



RENTWISE

Facilitator's Manual

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Unlike other tenant education programs that only cover legal rights, *RentWise* teaches skills that can help tenants avoid legal confrontations. It stresses tenant responsibilities and the benefits of positive, nonconfrontational landlord-tenant relationships. This nine-hour program has six modules that teach the most useful and essential information to keep training time realistic. Active learning and participant motivation increases course effectiveness.

***RentWise* educators may copy the activities and distribute to participants for educational purposes.**

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Goals

We want *RentWise* participants to:

- Better understand the benefits of a cooperative relationship with their landlords.
- Find adequate, safe, affordable housing.
- Improve their ability to resolve problems with neighbors and landlords.
- Move less often and increase housing stability.

Target Audience

The program is specifically designed to help people likely to have difficulty getting rental housing because of past problems. These problems may be due to lack of experience, stigma from having lived in public housing, poor rental history, poor credit history, or other issues that cause potential landlords to see them as high-risk tenants. It is also helpful for young adults entering into independent living. Facilitator's will need to choose activities that apply to participants.

Facilitator's Role

This facilitator's manual provides a detailed teaching plan of lessons, activities, and teaching resources. However, since it is not feasible to create a facilitator's manual with all the content, we rely on your professional knowledge and experience to augment lesson content. You are essential to making the course work and providing a rewarding learning experience. You are responsible for maintaining the integrity of the modules you teach.

Although you may know a great deal about the topics you are covering, you may not have much background as an adult educator. A section on principles of effective adult education is included at the end of this introduction for your reference (Page 7).

Program Certificate

We encourage you to offer a certificate of completion at the end of the course. The certificate will show potential landlords that the applicant has taken the initiative to complete a 9- to 12-hour training program designed to help him or her succeed. Consequently, we believe the

RentWise certificate should only be awarded if *all* of the six modules are covered. All the material is important to success as a tenant. The certificate is not an assurance that the renter will be a good tenant; however, it does indicate that they have completed all parts of the *RentWise* course.

We recognize there may not be adequate time to teach all the materials, and compromises may be needed.

Planning the Lessons

The *RentWise* Facilitator's Manual

This manual contains six modules designed to be taught as group sessions over 9 to 12 hours. You may want to consider additional mentoring sessions to enhance learning if you have the time and resources. Group sessions focus on assignments from the modules as well as learning activities, skill practice, and discussion. **Participant handouts in the facilitator's manual are provided at the end of each module as master copies that facilitators can copy for use in instruction. Note that the items to be copied and provided as handouts or activities are listed under each module.**

The modules cover:

- Module 1: Communication and Conflict Resolution
- Module 2: Managing Your Money
Energy Efficiency
- Module 3: Finding a Place to Call Home
- Module 4: Getting Through the Rental Process
Your Credit Report
Moving In (Includes information about renter's insurance)
- Module 5: Taking Care of a Home
- Module 6: When You Move Out

Each module contains:

- An overview summarizing material covered and background information.
- Objectives that are the key learning goals and expected outcomes for participants.
- Additional teaching materials as instructional aids for the facilitator.



- A lesson plan to deliver course content and involve participants.
- Time estimates to help plan modules.

The Renter's Workbook/Organizer

Each participant should receive a Renter's Workbook/Organizer that consists of a booklet and pocket folder with worksheets. The booklet provides a summary of the information taught in each module and serves as a permanent resource for participants. The pocket folder not only provides a place for participants to organize rental-related papers such as leases and rent receipts but also reinforces the importance of doing so. In addition, it has a place for participants to create a plan to find permanent housing. As a facilitator, you will also receive the Renter's Workbook/Organizer and are asked to review various sections throughout the course. These sections are repeated in the Facilitator's Manual for ease of use. Before you begin training, go over the contents and use the Renter's Workbook/Organizer. An introduction begins on Page 9.

Scheduling the Course

Time is critical. Many people who would benefit most from the program have busy work schedules and family responsibilities. Scheduling time when they can meet is difficult. Check with potential participants and key staff who work closely with them to find the best days and times to meet.

Tired, working adults and transition age youth do not have long attention spans. Break up long modules and combine modules into group sessions when possible. For example, information may be presented in 45- to 60-minute sessions, two-hour weekly meetings, or three-hour sessions over three days. Teaching time may vary depending on the number of participants.

Present information in a way that engages the audience. The more active the learning strategy is, the more people will remember. Discussions, learning activities, and hands-on learning are more effective than lecturing. Lecturing may allow you to cover more material, but it results in lower rates of understanding and participants tend to remember less.

Make sure your participants see how the information is relevant and helpful to them. Adults come to programs to work on real problems. They need to know how to use the course information in their situation.

Minimize barriers to participants. Find out what prevents people from attending the program. During the intake/recruitment phase of the program, sponsors should find out what potential problems exist.

Here are some ideas to remove common barriers:

- Provide on-site, low-cost, or free child care to increase participation. If providing child care, remember meals for the children and plan time for parents to check on them.
- Select a location on a bus route close to the homes and services of the target participants to minimize transportation problems for people who may not have cars.
- Select times when buses run frequently and participants feel safe walking in the neighborhood.
- If classes continue over a mealtime, provide low cost or free meals as an incentive for participation.
- Participants who smoke become restless and inattentive. Smokers are likely to drop out if their needs are not accommodated. Plan frequent breaks during presentations.

Tips on Effective Adult Education

Knowledge of the subject is not enough to make you an effective teacher of adults. The following guidelines are helpful as you work with adult participants.

1. Participants need to be actively involved.

Each module involves active learning. You may need to convey critical information in lectures. However, information will be learned much more effectively if you incorporate it into learning activities. Think of the activities as the major teaching strategy. Even though the level of detail presented may be less, the amount of material understood and retained will be much greater.

2. Recognize and credit the learners' experiences.

Adults bring years of relevant experience to the learning session. Teaching will be more effective if it builds on what the learner already knows and understands. Build-



ing on prior knowledge is the key to good teaching. You need to know if the learner understands the ideas and concepts being presented. Sometimes, participants' experience can hinder instead of expedite learning. Find out what assumptions and false ideas guide the behaviors of your adult participants. Adult learners may have to unlearn conclusions from previous experience before they can accept new ideas and change behaviors.

Make a special effort to accept the information participants add to the class, even when at first glance the information does not appear relevant. In most cases, when participants offer information, they are trying to relate what is being presented to their own experience.

3. Adults learn to solve immediate problems.

Joining an adult education class is often triggered by an event. Take time to find out why participants joined the class and what their expectations are. Relate the instruction to these needs as much as possible. Participants are likely to be looking for information they can use and may be impatient with information they consider irrelevant.

4. Consider yourself a facilitator in the learning activity, not simply as a source of information.

Many participants may be unsure of their own learning ability. Participants are likely to vary in the way they learn best. Offer multiple ways to learn. Use visual aids, provide written materials, and include interactive exercises. Interactive activities such as discussion, role-playing, and small group sessions are often more effective than lectures.

5. Not all participants can read as well as you.

Some people do not have advanced reading and math skills. In addition, many may not speak English as a first language. The *RentWise* materials are below an 8th grade reading level. If you use additional materials to teach these lessons, make sure they are clearly organized and concise. Use straightforward vocabulary and drop the bureaucratic and legal language. No one you have in class will want attention for having problems reading.

Note: Organize the *RentWise Facilitator's Manual* in a three-ring notebook. For ease of use, add tabs and your own notes between each module.



THE RENTWISE RENTER'S WORKBOOK/ORGANIZER

Using the Renter's Workbook/ Organizer

After getting acquainted with participants, introduce the Renter's Workbook/Organizer. This piece is used for keeping participants' records, rental related papers, and worksheets. **Ask participants to bring it with them each time you meet.**

Help participants understand how to use the Renter's Workbook/Organizer by reviewing the following information:

The Left Pocket

Refer participants to the left front pocket of their Renter's Workbook/Organizer. It contains a checklist and the participant's workbook.

1. Finding good affordable housing is hard work. The Individual Housing Plan checklist on the left pocket helps participants build a plan and set goals to reach each step.
2. Encourage participants to put the dates they plan to complete each step on the checklist. If they have a case manager, encourage them to share the checklist with him or her and, together, set reasonable goals.

The Right Pocket:

The right pocket contains worksheets and a resource guide.

1. The 12 worksheets and Resource Guide For Renters are discussed in the modules. They help participants prepare for an efficient, successful search for rental housing. Remind participants to bring their Renter's Workbook/Organizer to each class. The worksheets are to be used by participants either in the sessions or as homework.

2. Participants should keep their housing records together using the right pocket of the Renter's Workbook/Organizer. The Rental Records section on the right pocket of the folder of will help renters organize their housing file.
3. Participants should choose one place — a drawer or shelf — to keep the file. It is important they are able to find what they need without relying on someone else.

Keep Files Current

- Add utility statements each time they are received.
- Write check numbers and the date paid on utility statements. If money orders are used to pay rent and utilities, keep copies.
- Keep copies of the lease as well as building rules and policy booklets. They answer questions about being a good tenant.
- Keep a record of conversations about requests for repairs and maintenance.
- Keep copies of written requests and completed work orders. In case of a problem, you will have a complete, accurate record to show a mediator, landlord, or business.
- Keep a copy of the rental insurance policy and a household inventory. A household inventory is a record of possessions and their value. Add receipts for new purchases. In case of fire or theft, the inventory will help to complete a claim for lost property.

Suggested time: 45 minutes



MODULE 1

COMMUNICATION AND CONFLICT RESOLUTION

Overview and Background

Communication is a two-way process. Seventy-five percent of our time is spent using spoken, written, and nonverbal communication such as gestures, smiles, and body language. Nevertheless, we sometimes deliver an unintended message and have problems communicating with each other. Poor communication may be the cause of arguments, hurt feelings, and misunderstandings.

Differences in people's communication styles due to personality, gender, or culture can be a source of misunderstanding. For example, in some cultures it may be considered poor manners to look someone in the eye when speaking, while in others, not doing so may be interpreted as dishonest. Some people depend on facial expressions and gestures to communicate, while others may not understand the expressions and gestures.

Whatever the cause, tenant advocates and landlords agree that many problems between tenants and landlords, as well as between tenants and their neighbors, result from poor communication. This module gives participants practice using effective communication skills. They practice resolving conflicts, writing a letter to request repairs, and discuss building collaborative relationships with the landlord and neighbors. Participants will be given tools they can use to settle conflicts, should they arise, with a minimum of anger and frustration. We begin the *RentWise Facilitator's Manual* with the communication and conflict resolution section so that participants can practice and model the skills throughout the course.

Suggested time: 90 minutes

Participant Learning Objectives

- Work with landlords and neighbors on common issues.
- Use techniques that improve communication between landlords, tenants, and neighbors, especially under circumstances of conflict or disagreement.
- Write a letter to a landlord or property manager requesting repairs.
- Find outside resources to resolve conflicts.

Additional Teaching Materials

Activity 1: Landlord or Neighbor: Who Should I Talk To About My Problem? (No handout)

Materials:

- Sticky notes
- Flip chart or whiteboard

Activity 2: Active Listening

Materials:

- Facilitator's Manual Handout – *Active Listening Situation Cards*
- Renter's Workbook/Organizer – *Active Listening*, Page 4

Activity 3: Positive Messages

Materials:

- Facilitator's Manual Handout – *Positive Message Cards*
- Renter's Workbook/Organizer – *Positive Messages*, Page 4

Activity 4: Communicating With Your Landlord

Materials:

- Facilitator's Manual Handout – *Communication Role-Plays 1 – 3*
- Renter's Workbook/Organizer – *Communicating with Your Landlord*, Page 5
- Renter's Workbook/Organizer – *Sample Letter Requesting a Repair*, Page 5

Activity 5: Steps in Settling a Conflict

Materials:

- Facilitator's Manual Handout – *Communication Role-Play 4*
- Renter's Workbook/Organizer – *Steps in Settling a Conflict*, Page 6
- Flip chart
- Markers

Activity 6: Communication Review

Materials:

- Facilitator's Manual Handout – *Communication Review*



Activity 7: Landlord or Tenant: Who Should Make Repairs?

Materials:

- Facilitator's Manual Handout – Review — *Landlord or Tenant: Who Should Make Repairs?*
- Renter's Workbook/Organizer – *Resources to Determine Responsibility; Typical Responsibilities; Government Regulations: Nebraska, Page 6 – 7*

More Resource Materials

A *Communication for Problem Solving* segment is available on the *Get a Head Start on Energy* DVD. To obtain the video, go to the Nebraska Energy Assistance Network website, www.nebraskaenergyassistance.com, and click on Resources or contact the *RentWise* lead agency (www.rentwise.org) for information.

