when selling, the value of the house is

Please enter the rental payment and the profit/loss after selling if you want to rent a house for the duration of stay specified in the table below.

Duration of stay (years)	Total cost of renting (rent + insurance)	Profit / Loss if you owned a house and then sold after the duration	Which is better?
1	-\$14,760.00	<input type="text"/>	☐
3	<input type="text"/>	-\$30,540.00	☐
5	-\$46,674.00	<input type="text"/>	☐
10	<input type="text"/>	-\$41,587.00	☐
20	-\$116,130.00	<input type="text"/>	☐
30	<input type="text"/>	<input type="text"/>	☐

Use the slider to determine the minimum duration of stay at which your selling would result in a profit when selling a house.

In this scenario, what is the maximum duration of stay at which renting is preferable to owning?

In the case of buying, if the duration of your stay is 30 years, how much will you pay in total for the \$200,000 loan you took, including the loan amount and other payments?

In case of buying, even if you had to pay a hefty loan repayment, how could you make profit after 30 years?

Considering all the financial implications and other aspects, would you prefer to rent or own a house in the future?

# Everfi Renting Vs Owning Worksheet

**Abigail K. Patrick, Fann J.  
Woodward, University of Arkansas  
(System). Cooperative Extension  
Service, Kansas State University.  
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**Renting Vs. Owning** ,1996      Rent Vs Own Jane Hodges,2012-03-21 Finance and real estate reporter Jane Hodges explains how the housing market works and breaks down all the pros and cons of buying and renting to help consumers make the best choice for their budget market emotional needs and future      **Owning Vs. Renting** Abigail K. Patrick,Fann J. Woodward,University of Arkansas (System). Cooperative Extension Service,Kansas State University. Cooperative Extension Service,1973

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