Lesson Plan

Module Introduction

Read or paraphrase to participants:

Effective communication plays an important role in a successful renting experience. Without good communication skills, you will not be able to maintain a positive relationship with your landlord or neighbors. These positive relationships make renting and living close to each other more enjoyable. You need to get along with your landlord because you need good references to rent an apartment now and in the future. This module allows you to practice effective communication skills, resolve conflicts in a safe and productive way, write a letter requesting repairs, and build a two-way relationship with the landlord.

Activity 1: Landlord or Neighbor: Who Should I Talk To About My Problem? (No handout)

Provide each participant three to five sticky notes. Have participants write one problem he or she has experienced as a renter on each sticky note. If participants have not rented before, suggest they list problems that may arise when renting. Examples include:

- My sink is leaking.

- Children are running in the hallways.
- Loud music is coming from next door.
- There is not enough parking.
- Security doors are broken.
- Garbage is being left in the hallway.
- My toilet keeps running after it is flushed.
- Security doors are often propped open.

Ask participants to decide which problems should be discussed with the neighbor and which should be discussed with the landlord. Ask the participants to stick the notes on the flip chart pages or whiteboard under the heading *Landlord Problems* or *Neighbor Problems*.

Summarize for the group by explaining which problems are best discussed with the landlord and which with the neighbor.

Help participants understand that problems such as noise, tenants parking in the wrong parking space, and laundry room disputes are *neighbor* problems. Tenants should try to resolve neighbor problems between themselves, involving the landlord as a last resort. Landlords do not appreciate being asked to intervene in neighbor problems. Problems with the building, such as a leaky toilet or a broken door, are issues that should be reported to the landlord.

Activity 2: Active Listening

Read or paraphrase to participants:

In high-stress situations we are often so busy being angry or worried that we don't listen to what is being said to us. In many cases we assume we know what the person is going to say and are busy thinking about our response rather than listening to what is actually being said. This activity introduces you to a technique that can help you overcome this natural tendency.

- **Give participants *Active Listening Situation Cards* from the facilitator's manual.**

Have them practice active listening techniques by acting out the situations on the cards.



- **Go over the *Active Listening* section in the Renter’s Workbook/Organizer (Page 4) to introduce the technique.**

Active Listening

Directions:

- Face the person who is speaking and focus your attention on what is being said.
- Don’t interrupt except to ask questions to clear up things you do not understand.
- When the person finishes, restate in your own words what you heard said.
- Ask the person if he or she thinks you heard correctly what was said.
- Respond to what the person said.

Ask for two volunteers to try the technique in front of the group, or let participants practice in pairs. One person makes a statement about a problem raised in Activity 1, and the other person is the “active listener.” If participants are uncomfortable, you can model for the group.

Ask the group to share observations about the communication exchange.

Ask performers to explain how it felt to engage in active listening.

Activity 3: Positive Messages

Read or paraphrase to participants:

Positive messages go a long way to solving communication problems. Just as our emotions can get in the way of listening, they also can get in the way of clearly expressing ourselves. We can do so much accusing or blaming that we do not communicate what we really want from the other person.

This activity teaches how to make your point more effectively using the I-message technique:

- Speak for yourself.

- Say what you feel and what you need.
- Do not tell the other person what they are feeling, doing, or going to do.

- **Go over the *Positive Messages* section in the Renter’s Workbook Organizer (Page 4) to introduce the technique.**

Positive Messages

RULE 1: Own the message. Use “I,” not “you” or “they” or “we.”

Example: “*I want you to move your car out of my parking spot*” instead of, “*You always park in my spot.*”

RULE 2: Discuss one issue at a time.

RULE 3: Describe the facts of the situation:

- What needs to be repaired or changed.
- What you have already done to fix it.
- How it is affecting you and your family.

RULE 4: Don’t call the other person names or make accusations because:

- You will put the person on the defensive.
- He or she may meet your negative expectation.
- All you really know is what has happened to you.

RULE 5: Start a conversation during a conflict situation only when you are calm and can stay calm.

- **Cut apart the *Positive Messages Cards* from the facilitator’s manual and give each participant one of the statements.**

Ask each participants to rephrase their statement into an I-message.



Activity 4: Communicating With Your Landlord

- Give participants the *Communication Role-Plays* handout from the facilitator’s manual, and ask a participant to act out Role-Play 1 and 2 with you.

You play the landlord and ask the participant to play the tenant. The participant should use the information from the Active Listening and Positive Message sections to effectively communicate his or her concern to the landlord. This activity allows participants to practice the techniques used in Activities 2 and 3.

Following the activity, ask the class to react to the role-play. Use the following questions to guide the discussion:

- How did the tenant’s attitude affect the problem?
- How did the landlord’s attitude affect the problem?
- What are the next steps if the issue is not resolved?

Have pairs of participants act out **Role-Play #3** for additional practice.

- Go over the *Communicating With Your Landlord* section in the *Renter’s Workbook/Organizer* (Page 5).

Read or paraphrase to participants:

STEP 1: Before you call, document the situation:

- What happened?
- When did you notice it?
- What have you already done about it?
- What do you want done?

STEP 2: Call the landlord and give him/her the information about the situation.

STEP 3: After the landlord responds, restate in your own words what you heard said.

STEP 4: Ask the landlord if he or she thinks you currently heard what was said.

STEP 5: Respond to what the landlord said.

- Go over the *Sample Letter Requesting a Repair* section in the *Renter’s Workbook/Organizer* (Page 5).

The letter in the *Renter’s Workbook/Organizer* is an example. Have the participants write their own example using the current date and names, addresses, and phone numbers that you give them. Provide the full name and address of the person to whom the letter is supposed to go. Participants will change the sample letter so it contains information about their situation and the people with whom they are dealing. Participants can do this activity during the session or ask them to write a sample letter to bring to the next session.

Activity 5: Steps in Settling a Conflict

Read or paraphrase to participants:

Many of us try to avoid conflicts; however, that is not always possible or even a good idea. Some conflict is inevitable. It is usually best to find a solution rather than ignore the issue and hope it will go away.

This activity focuses on conflicts with neighbors but can apply to conflicts with landlords, coworkers, and sales people, as well as family and friends. Active listening and positive messages are skills you can use to settle many conflicts.

- Go over the *Steps in Settling a Conflict* section in the *Renter’s Workbook/Organizer* (Page 6).

Steps in settling a conflict:

STEP 1: Set a time to meet when you are both calm and not busy.

STEP 2: Begin by giving the other person a “positive message” about what is bothering you.

STEP 3: Listen carefully to the other person’s point of view.



STEP 4: Decrease areas of disagreement by finding areas where you agree.

STEP 5: Offer solutions where you both give a little and get a lot.

STEP 6: If you cannot resolve the conflict, suggest a mediator whom you both respect.

Summarize:

- It is important to talk to the correct person.
- Try to resolve neighbor issues with neighbors.
- Ask other neighbors if they are having similar issues.

➤ **Use Role-play 4, *Communicating with Neighbors*, to allow participants additional practice.**

Activity 6: Communication Review

Use the facilitator's manual handout – Communication Review.

Activity 7: Landlord or Tenant: Who Should Make Repairs?

Read or paraphrase to participants:

If something goes wrong in your rental unit such as no hot water or a broken window, figure out if it is something you should fix yourself. Landlords do not like late night calls to fix a problem easily solved by the tenant. Unplugging a toilet or sink, changing light bulbs, or replacing batteries in a smoke detector are things tenants can easily fix themselves. Landlords want to know in a timely fashion about problems that damage the building such as a water leak.

➤ **Go over the *Resources to Determine Responsibility; Typical Responsibilities; and Government Regulations: Nebraska sections in the Renter's Workbook/Organizer:***

Key Resources to Help Determine Responsibility

- Lease agreement
- The completed *Rental Condition Checklist* (Worksheet 10)
- Government regulations
- Common sense

Typical Responsibilities

Landlord Responsibilities

- Corrects building or housing code violations affecting the unit or common areas.*
- Provides hot and cold water and operational sewage drains.*
- Maintains heating equipment so it is safe and capable of maintaining temperatures.*
- Keeps electrical system in safe operating condition.*
- Corrects other defects that could cause a substantial safety risk to tenants.
- Notifies applicant in writing of deductions made from the previous tenant's security deposit for damage or defects, if requested by applicant.
- Makes repairs required by normal wear and tear.
- Maintains common areas in reasonable condition.
- Maintains equipment such as heating systems, water heater, elevators, and air conditioning that serve the unit and common spaces.

*If any of these conditions are not met in the home to be rented or in the common areas of the building, the landlord must disclose the problem before renting.

Tenant Responsibilities

- Makes repairs required because of their negligence or improper use. (Landlords may choose to make such repairs at tenant's expense.)
- Reports problems to landlord as soon as they are noticed.
- Maintains unit or area in reasonable condition.



- Pays rent on time.
- Follows the terms of the lease.

If after reviewing the information above, your lease agreement, and your completed rental condition checklist, you are still unsure about who is responsible for a particular situation, contact the landlord or on-site property manager.

➤ **Go over the Government Regulations: Nebraska section in the Renter’s Workbook/ Organizer:**

Landlord

The *Nebraska Landlord-Tenant Act* requires landlords to comply with the community’s minimum housing codes concerning health and safety. If the community does not have a housing code, the law requires certain minimum responsibilities of the landlord.

The minimum responsibilities:

- Make repairs to keep the premises in a fit and habitable or livable condition.
- Keep common areas clean and safe.
- Maintain facilities supplied (such as the furnace, plumbing, and elevators).
- Provide garbage cans, and supply reasonable hot and cold running water.

Tenant

- Comply with all community housing codes.
- Keep the unit as clean and safe as conditions permit; dispose of garbage in a clean and safe manner.
- Keep the plumbing clean and use electrical, plumbing, heating and cooling facilities in a reasonable manner.
- Do not deliberately or negligently destroy, damage, or remove a part of the premises.
- When moving, leave the property in a clean condition except for ordinary wear and tear.

For more information on the landlord and tenant law, contact the Nebraska Bar Association by calling (402) 475-7091 or (800) 927-0117 and asking for a copy of Landlord Tenant Law. It also is available online at www.nebar.com, or www.nebar.com/displaycommon.cfm?an=1&subarticlenbr=74

Source: Nebraska Bar Association, [http://www.nebar.com/associations/8143/files/VLP-Landlord-Tenant Brochure.pdf](http://www.nebar.com/associations/8143/files/VLP-Landlord-Tenant%20Brochure.pdf)

➤ **Give participants the *Who is Responsible?* handout from the facilitator’s manual to complete.**

Who is Responsible? – Facilitators’ Answer Key

1. L **Your unit’s hallway light bulb burns out.**
It is the landlord’s responsibility to maintain common areas.
2. T **The light over your kitchen sink burns out.**
It is the your responsibility to change light bulbs in his or her own unit.
3. L **Your front door lock does not work.**
It is the landlord’s responsibility to maintain a unit to code. A lock that does not work is a safety issue and must be addressed immediately.
4. T **You find bugs in the unit on the second day after moving into the unit.**
You may have carried insects into the unit with your belongings. Cardboard boxes should be unpacked and disposed of immediately. Ask the landlord if the apartment was checked for pests and if there have been problems with pests.
5. T **Your child throws a ball through a windowpane.**
Any damage caused by children or guests is the your responsibility.



6. L **There is no hot water.**
The landlord should address this problem immediately because it is a safety issue.
7. L **The bathroom exhaust fan is broken.**
Unless a tenant misuses the exhaust fan, it is the landlord's responsibility to maintain the unit, including equipment and systems.
8. T and L **Mold begins to appear on the bathroom ceiling.**
It depends on what is causing the problem. If you are not opening a window or running the exhaust fan adequately after showers, it is a problem caused by you. If the building system is not working properly, it is the landlord's responsibility.
9. L **Replacing things that belong in the unit like window screens or light fixtures.**
You are not allowed to remove moveable pieces that belong with the unit.
10. T **Your sink drain is plugged.**
Many landlords will fix this type of problem; however, they also may charge you to do it. Try to safely unplug it yourself if you cannot call the landlord immediately. Avoid damaging the sink and pipes.
11. T **Making sure the rental condition checklist is completed when moving in.**
It is the your responsibility and you should keep a signed copy.
12. L **Paying for normal wear and tear to the unit.**
Landlords should not deduct for normal wear and tear, including minor chipping and discoloration of paint.



MODULE 1

ACTIVITIES



Detach these activity handouts for use with Module 1.*

Review the activities before you teach the module. Select the activities, then make copies from the original. These activity items may be copied for use with the *RentWise* activities described in this manual.

***Note: There is no handout for Activity 1.**





Note to facilitator: Make copies to cut apart.

Handout

**Active Listening Situation 1:
Rules for paying rent**

You are moving into a new apartment and the landlord is going over the rules for paying rent. The landlord tells you the rent is due on the first of the month, and if it is not paid by the fifth of the month, there is an additional late charge of \$40. After the rent is seven days late, the management company will only accept a cashier's check as payment. They will not accept a personal check.

**Active Listening Situation 2:
My drain is clogged!**

Your bathtub drain is clogged. You call your landlord to discuss the problem and arrange a time to get it fixed.



Module 1 Activity 3 – Positive Message Cards



Note to facilitator: Make copies to cut apart.

Handout

You are always so loud. I don't understand how you can be so inconsiderate!

What do you mean I can't have people over? You can't tell me who can and cannot stay with me!

Clean up the kitchen!

Move your car or I am getting it towed!

Do you think you are the only one living in the building? You need to think about other people's safety and quit leaving the door open!

Your stupid kids are always playing in the hall and being noisy. You need to put a stop to it now!

You better get up here and fix my sink!

The carpet in the hall is always filthy. You should clean it!





Note to facilitator: Make copies to cut apart.

Role-Play 1: Communicating with a Landlord (For facilitator and a participant)

Landlord Background: You are busy with budgets that are due this week. You have been interviewing for two maintenance positions, and the receptionist just gave notice she is quitting.

Tenant Background: You have tried unsuccessfully to resolve a possible housing code complaint with your landlord. You reach the point of visiting the manager’s office and explaining your concerns in person. You’re frustrated that no one seems to take your concerns seriously. You have called many times and left messages on the recorder. The only time they listen seems to be when someone gets very angry with them. Well, today is the day!

Role-Play 2: Communicating with a Landlord (For facilitator and a participant)

Landlord Background: You have just discovered that one of your tenants has skipped out without notice and left the apartment a mess. This is the second tenant in a year that has left you with a trashed apartment. You thought you knew your tenants; now you are beginning to wonder if you have the skills for this business.

Tenant Background: There has been water coming into your bathroom from the apartment above. In addition to being a mess for you to clean up, it is damaging the ceiling. You haven’t talked to the landlord since you moved in several years ago, but you have heard from other tenants that she has a bad attitude, so you are pretty nervous about talking with her.

Role-Play 3: Communicating with a Landlord (For pairs of participants)

Situation 1:

Your window is broken. In addition to it being a safety concern, it is preventing you from being able to close the window all the way. Every time it rains, your furniture gets wet.

Situation 2:

There has been a rash of car break-ins at your apartment complex. You feel more light is needed in the parking lot in order to make it safer.

Role-Play 4: Communicating with Neighbors (For Activity 5)

Sue is a single mother. She has three children ages 10, 8, and 5. Sue has just returned from her bakery store job and picked up the children from school on her way home from work. She works from 6:30 a.m. to 3 p.m. five days a week. Sue’s next door neighbor Jackie works an 11 p.m. to 7 a.m. shift. Jackie wants to sleep during the day. It is a rainy day. The three children are playing games in the hallway. They are chasing each other, yelling, and laughing. Jackie asks them to quiet down. They seem to get louder and louder in their play. Jackie knocks on Sue’s door.



Module 1 Activity 6 – Communication Review



Note to facilitator: Make copies for each participant.

Handout

Take a problem from Activity 1, and go through the activities below. Use the communication skills you have learned.

1. Who should I talk to about my problems? (Is it a neighbor problem or a landlord problem?)

2. State your problem using positive “I” messages (e.g., “I need the water heater fixed.”)

3. Use active listening to understand what the other party is saying.

4. Try to reach a solution that is beneficial to both parties.

If no solution can be reached, work with a mediator who is acceptable to everyone involved.



Module 1 Activity 7 Review – Landlord or Tenant: Who Should Make Repairs?



Handout

Note to facilitator: Make Copies for each participant.

Check “T” if it is a tenant responsibility.

Check “L” if it is a landlord responsibility.

Check “T” and “L” if it is the responsibility of both the tenant and landlord.

- T L 1. Your unit’s hallway light bulb burns out.
- T L 2. The light over your kitchen sink burns out.
- T L 3. Your front door lock does not work.
- T L 4. You find bugs in the unit on the second day after you move into the unit.
- T L 5. Your child throws a ball through a windowpane.
- T L 6. There is no hot water.
- T L 7. The bathroom exhaust fan is broken.
- T L 8. Mold begins to appear on the bathroom ceiling.
- T L 9. You remove and take away items that belong to the unit, like screens or light fixtures.
- T L 10. Your sink drain is plugged.
- T L 11. Making sure the rental condition checklist is completed when moving in.
- T L 12. Paying for normal wear and tear to the unit.





MODULE 2

MANAGING YOUR MONEY

Overview and Background

The percentage of total income spent on housing and utilities varies from person to person. Serious problems are created when people rent an apartment they can't afford. They may not be able to make the rent payments or may pay rent late so often that the landlord does not renew their lease. This module helps participants determine their monthly income and expenses. They then can determine how much they can afford for housing and how to manage their money so they can pay the rent on time every month. Activities in this module help participants develop a spending and savings plan, set spending priorities, determine needs and wants, consider ways to track spending, and find ways to lower expenses.

Note to facilitator: Throughout this module, we use Nancy and Mike as our examples. **Before you teach this module,** decide which example is most related to the participants' situations in your group.

Nancy is a single mother. Mike receives Supplemental Security Income (SSI). By using either Nancy's **or** Mike's income and expense as an example, it is easier for participants to discuss money issues. Keeping the talk about finances impersonal helps participants feel they are not being forced to share their own personal information and open themselves to possible criticism. As a result, participants will be more likely to ask questions and to learn the skills in this module. Some participants may not be comfortable talking about finances in a group session. Don't push them. It is very important that you limit judgmental comments.

Suggested time: 1 ½ to 3 hours

Participant Learning Objectives

- Develop a spending and savings plan.
- Learn to calculate total monthly income.
- Set spending priorities.

- Tell the difference between needs and wants.
- Become aware of simple methods to track spending.
- Learn ways to manage credit wisely.
- Identify money habits that cause problems.
- Learn the characteristics of an energy efficient rental.
- Select energy efficient rentals or adapt existing homes to be more energy efficient.

Additional Teaching Materials

Activity 1: Estimating Monthly Income

Materials:

- Facilitator's Manual Handout – *Estimating Monthly Income* Activity (choose Nancy or Mike)
- Facilitator's Manual Handout – *Estimating Monthly Income* Answer Key (choose Nancy or Mike). Make copies for participants.
- Renter's Workbook/Organizer – *Estimating Monthly Income* (Worksheet 1)
- Pencils
- Calculator

Activity 2: Estimating Monthly Expenses

Materials:

- Facilitator's Manual Handout – *Estimating Monthly Expenses* Activity (choose Nancy **or** Mike)
- Facilitator's Manual Handout – *Estimating Monthly Expenses* Answer Key (choose Nancy **or** Mike)
- Renter's Workbook/Organizer – *Estimating Monthly Expenses* (Worksheet 2)
- Renter's Workbook/Organizer – *Monthly Income/Expenses Summary* (Worksheet 3)
- Pencils
- Calculator

Optional — Activity 3: A Cash Flow Plan*

- Facilitator's Manual Handout – *Making a Cash Flow Plan* Activity (choose Nancy **or** Mike)
- Facilitator's Manual Handout – *Making a Cash Flow Plan* Answer Key (choose Nancy **or** Mike)
- Renter's Workbook/Organizer – *Making a Cash Flow Plan* (Worksheet 4)



- Pencils or Markers
- Calculator

*This activity and materials are on the RentWise website, www.rentwise.org, in the Trainer Resources section.

Activity 4: Setting Priorities: Is It a Need or a Want?*

- Facilitator's Manual Handout – *Needs/Wants Cards* (Make a photocopy of this master and cut apart the photocopy.)
- Facilitator's Manual Handout – *Needs vs. Wants: What Do You Think?* (Make copies for participants.)
- Scissors

*Note: When there are more than three participants, using a flip chart or whiteboard with marking pens is suggested.

Activity 5: Money Habits

- Facilitator's Manual Handout – *What Are My Money Habits Now?* (Make copies for participants.)
- Pencils

Activity 6: Buying on Credit

- Facilitator's Manual Handout – *Danger Signs of Too Much Debt* (Make copies for participants.)

Activity 7: Making the Minimum Payment

- Facilitator's Manual Handout – *Nancy Buys a T.V.* (Make copies for participants.) Facilitator's Manual Answer Key – *Nancy Buys a T.V.* (No need to make copies for participants.)

Activity 8: Tracking Your Spending

- Facilitator's Manual Handout – *A Plan for Managing Money* (Make copies for participants.)
- Renter's Workbook/Organizer – *Ways to Track Spending*, Page 9

Activity 9: Reducing Your Expenses

- Facilitator's Manual Handout – *Smart Ways to Save Dollars* (Make copies for participants.)

Activity 10: Planning for Changes

- Facilitator's Manual Handout – *Should Nancy Move?* (Make copies for participants.)
- Calculators
- Pencils
- Renter's Workbook/Organizer – *Should I Move?* (Worksheet 5)

Activity 11: Finding an Energy Efficient Home

- Facilitator's Manual Handout – *Finding an Energy Efficient Home* (Make copies for participants.) Renters should use the checklist to inspect apartments/homes for energy efficiency.

Note to facilitator: Activity 11 could be used with Module 3, *Finding a Place to Call Home*.

More Resource Materials

- *Energy Actions to Save Dollars and Increase Comfort* is available at www.rentwise.org. The video, *Finding an Energy-Efficient Home* is on the *Get a Head Start on Energy* DVD, available at www.nebraskaenergyassistance.com under Resources, or check with the lead Rentwise agency.
- *Pay Down Debt* is available at paydowndebt.unl.edu/.

Lesson Plan

Module Introduction

Read or paraphrase to participants:

To manage your money better, you first need to know how much money you have (income) and how much you spend (expenses). Income includes both cash and noncash resources. Cash resources include, but are not limited to, paychecks, Social Security payments, and child support. Noncash resources include, but are not limited to, assistance and other resources. In this module, the dollar value of assistance is included as income to provide a clearer picture of exactly how much it is costing a family/person to live.



This module teaches you how to determine your income and expenses. It shows you how to construct a spending plan and how to make wise spending choices. It also provides ideas for saving money and shows simple ways to track spending.

Activity 1: Estimating Monthly Income

Read or paraphrase to participants:

Calculating monthly income can be confusing, especially when payment schedules are irregular. This activity gives you the opportunity to practice calculating monthly income.

- **Give each participant the *Estimating Monthly Income* handout (for either Nancy or Mike) from the facilitator’s manual, and a pencil and a calculator.**

Read the Planning Tips in the handout. Emphasize to always estimate income conservatively. In other words, unless you know for sure what the income amount will be, guess low.

Have participants calculate Nancy or Mike’s monthly income from the information provided in the handout. Fill in the *Estimating Monthly Income* worksheet. (This activity may be done alone, in pairs, or as a group.)

Encourage participants to be aware of the income limits related to the assistance they receive.

- **After most of the participants finish, give them the *Estimating Monthly Income Answer Key* from the facilitator’s manual that shows the completed information for Nancy or Mike.**

Ask if there are any questions about the answers.

- **Refer participants to their own copy of the *Estimating Monthly Income* worksheet in their Renter’s Workbook/Organizer.**

Ask them to complete it at home with information about their own monthly income. Tell participants to bring the worksheets to the next class if they have questions. (If you assign this homework, be sure to start the next session with a discussion of their experience filling out the *Estimating Monthly Income* worksheet.)

Activity 2: Estimating Monthly Expenses

Read or paraphrase the following points:

You need to know what you are spending money for and how much you spend before you can make a spending and savings plan. If you don’t know where your money goes, keep track for at least one month. Write down everything you spend, whether by cash, check, or credit. At the end of the month, add up what you have spent in each spending category. Decide if you need to adjust your spending. Remember, if you want to spend more in one category, you’ll have to spend less in at least one other category.

If you spend more than you make in income, you can do one of two things:

1. Find more income and resources.
2. Cut spending, including adjusting credit payments.

Starting today, write down everything you spend by cash, check, and credit card.

- *When you write a check*, write down the date, item, and amount in your checkbook.
- *When you spend cash*, write down the date, item, and amount in a small notebook or on a calendar.
- *When you use a credit card*, write down the date, item, and amount in a small notebook or on a calendar.

Keep track of spending for one month. At the end of the month, total the amount spent for each spending category. Write that number down on the worksheet in the This Month Total Spent column.

Decide if you need to adjust your spending because you are spending too much in some categories and not enough in others. Write down an adjusted number for



each category for the next month on this month's worksheet in the Next Month Estimate column. The same numbers also go in the This Month Estimate column on the worksheet for the next month.

Repeat this process every month as you plan, spend, and record your current spending, and make adjusted spending estimates for the next month.

It may take several months of working with a spending plan before you find what works for you. Even then, at some point months, weeks, or even just days later, you may have to go back to the plan and adjust figures again. Our lives and our spending and income are constantly changing. A spending and savings plan is never finished. It is always a work in progress. And it will continue to work for you only if you continue to work with it.

- **Give participants the *Estimating Monthly Expenses* handout (either Nancy's or Mike's) from the facilitator's manual, which shows the completed information.**

Nancy /Mike has decided to make a spending plan. Ask participants to complete the worksheet using the information about Nancy/Mike to see what Nancy/Mike spends her/his money on. This activity can be done alone, in pairs, or as a group.

- **Give participants the *Estimating Monthly Expenses* answer key from the facilitators manual showing Nancy or Mike s expenses. Ask if there are any questions about the answers.**
- **Refer participants to the copy of the *Estimating Monthly Expenses Worksheet 2* in their Renter's Workbook/Organizer.**

Ask participants to complete it at home with their own spending information. Tell them to bring their completed handouts to the next class if they want to ask questions. (If you assign this homework, be sure to start the next session with a discussion about their experience filling out the *Estimating Monthly Expenses* worksheet.)

OPTIONAL – Activity 3: Making a Cash Flow Plan is on the website

Note to facilitators: This activity can be used after Activities 1 and 2 as an example of another way to develop a spending and savings plan. Go to www.rentwise.org for the complete activity plan and handouts.

For more information about cash flow plans, go to <http://extension.unl.edu/pubs> and search for Cash Flow Planning or G1789.

Read or paraphrase to participants:

Activities 1 and 2 show how to plan for income and expenses by the month. However, for people who receive at least some of their income more often than monthly, or if the amount of the income received varies, another planning method may be more realistic. That method is called cash flow planning.

There are three important characteristics of both income and expenses: source, amount, and timing. Activities 1 and 2 consider only two characteristics — source and amount. To consider the third important characteristic, timing, you need to know the date when each source of income and each expense is expected. A cash flow plan allows you to track everything — income, expenses, and timing.

There isn't a planning method that is best for everyone. The best method for you is the method that makes sense to you and the one that works for you.

- **Give each participant the appropriate *Making a Cash Flow Plan* handout (for either Nancy or Mike), a pencil, and a calculator. (The handouts for this activity are available at www.rentwise.org under Trainer Resources.**

Nancy/Mike has decided to make out a spending and savings plan. Nancy/Mike wants to try the cash flow plan.



Ask participants to complete the worksheet using the information about Nancy/Mike to see what Nancy/Mike has and what she/he spends money on. (This activity can be done alone, in pairs, or as a group.)

Give participants the corresponding *Making a Cash Flow* answer key (from the *RentWise* website) that shows the completed information for Nancy or Mike.

Ask if there are any questions about the answers.

Ask if anyone already uses this method for planning and tracking income and expenses. If someone does, ask if he or she would share their experience.

Refer participants to their own copy of the *Estimating Monthly Income and Expenses with Timing Worksheet 4* in their Renter's Workbook/Organizer. Ask them to complete it at home with information about their own monthly income. Tell participants to bring worksheets to the next class if they have questions. (If you assign this homework, be sure to start the next session with a discussion about their experience filling out the worksheet.)

Activity 4: Setting Priorities: Is it a Need Or a Want?

Read or paraphrase to participants:

The purpose of this activity is to identify needs and wants so you can prioritize expenses, spend wisely, and maintain financial stability. Needs are what you must have. Wants are what you would like to have or what it would be nice to have.

- **Make a photocopy of the *Needs/Wants Cards* handout from the facilitator's manual and cut apart to make cards. On the blank cards, add items specific for participants in your group.**

To use the cards with a group of three or more, draw a line to make two sections on a flip chart or whiteboard. Put the title Needs on one half and the title Wants on the other half. Have participants draw a card from a box, basket, or bag. As they draw out the card, ask them to decide if the item is a need or a want. Add the item on the card to the corresponding section of the flip

chart or board. As participants discuss needs and wants, some cards may be recategorized.

If you have only one or two participants, use the top two cards, Wants and Needs, instead of using a flip chart or whiteboard. Put the Wants and Needs cards on the table. Then ask the participants to sort the remaining cards into two piles. After the sorting is done, discuss why they put the cards in the piles they did. As discussion continues, some cards may be moved from one pile to the other.

- **Give participants a copy of *Needs vs. Wants: What Do You Think?* handout from the facilitator's manual. Ask them to read it and mark what they think.**

You may choose to do a show of hands for at least three needs and wants. Let participants know beforehand that their participation is voluntary. Some may choose not to reveal their answers. Remember, there are no right or wrong answers for this activity.

Activity 5: Money Habits

- **Give participants the *What Are My Money Habits Now?* handout from the facilitator's manual. Ask them to read it and check which response best describes them now.**

Discuss their answers to help them understand their money habits. To get discussion started with a group, do a show of hands. Read an item from the handout. Ask participants to show, by raising their hand, who answered *rarely*, *sometimes*, *usually*, or *always*. Do at least three money habits so everyone can answer *usually* or *always* to at least one item.

Activity 6: Buying On Credit

Read or paraphrase to participants:

Sometimes you want to buy something but you do not have enough money to pay for it. You may decide to buy it on credit, either with a credit card or by getting credit through a store or finance company. Or, you may use an income tax refund that you have not received yet to get a loan. All of these are forms of credit.



Creditors charge you a fee to borrow money from them. This is called interest. This means that when you buy on credit, you pay back the cost of the item you bought PLUS the interest you are charged to borrow the money. That is why it costs more to buy things on credit.

- **Give participants the *Danger Signs of Too Much Debt* handout from the facilitator's manual. Ask participants to read it and check each item that applies to them.**

Discuss participants' answers. Refer to the information on the bottom of the questionnaire. Get the discussion started by doing a show of hands.

Ask participants to star an item they would like to change. Discuss how to make changes. Talk about other resources to help people learn better money management skills.

Activity 7: Making the Minimum Payment

- **Give participants the *Nancy Buys a TV* handout from the facilitator's manual. Go through the payment options as described below.**

Use the following to lead a discussion.

Store Charge Account

Using the chart in the handout, show how the longer the loan time is, the more Nancy will pay in total for the TV. An advantage to this type of credit is there is no penalty if you want to pay off the loan early. However, if your payment is late, you will be charged a late fee. Another disadvantage is that you must have a good credit history to get store credit. Offers for zero down and interest free for a certain time period will charge interest if the loan is not repaid before the time expires.

Rent-to-Own Account

As an option, rent-to-own retail stores may make items available to rent with a payment that allows for ownership at the end of set terms or time. The costs are typically greater than purchasing it on a layaway or other

type of payment. On the chart, point out that Nancy would pay more than three times the original cost of the T.V. with a rent-to-own contract. Missing a payment is disaster. You lose the T.V. and all the money already paid. Another disadvantage of rent-to-own is that you usually can't pay off this contract early. There is a huge fee if you do.

Payday Loan

Look at the APR (Annual Percentage Rate) for this type of loan. It is even more than with a rent-to-own contract. Other disadvantages of a payday loan include the high fee charged (20 percent) and an additional fee if you want to pay off the loan early.

Income Tax Refund Loan

A smaller fee than with the payday loan is charged for this type of loan. There is no way to pay off this loan early. And, you have already committed your refund check to the loan. The total cost of an income tax refund loan is smaller than most of the other options considered.

- **Discuss the two questions at the end of the handout. (You have a copy of the answer key, but you don't give it to the participants.)**
- **Share the Questions to Ask Before Buying With Credit that are shown on Page 8 of the Renter's Workbook/Organizer.**

Before signing any contract for a loan, encourage participants to find out its total cost, which may not be as advertised, and compare it to the price of other options. They should be sure to ask if there are any extra charges for insurance, handling, delivery, or service, or any balloon payments.

Balloon Payment Loan

A balloon payment is a large, lump sum payment commonly paid at the end of a loan. Balloon payments are more likely found in mortgages, auto, and sometimes personal loans. A balloon loan defers a portion of the payments over the course of the loan's term. Therefore, at the end of the loan, there is one last payment that is much larger than the monthly payments.



Disadvantages: If the money is not saved or available for the final payment, the loss of the item is possible. If you can't make the balloon payment, refinancing is not always an option. However, if refinancing is an option, the loan interest rate may go up along with your payments.

Read or paraphrase to participants:

Be sure to find out:

- Is the item new or used?
- Will I get a manufacturer's warranty and owner's manual?
- When will I actually own the item? (Usually not until all the payments are made.)
- Will I get credit for all my payments if I rent and then decide to buy later?
- What is my responsibility for loss, damage, or repair?
- Will I get a replacement while the item is being repaired?
- What happens if I can't make a payment? Will the item be repossessed?
- Will I pay a penalty if I return the item before the end of the contract?

Activity 8: Tracking Your Expenses

This activity helps participants become aware of their spending habits and track their expenses as a step toward making sound financial decisions.

Explain and demonstrate several tracking methods.

It is important to emphasize that there is no one best method. Participants need to find a method that works for them. (Note to facilitators: You may wish to show samples of some of the items listed below.)

- **Go over the *Ways to Track Spending* section on Page 9 in the Renter's Workbook/Organizer.**

Read or paraphrase to participants:

- *Receipts* – Keep all sales receipts, cash register tapes, copies of money orders, and credit card slips

in a folder or box. Once a month, sort receipts by expense category and add up what was spent in each category.

- *Checkbook Register* – Use checks to pay for most expenses, and describe all transactions in the checkbook register. The check register may help you keep track of how much money is in a checking account. Record every transaction (check, deposit, withdrawal, ATM, service charge, debit card) in the check register. This method only works if every expense and income and its description are recorded.
- *Notebook or Ledger* – Use a notebook to track all expenses by date. Once a month, enter expenses in the ledger by category.
- *Calendar Method* – Make notes of income and expenses on a calendar. Use pens or markers of different colors to indicate income, expense, and bills.
- *Envelope Method* – On each payday, cash your paycheck and divide money into envelopes for various expense categories. When there is no more money in an envelope, you can't spend any more in that expense category.
- *Cash Flow Plan* – As you plan for income and expenses using planning time periods according to the timing of your income, write all planning figures in pencil. When actual income is received or an expense is paid, erase the planning figure and write in the actual figure in ink. At a glance, you'll know what still needs to be paid.

- **Ask participants to voluntarily share their experiences tracking expenses.**
- **Give participants the *A Plan for Managing Money* handout from the facilitator's manual.**

Ask participants to complete the handout before the next class or meeting. (If you assign this homework, be sure to start the next session with a discussion about their experience filling out the worksheet.)



Activity 9: Reducing Your Expenses

Note to facilitator: In a relaxed atmosphere, ask participants to brainstorm ways to reduce expenses. Participants can often help each other find ways to reduce expenses and resources, and make sound financial decisions. Encourage them to share information about food pantries, thrift stores, second-hand furniture, etc.

Read or paraphrase to participants:

There may be times when you can't pay your bills or save even \$5.00 from your paycheck. When this happens, challenge yourself to find smart ways to spend less.

- Give participants the *Smart Ways to Save Dollars* handout from the facilitator's manual to complete and discuss.

Read or paraphrase to participants:

Here are ideas to help you manage your income to cover your expenses and put some aside for emergencies. Check off the things you are already doing and write in additional ideas as we discuss them.

- Go over the *Reducing Expenses* section on Page 9 in the *Renter's Workbook/Organizer*, and discuss.

Encourage participants to write down additional ideas.

Activity 10: Planning for Changes

Read or paraphrase to participants:

Expenses and income change over time. Planning for change is very important in money management. By planning for change, you can make better decisions about how to spend your money, and be ready when change happens.

- Give participants the *Should Nancy Move?* handout from the facilitator's manual, calculators, and pencils.

Read or paraphrase to participants:

In this activity, you will figure out whether it is a good idea for Nancy to move to a new apartment or stay in her old apartment even though the rent will be going up. This activity helps you learn how to plan for changes and make smart money decisions by considering all the facts and costs involved.

Participants may want to refer to Nancy's income and expense information.

Have participants complete the worksheet and discuss their answers.

Note to facilitators: When vacancy rates are high and participants have built a positive relationship with their landlords, they may be more successful in negotiating the rent. Suggest that Nancy ask the landlord to consider renewing her lease at the old rate to save the landlord the expense of searching for another good tenant.

- Go over the *Should Nancy Move?* answer key in the facilitator's manual. Nancy's answers are in bold italics. Be sure to ask if there are any questions.

Activity 11: Finding an Energy Efficient Home

Note to facilitators: You may want to use this activity and the *Finding an Energy Efficient Home* segment in Module 3, *Finding a Place to Call Home*. The DVD is produced by the Nebraska Energy Assistance Network (NEAN) and the *Get a Head Start on Energy* educational program. Go to the website www.nebraskaenergyassistance.com for information about the DVD and how to obtain a copy. The videos are also viewable on the website.



- Give participants the *Finding an Energy Efficient Home* handout from the facilitator's manual to discuss.

Participants should use the checklist to inspect apartments/homes for energy efficiency. They can use it to evaluate their current rental unit.

Energy Efficiency Measures to Manage Utility Bills and Increase Comfort

Read or paraphrase to participants:

By following some simple tips, you can manage your energy costs and use energy wisely. Many of the ideas to help save energy cost little out-of-pocket.

The energy usage of each unit varies according to its location. The layout of an apartment or home also can affect energy use. Before renting an apartment, ask about the utility rates for specific units, and compare units if possible. Before making any alterations to your rental unit, get your landlord's permission or ask your landlord about having it done. All tenants pay for their utilities in one way or another. If your utilities are included in the rent, total rent costs may rise as the cost of utilities rise. Finding an energy efficient home to rent is an important step toward reducing utility costs. The location of the unit and distance from work and other frequented places will impact the overall cost. The efficiency of the building or house, appliances, and equipment affect your comfort, the utility costs, and your budget. Finding an energy efficient home to rent or own also reduces your environmental impact. These tips also can help reduce the energy efficiency in your existing home.

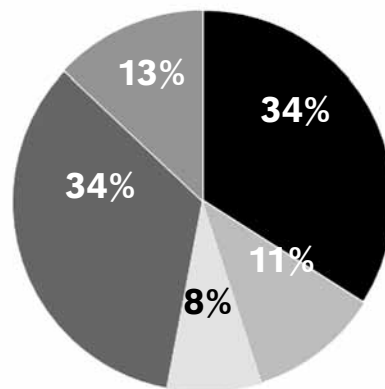
Explain to participants how most of the energy is used in the home based on the following percentages from the U.S. Department of Energy.

- Play the 11-minute video, *Get a Head Start on Energy*.

The video is available on DVD at www.nebraskaenergyassistance.com under Resources.

Typical Breakdown of Energy Use in Homes

- Heating 34%
- Cooling 11%
- Refrigerator 8%
- Lighting, electronics, other appliances 34%
- Water heaters 13%



After watching the DVD video, discuss any questions the participants have and ideas to improve their existing rental units. If needed, review the following concepts and the information with the participants. Note that even if the utility bills are included in the rent amount, when utilities are used excessively or prices increase, rent payments are likely to go up.

Heating and Cooling

Winter:

- Set the thermostat no higher than 72°F. Lowering it 10 to 15 degrees for eight hours can save up to 10 percent a year on your heating bill.
- Clean or replace furnace filters.

Summer:

- Keep the thermostat set at 78°F or higher.
- Use ceiling fans.
- Keep window shades or blinds down or closed to reduce heat gain from sun.



Windows and Doors

- Use towels or door sweeps to stop air leaks under doors.
- Use curtains, draperies, and blinds to manage heat transfer at windows.
- Notify the landlord of leaking windows and doors.
- Lock windows and doors for better air sealing.

Water

- Lower the water heater temperature to 120°F
- Each 10-degree reduction in water temperature will generally save around 3 percent.
- Notify the landlord of water leaks. One dripping faucet can waste up to 48 gallons of water per week.

Appliances and Lighting

Range and Oven:

- Use the microwave when possible.
- Use the kitchen exhaust fan.
- Do not use the oven to heat your home; this can lead to fire and carbon monoxide poisoning.

Refrigerator:

- Costs \$5 to \$8 per month to operate.
- Keep the refrigerator set between 36° and 38°F, and set the freezer at zero degrees.
- Test doors for tightness.

Dishwasher:

- Run only when full.
- Use energy-saving settings.

Washer and Dryer:

- Wash in warm or cold water when possible, and rinse in cold.
- Washing in hot water costs about 20 to 40 cents per load.
- Wash full loads or reset the water level for a smaller load.
- Don't overload the washer or dryer.
- Clean the lint from the filter after every dryer load.

- Look for Energy Guide labels and ENERGY STAR® logo on washers. (An example of the ENERGY STAR label is shown on Page 11 of the Renter's Workbook/Organizer.)

Air Conditioner:

- Have a unit that is the correct size for the square footage of your home.
- Remove or clean the filter every month.

Small Appliances and Electronics:

- Disconnect unneeded or unused equipment.
- Completely shut down computers, printers, TV, radio's, etc.
- Unplug chargers when not in use — they can continue to use energy when left plugged in.

Lighting Costs:

- Use screw-in compact fluorescent bulbs (CFL). They cost more when purchased but will last longer and cost less over time. Replace traditional bulbs with CFLs as they burn out.
- Turn lights off when not needed.
- Use the correct wattage and bulb for the fixture and location.

Furniture and Bookcases:

- Do not place furniture over or in front of air registers.

Energy Assistance:

- Contact utility companies about special programs and incentives.
- The Nebraska Low Income Home Energy Assistance Program (LIHEAP) helps limited income people offset the cost of heating and cooling. Income guidelines must be met to qualify.

More Resource Materials

- DVDs provided by the Nebraska Energy Assistance Network (NEAN) and the *Get a Head Start on Energy* educational program, www.nebraskaenergyassistance.com/resources.html.
- Nebraska Energy Office, www.neo.ne.gov.

Activity 11 was added to Module 2, Managing Your Money, by Lorene Bartos, University of Nebraska–Lincoln (UNL) Extension Educator; and Dr. Shirley Niemeyer, UNL Extension Specialist, Housing and Environment.

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MODULE 2

ACTIVITIES



Detach these activity handouts for use with Module 2.*

Review the activities before you teach the module. Select the activities, then make copies from the original. These activity items may be copied for use with the *RentWise* activities described in this manual.

***Note: The handouts for Activity 3 are available on the RentWise website, www.rentwise.org.**





Note to facilitator: Make copies for each participant.

Handout

(Page 1 of 3)

Nancy's Monthly Income Information

Nancy is a single mother. She is a sales clerk at a local discount store. Nancy makes \$255.08 per week after taxes at her job. Each month she also receives \$278 in food stamps, a Section 8 housing voucher that pays \$99 of her apartment rent directly to her landlord, and a child care subsidy of \$279 paid directly to her family home child care provider.

Before she can make a savings and spending plan, Nancy needs to know what resources she has each month, including income, assistance, and other resources. Income includes, but is not limited to, income earned from a job and income received from Social Security or child support. Assistance includes food stamps, child care subsidy, housing vouchers, or other assistance payments. Other resources could be donated goods or services such as child care provided by a friend or family member. Other examples are included in the worksheet that follows.

Some assistance benefits received may depend on the amount of income earned. It is important to know how changes in income may change the amount of benefits received. For example, if Nancy receives a raise or finds a better paying job, the increase in her income may result in a lower child care subsidy or other benefits. If that happens, Nancy needs to know ahead of time so she is prepared to cover any additional monthly expenses that result from losing some benefits.

Planning Tips

- Use only the dollar amount. If the amount of cents is less than 50 cents, drop the cents (for example, \$255.08 is recorded as \$255). If the amount of cents is 50 or over, go up to the next dollar (for example, \$98.65 is recorded as \$99).
- Unless you know for sure what the amount is, estimate income low and expenses high.

Use the information above about Nancy's income to complete the income worksheet on the following page.

Key for Terms Used On Following Pages

EIC — Earned Income Credit

LIHEAP — Low Income Home Energy Assistance Program

SNAP — Supplemental Nutrition Assistance Program, formerly Food Stamp Program

SSI — Supplemental Security Income; amount can change annually

TANF — Temporary Assistance to Needy Families; also called ADC – Aid to Dependent Children

WIC — Women, Infants, and Children

This worksheet was modified by Kathleen Prochaska-Cue, Ph.D., A.F.C., University of Nebraska–Lincoln Extension, and Jean Chicoine, Ph.D., Nebraska Department of Health and Human Services with permission from the University of Minnesota.



Module 2 Activity 1 – Estimating Monthly Income - Nancy

Note to facilitator: Make copies for each participant.

Handout

(Page 2 of 3)

	Monthly Cash Income	Assistance and Other Resources	Total Resources
INCOME			
Wages and salaries (weekly x 4)			
Tips, commissions, and overtime			
Social Security and pensions			
Supplemental Security Income (SSI)*			
Child or spousal support			
Unemployment compensation			
Worker's Disability Compensation			
Veterans benefits			
Children's wages			
Other:			
Total Monthly Cash Income			
ASSISTANCE			
Food stamps (SNAP)*/Women, Infant, Children (WIC)*			
Temporary Assistance for Needy Families (TANF/ADC)*			
Advance EIC (Earned Income Credit)*			
Child care assistance (paid directly to provider)			
Housing assistance			
Emergency/Diversions Assistance			
Gifts			
Other assistance received: LIHEAP*, Lifeline Telephone Assistance			
Other:			
Total Monthly Assistance			
OTHER RESOURCES (Examples: food pantries, thrift store donations)			
Other:			
Other:			
Total Other Resources			
Total Monthly Income and Resources			

*Amount changes annually.



Module 2 Activity 1 – Estimating Monthly Income - Nancy

Note to facilitator: Make copies for each participant.

Answer Key

(Page 3 of 3)

The correct answers for Nancy's income are in italics.

	Monthly Cash Income	Assistance and Other Resources	Total Resources
INCOME			
Wages and salaries	<i>\$1,020</i>		<i>\$1,020</i>
Tips, commissions, and overtime	<i>0</i>		<i>0</i>
Social Security and pensions	<i>0</i>		<i>0</i>
Supplemental Security Income (SSI)	<i>0</i>		<i>0</i>
Child or spousal support	<i>0</i>		<i>0</i>
Unemployment compensation	<i>0</i>		<i>0</i>
Worker's Disability Compensation	<i>0</i>		<i>0</i>
Veterans benefits	<i>0</i>		<i>0</i>
Children's wages	<i>0</i>		<i>0</i>
Other:	<i>0</i>		<i>0</i>
Total Monthly Cash Income	<i>\$1,020</i>		<i>\$1,020</i>
ASSISTANCE			
Food stamps/WIC		\$278	\$ 278
Temporary Assistance for Needy Families (ADC)		<i>0</i>	<i>0</i>
Advance EIC (Earned Income Credit)		<i>0</i>	<i>0</i>
Child care assistance (paid directly to provider)		\$279	\$ 279
Housing assistance		\$ 99	\$ 99
Emergency/diversionary assistance		<i>0</i>	<i>0</i>
Gifts		<i>0</i>	<i>0</i>
Other Assistance Received: LIHEAP*, Lifeline Telephone Assistance		<i>0</i>	<i>0</i>
Other:		<i>0</i>	<i>0</i>
Total Monthly Assistance		\$656	\$ 656
OTHER RESOURCES (Examples: food pantries, thrift store donations)			
Other:		<i>0</i>	<i>0</i>
Other:		<i>0</i>	<i>0</i>
Total Other Resources		<i>0</i>	<i>0</i>
Total Monthly Income and Resources	<i>\$1,020</i>	\$656	<i>\$1,676</i>





Note to facilitator: Make copies for each participant.

Mike's Monthly Income Information

Mike is a single man. His income is Supplemental Security Income (SSI).

Mike receives \$624 in income monthly. He also receives \$78 in food stamps, and he has a Section 8 housing voucher that pays \$291 of his apartment rent directly to his landlord. Mike is responsible for the electric and gas utility bills and for his cable bill. He receives Lifeline Telephone Assistance through the Nebraska Public Service Commission. Mike also uses the Low Income Heating Energy Assistance Program (LIHEAP) in the winter and is approved for cooling assistance in the summer because his doctor deems it necessary.

Before Mike can make a spending and savings plan, he needs to know the resources he receives each month, including income, assistance, and other resources. Income includes, but is not limited to, income earned from a job and income from Social Security. Assistance includes, but is not limited to, food stamps, housing vouchers, and transportation vouchers. Examples of other resources are transportation provided by a friend or family member, food from the food pantry, and thrift store donations.

Because we do not have a dollar figure for the value of Mike's benefits from Lifeline Telephone Assistance, LIHEAP, or transportation vouchers, these amounts are unknown. Just add a plus (+) sign to the totals. When we figure expenses in Activity 2 for Mike, we will not enter a number for the value of these benefits, but will show them with a plus (+) sign.

Some benefits received may depend on the amount of income earned. Know how changes in income may change the amount of benefits received. For example, if Mike receives additional ongoing income, that income increase may result in a decrease in his Supplemental Security Income (SSI) payment and/or reduce or eliminate the food stamp allotment he receives. If that happens, Mike needs to know ahead of time so he is prepared to cover any additional monthly expenses that result from an increase in income.

Planning Tips

- Use only the dollar amount. If the amount of cents is less than 50 cents, drop the cents (for example, \$623.08 is recorded as \$623). If the amount of cents is 50 or over, go up to the next dollar (for example, \$77.65 is recorded as \$78).
- Unless you know what the amount is for sure, estimate income low and expenses high.

Key for Terms Used On Following Pages*

LIHEAP – Low Income Home Energy Assistance Program

SSI – Supplemental Security Income; amount can change annually



Module 2 Activity 1 – Estimating Monthly Income - Mike

Note to facilitator: Make copies for each participant.

Handout

(Page 2 of 3)

	Monthly Cash Income	Assistance and Other Resources	Total Resources
INCOME			
Wages and salaries			
Tips, commissions, and overtime			
Social Security and pensions			
Supplemental Security Income (SSI)*			
Child or spousal support			
Unemployment compensation			
Worker's Disability Compensation			
Veteran benefits			
Children's wages			
Other:			
Total Monthly Cash Income			
ASSISTANCE			
Food stamps/WIC			
Temporary Assistance for Needy Families (TANF/ADC)			
Advance EIC (Earned Income Credit)			
Child care assistance (paid directly to provider)			
Housing assistance			
Emergency/diversionary assistance			
Gifts			
Other Assistance Received: LIHEAP, Lifeline Telephone Assistance, Transportation Vouchers		<i>Dollar Amount Unknown</i>	<i>Dollar Amount Unknown</i>
Other:			
Total Monthly Assistance			
OTHER RESOURCES (Examples: food pantries, thrift store donations)			
Other:			
Other:			
Total Other Resources			
Total Monthly Income and Resources			



Module 2 Activity 1 – Estimating Monthly Income - Mike

Note to facilitator: Make copies for each participant.

Answer Key

(Page 3 of 3)

The correct answers for Mike's income are in italics.

	Monthly Cash Income	Assistance and Other Resources	Total Resources
INCOME			
Wages and salaries	<i>0</i>		<i>0</i>
Tips, commissions, and overtime	<i>0</i>		<i>0</i>
Social Security and pensions	<i>0</i>		<i>0</i>
Supplemental Security Income (SSI)*	\$624		\$624
Child or spousal support	<i>0</i>		<i>0</i>
Unemployment compensation	<i>0</i>		<i>0</i>
Worker's Disability Compensation	<i>0</i>		<i>0</i>
Veteran benefits	<i>0</i>		<i>0</i>
Children's wages	<i>0</i>		<i>0</i>
Other:	<i>0</i>		<i>0</i>
Total Monthly Cash Income	\$624		\$624
ASSISTANCE			
Food stamps/WIC		\$ 78	\$ 78
Temporary Assistance for Needy Families (TANF/ADC)		<i>0</i>	<i>0</i>
Advance EIC (Earned Income Credit)		<i>0</i>	<i>0</i>
Child care assistance (paid directly to provider)		<i>0</i>	<i>0</i>
Housing assistance		\$291 +	\$291
Emergency/diversionary assistance		<i>0</i>	<i>0</i>
Gifts		<i>0</i>	<i>0</i>
Other Assistance Received: LIHEAP, Lifeline Telephone Assistance, Transportation Vouchers		<i>Dollar Amount Unknown</i>	<i>Dollar Amount Unknown</i>
Other:		<i>0</i>	<i>0</i>
Total Monthly Assistance		\$369 +	\$369 +
OTHER RESOURCES (Examples: food pantries, thrift store donations)			
Other:		<i>0</i>	<i>0</i>
Other:			
Total Other Resources		<i>0</i>	<i>0</i>
Total Monthly Income and Resources	\$624	\$369 +	\$993 +



Module 2 Activity 2 – Estimating Monthly Expenses - Nancy



Note to facilitator: Make copies for each participant.

Handout

(Page 1 of 6)

You need to know how much you are spending and what you are spending it on before you can make a spending and savings plan. Starting today, write down everything you spend using cash, check, and credit card.

- When you write a check, write down the date, item, and amount in your checkbook.
- When you spend cash, write down the date, item, and amount in a small notebook or on a calendar.
- When you use a credit card or debit card, write down the date, item, and amount in a small notebook or on a calendar.

Keep track of spending for a month. At the end of the month, total the amount spent for each spending category. Write that number down on the worksheet in the This Month Total Spent column.

Decide if you need to adjust your spending because you are spending too much in some categories and not enough in others. Write down an adjusted number for each category for the next month on this month's worksheet in the Next Month Estimate column. The same numbers go in the This Month Estimate column on the worksheet for the next month. Repeat this process every month.

Example: From out-of-pocket and from benefits she received this month, Nancy has paid:

Rent (\$396 + \$99 benefits)	\$495	MasterCard, current payment	\$ 18
Food (\$10 eating out, \$278 benefits, \$35 groceries)	\$323	Visa, current payment	\$ 32
Electric and Gas	\$106	Past due bill payments	\$140
Phone	\$ 39	Pair of jeans	\$ 25
Cable	\$ 48	Child care (\$121 cash, \$279 benefits)	\$400
Water, Sewer, and Trash (included in rent)	\$ 0	Donation	\$ 8
Car gas	\$ 80	Laundry	\$ 12
Car repair	\$ 45	Personal care items	\$ 10
		Medicine co-pay	\$ 20

The last category in the worksheet is a special one for overdue bills and debts. Nancy has four overdue credit accounts and she owes money to her mother, for a total of \$1,224. She has arranged new monthly payments with her creditors according to the plan below. She will follow this plan this month and future months until the amount is paid off.

Creditor	Total Owed	Former Payment	Arranged Payment – this and future months
Sears	\$ 420	\$ 65	\$ 40
Electric company	103	50	25
Gas company	328	60	35
Phone company	273	40	30
Mother	100	0	10
Totals	\$1,224	\$215	\$140

Complete the worksheet on Page 2-5 using the above information. The answers for Nancy are indicated in italics.



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Housing

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Rent or mortgage				
	Gas, electric, water, trash				
	Telephone				
	Renter/owner's insurance				
	Household repair				
	Supplies				
	Other:				
	Total Spent for Housing				

Food and Beverages

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Groceries				
	Eating away from home				
	Other:				
	Total Spent for Food and Beverages				

Caregiving for Children and Others

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Day care				
	Babysitting				
	Other:				
	Total Spent for Caregiving				



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Transportation

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Loan payment				
	Gas and oil				
	Repair and maintenance				
	Insurance				
	Bus and taxi				
	Other:				
	Total Spent for Transportation				

Health and Medical

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Doctor, dentist				
	Prescriptions				
	Hospital				
	Health insurance				
	Other:				
	Total Spent for Health and Medical				

Savings and Set-Aside Funds

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Emergency fund		
	Other savings		
	Total Spent for Savings and Set-Aside Funds		



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Personal, Education, and Clothing

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Clothing and footwear		
	Laundry and dry cleaning		
	Personal care products		
	Gifts		
	Pocket cash (snacks, drinks		
	Tobacco		
	Alcohol		
	Gambling and lottery		
	School fees and supplies		
	Contributions, donations		
	Other:		
	Total Spent for Personal, Education and Clothing		

Recreation and Hobbies

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Cable, videos, movies		
	Reading material		
	Hobbies		
	Pet supplies, veterinarian		
	Other:		
	Total Spent for Recreation and Hobbies		



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Current Bills, Payments and Fees

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Creditor: Mastercard		
	Creditor: Visa		
	Creditor:		
	Creditor:		
	Creditor:		
	Creditor:		
	Child support		
	Spousal maintenance		
	Other:		
	Total Spent for Other Bills, Payments and Fees, All Current		

Overdue Bills, Payments and Fees

Arranged Payment	This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
		Creditor: Total Owed:		
		Creditor: Total Owed:		
		Creditor: Total Owed:		
		Creditor: Total Owed:		
		Creditor: Total Owed:		
		Creditor: Total Owed:		
		Creditor: Total Owed:		
		Total Spent for Overdue Bills, Payments and Fees Total Owed:	\$140.00	



Module 2 Activity 2 – Nancy

Note to facilitator: Make copies for each participant.

Once you know what you are spending, create a spending and savings summary using income and expense information.

Monthly Income Summary

Total monthly income \$ _____

Total monthly assistance \$ _____

Total other resources _____

Total Income and Assistance \$ _____

Monthly Expense Summary

Housing and utilities \$ _____

Food and beverages \$ _____

Caregiving, children and others \$ _____

Transportation \$ _____

Health and medical \$ _____

Savings and set-aside funds \$ _____

Personal, education, and clothing \$ _____

Recreation and hobbies \$ _____

Current payments and fees \$ _____

Overdue payments and fees \$ _____

Total Monthly Expenses \$ _____

Total Monthly Income and Assistance \$ _____

Total Monthly Expenses \$ _____

Bottom Line \$ _____

Did Nancy spend more this month than she received in income and assistance? If so, where might she make adjustments in her spending and savings plan?

If Total Monthly Expenses are more than Total Income and Assistance, changes must be made. Either cut expenses or find more income and assistance, or both. Cutting expenses includes arranging lower debt payments with creditors.

Over time, by making adjustments each month, a spending and savings plan will help you balance your income and expenses, and have money for savings and set-aside funds that can be used for future expenses.





Note to facilitator: Make copies for each participant.

Housing

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Rent or mortgage	\$ 396	\$ 99	\$ 495	
	Gas, electric, water, trash	\$ 106		\$ 106	
	Telephone	\$ 39		\$ 39	
	Renter/owner's insurance				
	Household repair				
	Supplies				
	Other:				
	Total Spent for Housing	\$ 541	\$ 99	\$ 640	

Food and Beverages

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Groceries	\$ 35	\$ 278	\$ 313	
	Eating away from home	\$ 10		\$ 10	
	Other:				
	Total Spent for Food and Beverages	\$ 45	\$ 278	\$ 323	

Caregiving for Children and Others

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Day care	\$ 121	\$ 279	\$ 400	
	Babysitting				
	Other:				
	Total Spent for Caregiving	\$ 121	\$ 279	\$ 400	



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Answer Key

(Page 2 of 5)

Transportation

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Loan payment				
	Gas and oil	\$ 80		\$ 80	
	Repair and maintenance	\$ 45		\$ 45	
	Insurance				
	Bus and taxi				
	Other:				
	Total Spent for Transportation	\$125		\$125	

Health and Medical

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Doctor, dentist				
	Prescriptions	\$ 20		\$ 20	
	Hospital				
	Health insurance				
	Other:				
	Total Spent for Health and Medical	\$ 20		\$ 20	

Savings and Set-Aside Funds

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Emergency fund		
	Other savings		
	Total Spent for Savings and Set-Aside Funds		



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Answer Key

(Page 3 of 5)

Personal, Education, and Clothing

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Clothing and footwear	\$ 25	
	Laundry and dry cleaning	\$ 12	
	Personal care products	\$ 10	
	Gifts		
	Pocket cash (snacks, drinks		
	Tobacco		
	Alcohol		
	Gambling and lottery		
	School fees and supplies		
	Contributions, donations	\$ 8	
	Other:		
	Total Spent for Personal, Education and Clothing	\$ 55	

Recreation and Hobbies

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Cable, videos, movies	\$ 48	
	Reading material		
	Hobbies		
	Pet supplies, veterinarian		
	Other:		
	Total Spent for Recreation and Hobbies	\$ 48	



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Answer Key

(Page 4 of 5)

Current Bills, Payments and Fees

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Creditor: <i>Mastercard</i>	\$ 18	
	Creditor: <i>Visa</i>	\$ 32	
	Creditor:		
	Creditor:		
	Creditor:		
	Creditor:		
	Child support		
	Spousal maintenance		
	Other:		
	Total Spent for Other Bills, Payments and Fees, All Current	\$ 50	

Overdue Bills, Payments and Fees

Arranged Payment	This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
		Creditor: <i>Total Owed:</i>	\$ 40	
		Creditor: <i>Total Owed:</i>	\$ 25	
		Creditor: <i>Total Owed:</i>	\$ 35	
		Creditor: <i>Total Owed:</i>	\$ 30	
		Creditor: <i>Total Owed:</i>	\$ 10	
		Creditor: <i>Total Owed:</i>		
		Total Spent for Overdue Bills, Payments and Fees <i>Total Owed:</i>	\$140	



Module 2 Activity 2

Answer Key

Note to facilitator: Make copies for each participant.

(Page 5 of 5)

Once you know what you are spending, create a spending and savings summary using income and expense information.

Monthly Income Summary

Total monthly cash income (assume 4 weeks)	\$ <u> \$1,020 </u>
Total monthly assistance	\$ <u> \$ 656 </u>
Total other resources	
Total Income and Assistance	\$ <u> \$1,676 </u>

Monthly Expense Summary

Housing and utilities	\$ <u> \$ 640 </u>
Food and beverages	\$ <u> \$ 323 </u>
Caregiving, children and others	\$ <u> \$ 400 </u>
Transportation	\$ <u> \$ 125 </u>
Health and medical	\$ <u> \$ 20 </u>
Savings and set-aside funds	\$ <u> \$ 0 </u>
Personal, education, and clothing	\$ <u> \$ 55 </u>
Recreation and hobbies	\$ <u> \$ 48 </u>
Current payments and fees	\$ <u> \$ 50 </u>
Overdue payments and fees	\$ <u> \$ 140 </u>
Total Monthly Expenses	\$ <u> \$1,801 </u>
Total Monthly Income and Assistance	\$ <u> \$1,676 </u>
Total Monthly Expenses	\$ <u> \$1,801 </u>
Bottom Line	\$ <u> \$ -125 </u>

Did Nancy spend more this month than she received in income and assistance? If so, where might she make adjustments in her spending and savings plan?

If Total Monthly Expenses are more than Total Income and Assistance, changes must be made. Either cut expenses or find more income and assistance, or both. Cutting expenses includes arranging lower debt payments with creditors.

Over time, by making adjustments each month, a spending and savings plan will help you balance your income and expenses, and have money for savings and set-aside funds that can be used for future expenses.

This worksheet was modified by Kathy Prochaska-Cue, Ph.D., A.F.C., University of Nebraska–Lincoln Extension, and Jean Chicoine, Ph.D., Nebraska Department of Health and Human Services with permission from University of Minnesota.



Module 2 Activity 2 – Estimating Monthly Expenses - Mike



Note to facilitator: Make copies for each participant.

Alternate for Activity 2 Handout

(Page 1 of 6)

You need to know how much you are spending and what you are spending it on before you can make a spending and savings plan.

Starting today, write down everything you spend using cash, check, and credit card.

- When you write a check, write down the date, item, and amount in your checkbook.
- When you spend cash, write down the date, item, and amount in a small notebook or on a calendar.
- When you use a credit card or debit card, write down the date, item, and amount in a small notebook or on a calendar.

Keep track of spending for a month. At the end of this month, total the amount spent for each spending category. Write that number down on the worksheet in the This Month Total Spent.

Decide if you need to adjust your spending because you are spending too much in some categories and not enough in others. Write down an adjusted number for each category for the next month on this month's worksheet in the Next Month Estimate column. The same numbers go in the This Month Estimate column on the worksheet for the next month. Repeat this process every month.

Example: From out-of-pocket and from benefits Mike received this month, he has paid:

Rent (cash: \$110 , benefits: \$291)	\$401	Laundry	\$ 12
Food (cash: \$105, benefits: \$78, eating out: \$20)	\$203	Personal care items	\$ 10
Electric and Gas	\$ 80	Medicine co-pay	\$ 20
Phone Lifeline	\$ 20	Donation	\$ 20
Cable	\$ 48	Shirts	\$ 30
Water, Sewer, Trash (included in rent)	\$ 0	Discover	\$ 18
Transportation	\$ 5	Visa	\$ 32
		Past due bills payments	\$117

The last category in the worksheet is a special one for overdue bills and debts. Mike has two overdue debts. He has arranged new monthly payments with his creditors according to the plan below. He will follow this plan this month and future months until the amount is paid off.

Creditor	Total Owed	Former Payment	Arranged Payment – this and future months
Visa	\$ 420	\$ 75	\$ 50
MasterCard	\$ 610	\$ 90	\$ 67
Total	\$1,030	\$165	\$117

Complete the following worksheet using the above information.



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Handout

(Page 2 of 6)

Housing

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Rent or mortgage				
	Gas, electric, water, trash				
	Telephone				
	Renter/Owner's insurance				
	Household repair				
	Supplies				
	Other:				
	Total Spent for Housing				

Food and Beverages

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Groceries				
	Eating away from home				
	Other:				
	Total Spent for Food and Beverages				

Caregiving for Children and Others

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Day care				
	Babysitting				
	Other:				
	Total Spent for Caregiving				



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Transportation

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Loan payment				
	Gas and oil				
	Repair and maintenance				
	Insurance				
	Bus and taxi				
	Other:				
	Total Spent for Transportation				

Health and Medical

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Doctor, dentist				
	Prescriptions				
	Hospital				
	Health insurance				
	Other:				
	Total Spent for Health and Medical				

Savings and Set-Aside Funds

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Emergency fund		
	Other savings		
	Total Spent for Savings and Set-Aside Funds		



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Personal, Education, and Clothing

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Clothing and footwear		
	Laundry and dry cleaning		
	Personal care products		
	Gifts		
	Pocket cash (snacks, drinks		
	Tobacco		
	Alcohol		
	Gambling and lottery		
	School fees and supplies		
	Contributions, donations		
	Other:		
	Total Spent for Personal, Education and Clothing		

Recreation and Hobbies

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Cable, videos, movies		
	Reading material		
	Hobbies		
	Pet supplies, veterinarian		
	Other:		
	Total Spent for Recreation and Hobbies		



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Current Bills, Payments and Fees

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Creditor: <i>Mastercard</i>		
	Creditor: <i>Visa</i>		
	Creditor:		
	Creditor:		
	Creditor:		
	Creditor:		
	Child support		
	Spousal maintenance		
	Other:		
	Total Spent for Other Bills, Payments and Fees, All Current		

Overdue Bills, Payments and Fees

Arranged Payment	This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
		Creditor: <i>Total Owed:</i>		
		Creditor: <i>Total Owed:</i>		
		Creditor: <i>Total Owed:</i>		
		Creditor: <i>Total Owed:</i>		
		Creditor: <i>Total Owed:</i>		
		Creditor: <i>Total Owed:</i>		
		Creditor: <i>Total Owed:</i>		
		Total Spent for Overdue Bills, Payments and Fees <i>Total Owed:</i>		



Note to facilitator: Make copies for each participant.

(Page 6 of 6)

Once you know what you are spending, create a spending and savings summary using income and expense information.

Monthly Income Summary

Total monthly income \$ _____

Total monthly assistance \$ _____

Total other resources _____

Total Income and Assistance \$ _____

Monthly Expense Summary

Housing and utilities \$ _____

Food and beverages \$ _____

Caregiving, children and others \$ _____

Transportation \$ _____

Health and medical \$ _____

Savings and set-aside funds \$ _____

Personal, education, and clothing \$ _____

Recreation and hobbies \$ _____

Current payments and fees \$ _____

Overdue payments and fees \$ _____

Total Monthly Expenses \$ _____

Total Monthly Income and Assistance \$ _____

Total Monthly Expenses \$ _____

Bottom Line \$ _____

If Mike is spending more than he has received in income and assistance, where might he make adjustments in his spending and savings plan?

If Total Monthly Expenses are more than Total Income and Assistance, changes must be made. Either cut expenses or find more income and assistance. Cutting expenses also includes arranging lower debt payments with creditors.

Over time, by making adjustments each month, a spending and savings plan will help you balance your income and expenses, and have money for savings and set-aside funds for future expenses.

Over time, by making adjustments each month, a spending and savings plan will help you balance your income and expenses, and have money for savings and set-aside funds that can be used for future expenses.

This worksheet was modified by Kathy Prochaska-Cue, Ph.D., A.F.C., University of Nebraska–Lincoln Extension, and Jean Chicoine, Ph.D., Nebraska Department of Health and Human Services with permission from the University of Minnesota.





Note to facilitator: Make copies for each participant.

Alternate for Activity 2 Answer Key

(Page 1 of 5)

Housing

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Rent or mortgage	\$ 110	\$ 291	\$ 401	
	Gas, electric, water, trash	\$ 80	LIHEAP	\$ 80 + LIHEAP	
	Telephone	\$ 20	Lifeline Telephone Assistance	\$ 20	
	Renter/Owner's insurance				
	Household repair				
	Supplies				
	Other:				
	Total Spent for Housing	\$ 210	\$ 291+	\$ 501 + LIHEAP	

Food and Beverages

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Groceries	\$ 105	\$ 78	\$ 183	
	Eating away from home	\$ 20		\$ 20	
	Other:				
	Total Spent for Food and Beverages	\$ 125	\$ 78	\$ 203	

Caregiving for Children and Others

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Day care				
	Babysitting				
	Other:				
	Total Spent for Caregiving				



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Answer Key

(Page 2 of 5)

Transportation

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Loan payment				
	Gas and oil				
	Repair and maintenance				
	Insurance				
	Bus and taxi	\$ 5	<i>cab vouchers</i>		
	Other:				
	Total Spent for Transportation	\$ 5	<i>cab vouchers</i>	\$ 5 + <i>cab vouchers</i>	

Health and Medical

This Month Estimate	Expense Item	This Month Cash Spent	This Month Benefits	This Month Total Spent	Next Month Estimate
	Doctor, dentist	\$ 20		\$ 20	
	Prescriptions				
	Hospital				
	Health insurance				
	Other:				
	Total Spent for Health and Medical	\$ 20		\$ 20	

Savings and Set-Aside Funds

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Emergency fund		
	Other savings		
	Total Spent for Savings and Set-Aside Funds		



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Answer Key

(Page 3 of 5)

Personal, Education, and Clothing

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Clothing and footwear	\$ 30	
	Laundry and dry cleaning	\$ 12	
	Personal care products	\$ 10	
	Gifts		
	Pocket cash (snacks, drinks		
	Tobacco		
	Alcohol		
	Gambling and lottery		
	School fees and supplies		
	Contributions, donations	\$ 20	
	Other:		
	Total Spent for Personal, Education and Clothing	\$ 72	

Recreation and Hobbies

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Cable, videos, movies	\$ 48	
	Reading material		
	Hobbies		
	Pet supplies, veterinarian		
	Other:		
	Total Spent for Recreation and Hobbies	\$ 48	



Module 2 Activity 2

Note to facilitator: Make copies for each participant.

Answer Key

(Page 4 of 5)

Current Bills, Payments and Fees

This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
	Creditor: <i>Mastercard</i>	\$ 18	
	Creditor: <i>Visa</i>	\$ 32	
	Creditor:		
	Creditor:		
	Creditor:		
	Creditor:		
	Child support		
	Spousal maintenance		
	Other:		
	Total Spent for Other Bills, Payments and Fees, All Current	\$50	

Overdue Bills, Payments and Fees

Arranged Payment	This Month Estimate	Expense Item	This Month Cash Spent	Next Month Estimate
		Creditor: <i>Total Owed:</i>	\$50	
		Creditor: <i>Total Owed:</i>	\$67	
		Creditor: <i>Total Owed:</i>		
		Creditor: <i>Total Owed:</i>		
		Creditor: <i>Total Owed:</i>		
		Creditor: <i>Total Owed:</i>		
		Total Spent for Overdue Bills, Payments and Fees <i>Total Owed:</i>	\$117	



Note to facilitator: Make copies for each participant.

Once you know what you are spending, create a spending and savings summary using income and expense information.

Monthly Income Summary

Total monthly cash income	\$ <u> \$624</u>
Total monthly assistance	\$ <u> \$369+</u>
Total other resources	
Total Income and Assistance	\$ <u> \$993+</u>

Monthly Expense Summary

Housing and utilities	\$ <u> \$501 + LIHEAP*</u>
Food and beverages	\$ <u> \$203</u>
Caregiving, children and others	\$ <u> \$0</u>
Transportation	\$ <u> \$0.5 + cab vouchers</u>
Health and medical	\$ <u> \$0.20</u>
Savings and set-aside funds	\$ <u> \$0</u>
Personal, education, and clothing	\$ <u> \$72</u>
Recreation and hobbies	\$ <u> \$48</u>
Current payments and fees	\$ <u> \$50</u>
Overdue payments and fees	\$ <u> \$117</u>
Total Monthly Expenses	\$ <u> \$1,016 + LIHEAP* and cab vouchers</u>
Total Monthly Income and Assistance	\$ <u> \$993</u>
Total Monthly Expenses	\$ <u> \$1016</u>
Bottom Line	\$ <u> \$ - 23</u>

*LIHEAP - Low Income Home Energy Assistance Program

If Mike is spending more than he has received in income and assistance, where might he make adjustments in his spending and savings plan?

If Total Monthly Expenses are more than Total Income and Assistance, changes must be made. Either cut expenses or find more income and assistance. Cutting expenses also includes arranging lower debt payments with creditors. Over time, by making adjustments each month, a spending and savings plan will help you balance your income and expenses, and have money for savings and set-aside funds for future expenses.

Over time, by making adjustments each month, a spending and savings plan will help you balance your income and expenses, and have money for savings and set-aside funds that can be used for future expenses.

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Module 2 Activity 4 – Needs vs. Wants: What Do You Think?



Note to facilitator: Make copies for each participant.

Handout

(Page 1 of 3)

Put an “A” before items you think are absolutely essential. Put a “B” before those that are important but not essential. Put a “C” before those that could be eliminated if necessary. **You may want to use this sheet to start a discussion with other members of your family about needs and wants.**

- _____ an owned home (not rented)
- _____ a pet
- _____ money saved for future goals
- _____ money saved for emergencies
- _____ a radio
- _____ a television
- _____ cable service or satellite connection
- _____ DVD/VCR
- _____ recreation that costs money (tickets, bowling, etc.)
- _____ new clothes to replace worn out items
- _____ new clothes to keep up with the current styles
- _____ telephone
- _____ cell telephone
- _____ vehicle that runs well
- _____ vehicle that looks good
- _____ two or more vehicles for family use
- _____ money for gifts
- _____ money for charity
- _____ regular medical/dental checkups
- _____ newspaper/magazine subscriptions

Developed by Kathy Prochaska-Cue, Ph.D., A.F.C., University of Nebraska–Lincoln Extension, and Jean Chicoine, Ph.D., Nebraska Department of Health and Human Services

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Module 2 Activity 4

Note to facilitator: Make copies for each participant.

Need/Wants Cards

Cut these cards apart. On blank cards, write additional items for possible discussion. Place the cards marked “Needs” and “Wants” on table. Sort the rest of the cards by placing each below either the “Needs” or the “Wants” card.

NEEDS	WANTS
milk	eating out
vegetables	cable
rent	movies
school supplies	a fourth pair of jeans
winter coat	cigarettes
vitamins	alcohol
prescriptions	lottery tickets
electricity bill	frozen dinner
car insurance	money saved for emergencies
DVD/VCR	recreation that costs money



Module 2 Activity 4

Note to facilitator: Make copies for each participant.

Handout

(Page 3 of 3)

clothes to replace ones that are worn out	clothes to keep up with current styles
telephone or cell phone	vehicle that runs
vehicle that looks good	money for gifts
money for charity	a pet
regular medical checkups	paying past due bills
paying current bills	renter's insurance
vehicle insurance	daycare/babysitting

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Note to facilitator: Make copies for each participant.

For each statement below, check off the box that best describes the way you manage your money now. Circle the ones you want to work on.

My Money Habits	Rarely	Sometimes	Usually	Always
1. I know what my money goals are.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. My family talks about money without fighting.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I have enough money to make it through the month.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I help my children learn about money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I pay my bills on time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I have enough money set aside for emergencies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I know what the deductions on my pay stub are for.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I know how to use a bank account.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. I pay my charge accounts/credit cards in full monthly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I know how much I owe in total on my debts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. I plan my spending one month at a time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. I have insurance on my car.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. I do not have any past due bills.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I keep track of how much I buy with cash.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. I know where my money goes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Note to facilitator: Make copies for each participant.

Look over this list and check which ones apply to you.

- I can't seem to stop myself from buying things I don't need or can't afford.
- I buy things from television or catalogs on monthly payments.
- I tend to get behind on my utility or rent payments.
- I try to keep credit purchases secret from family, friends, and others.
- I have gotten a phone call about an overdue credit payment.
- I have taken a cash advance to pay for my bills or living expenses.
- I charge more than I pay on my credit cards each month.
- I have made a credit payment with a postdated check.
- I don't know how much I need for my monthly living expenses.
- I don't know how much I owe in total.
- I owe money to more than five creditors.
- I owe more money to my creditors than the total value of what I own (house, car, etc.)
- If I get a raise, I already know I'll have to use it to pay my debts.
- I depend on extra income, such as overtime, to make ends meet.
- I owe back payments on debts that will take more than a year to repay.
- More than 15 percent of my take-home pay goes to credit payments (other than my first home mortgage).
- I would like to consolidate my debts or extend the time it will take to repay my debts.
- To make ends meet, I have taken out a loan, withdrawn money from savings, skipped payments, or regularly paid only the minimum due on credit cards.
- I have used a check-cashing business to get money to spend before I have income.
- I file my income taxes with a business that, for a fee, gives me my refund before my income tax forms are sent to the IRS.
- Someone in my family has had unexpected or high medical bills recently.

If you checked four or more of the above statements, you may be getting into trouble. Make changes now to avoid more serious problems. The more statements you have checked, the greater the danger of serious credit problems. If you feel you are in trouble, ask for help. The *RentWise* facilitator can help you find a reputable credit counselor.

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Note to facilitator: Make copies for each participant.

In January, Nancy found out that her old TV can't be repaired. She wants to buy a new one that costs \$500. She considers the following four options to pay for a new TV.

Option 1. Store Charge Account

If Nancy finances her purchase through the store where she buys it, she will have several options as to how long she takes to pay for her TV.

Original Loan	Interest Rate APR	Length of Loan	Number of Payments and Amount	Loan Paid	Interest Paid	Total (Real) Cost
\$500	18%	1 years	12 (\$45.84)	\$500	\$50.00	\$550.00
\$500	18%	2 years	24 (\$24.96)	\$500	\$99.04	\$599.04
\$500	18%	3 years	36 (\$18.78)	\$500	\$176.08	\$676.08
\$500	18%	4 years	48 (\$14.69)	\$500	\$205.12	\$705.12
\$500	18%	5 years	60 (\$12.70)	\$500	\$262.00	\$762.00

- A. Her monthly payments will be smaller the longer the length of the loan.
- B. She will pay no penalty if she pays off her loan early.
- C. She will be charged a late fee if she doesn't make her payments on time.

Option 2. Rent-to-Own Account

Nancy could pay \$30 per week for one year to the local rent-to-own store.

Original Loan	Interest Rate APR	Length of Loan	Number of Payments	Loan Paid	Interest Paid	Total (Real) Cost
\$500	212%	1 year	52	\$500	\$1,060	\$1,560

- A. If she misses one payment, the store will come get the TV.
- B. If she misses one payment, she loses all of the money she has already paid.
- C. There is a large fee for trying to pay off the contract early.



Module 2 Activity 7 - Nancy Buys a TV.

Note to facilitator: Make copies for each participant.

Handout

(Page 2 of 2)

Option 3. Payday Loan

Nancy could write a check at the local payday loan company.

Original Loan	Interest Rate APR	Length of Loan	Number of Payments	Loan Paid	Interest Paid (20% Fee)	Total (Real) Cost
\$500	459%	2 weeks	1	\$500	\$100	\$600.00

- A. They will hold her check until she gets her next paycheck in two weeks.
- B. The payday loan company charges a 20 percent fee.
- C. An additional fee may be charged if she tries to pay off the loan early.

Option 4. Income Tax Refund Loan

Nancy could get a loan from the local finance company.

Original Loan	Interest Rate APR	Length of Loan	Number of Payments	Loan Paid	Interest Paid (20% Fee)	Total (Real) Cost
\$500	75%	2 months	1	\$500	\$50	\$550

- A. She would repay the loan when she gets her income tax refund check in two months.
- B. The local finance company charges a 10 percent fee.
- C. There is no way to pay off this loan early.

Discussion Questions

1. Which is the least expensive option for Nancy to use to get a new TV?

2. Which of the four options would be the best one for Nancy? Please explain your answer.

Developed by Kathy Prochaska-Cue, Ph.D., A.F.C., University of Nebraska–Lincoln Extension, and Jean Chicoine, Ph.D., Nebraska Department of Health and Human Services

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Note to facilitator: Make copies for each participant.

In January, Nancy found out that her old TV. can't be repaired. She wants to buy a new one that costs \$500. She considers the following four options to pay for a new TV.

Option 1. Store Charge Account

If she finances her purchase through the store where she buys it, Nancy has several options as to how long she takes to pay for her TV.

Original Loan	Interest Rate APR	Length of Loan	Number of Payments	Loan Paid	Interest Paid (20% Fee)	Total (Real) Cost
\$500	18%	1 years	12 (\$45.84)	\$500	\$50.00	\$550.00
\$500	18%	2 years	24 (\$24.96)	\$500	\$99.04	\$599.04
\$500	18%	3 years	36 (\$18.78)	\$500	\$176.08	\$676.08
\$500	18%	4 years	48 (\$14.69)	\$500	\$205.12	\$705.12
\$500	18%	5 years	60 (\$12.70)	\$500	\$262.00	\$762.00

- A. Her monthly payments will be smaller the longer the length of the loan.
- B. She will pay no penalty if she pays off her loan early.
- C. She will be charged a late fee if she doesn't make her payments on time.

Option 2. Rent-to-Own Account

Nancy could pay \$30 per week for a year to the local rent-to-own store.

Original Loan	Interest Rate APR	Length of Loan	Number of Payments	Loan Paid	Interest Paid (20% Fee)	Total (Real) Cost
\$500	212%	1 year	52	\$500	\$1,060	\$1,560

- A. If she misses one payment, the store will come get the TV.
- B. If she misses one payment, she loses all of the money she has already paid.
- C. There is a large fee for trying to pay off the contract early.



Module 2 Activity 7 - Nancy Buys a TV.

Note to facilitator: Make copies for each participant.

Answer Key

(Page 2 of 2)

Option 3. Payday Loan

Nancy could write a check at the local payday loan company.

Original Loan	Interest Rate APR	Length of Loan	Number of Payments	Loan Paid	Interest Paid (20% Fee)	Total (Real) Cost
\$500	459%	2 weeks	1	\$500	\$100	\$600.00

- A. They will hold her check until she gets her next paycheck in two weeks.
- B. The payday loan company charges a 20 percent fee.
- C. An additional fee may be charged if she tries to pay off the loan early.

Option 4. Income Tax Refund Loan

Nancy could get a loan from the local finance company.

Original Loan	Interest Rate APR	Length of Loan	Number of Payments	Loan Paid	Interest Paid (20% Fee)	Total (Real) Cost
\$500	75%	2 months	1	\$500	\$50	\$550

- A. She would repay the loan when she gets her income tax refund check in two months.
- B. The local finance company charges a 10 percent fee.
- C. There is no way to pay off this loan early.

Discussion Questions

1. Which is the least expensive option for her to use to get her new T.V.?

(Answer: Either a one-year store charge account or an income tax refund. Emphasize the disadvantages of an income tax refund loan.)

2. Which of the above four options would be the best one for Nancy? Please explain your answer.

(Answer: The one-year store charge account because of the disadvantages of the income tax refund loan, especially the high APR.)

Developed by Kathy Prochaska-Cue, Ph.D., A.F.C., University of Nebraska–Lincoln Extension, and Jean Chicoine, Ph.D., Nebraska Department of Health and Human Services

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Note to facilitator: Make copies for each participant.

Families manage their money in different ways. Here's a list of some activities that can help you manage your money. You may want to discuss these activities with your family and decide how you will handle each one.

Change this list to fit your family by crossing out topics that do not apply to you and adding new ones in the blank spaces.

1. Setting goals

- Talk about and set important money goals with all members of your household.
- Be clear about your most important spending goals (your priorities).
- Explore ways to increase your income.
- _____

2. Paying bills

- Make regular and on-time payments.
- Use credit only for emergencies.
- Make overdue bills a top priority for payment.
- If you arrange lower payments with a creditor, make these bills your first priority.
- _____

3. Spending wisely

- Make a savings and spending plan or use a cash flow plan to manage your money.
- Use credit only for emergencies.
- Collect ways to stretch your money.
- Track expenses. Use the method what makes the most sense to you.
- _____

4. Saving money

- Save money on a regular basis.
- Save money for unexpected expenses.
- _____

5. Organizing information and keeping records

- Open and sort mail, especially bills, the day it comes.
- Use a filing system for financial paperwork.
- _____

6. Other family members can

- Set a personal spending allowance for each member of your family.
- Have a weekly, or at least a monthly, financial meeting with your family.
- _____

7. Other things you can do

- Teach your children good money skills.
- _____

Developed by Kathy Prochaska-Cue, Ph.D., A.F.C., University of Nebraska–Lincoln Extension, and Jean Chicoine, Ph.D., Nebraska Department of Health and Human Services





Note to facilitator: Make copies for each participant.

Handout

(Page 1 of 3)

Check the items you already do. Place a star (*) next items you want to try.

1. Plan ahead and shop around

- Plan your spending carefully.
- Comparison shop before you buy. Check catalogs, classified ads, garage sales, and secondhand and discount stores.
- Check around to see if you can get lower cost insurance (vehicle or renter's).
- Do most of your food shopping at discount grocery stores. Use convenience stores only for emergencies.
- Don't get fast food just because you haven't planned ahead; save fast food for a treat.
- Look for sales and specials on soap, paper products, and personal items.
- Use coupons only if they help you save money on things you would buy anyway.
- Plan your meals a week at a time. Make a list of what you need before you go grocery shopping. Stick to it. Don't buy anything that isn't on the list.
- Eat before you go to the grocery store. Don't shop for groceries when you are hungry.
- Buy clothes that go with items you already have.

Your ideas:

2. Don't buy

- When you think of buying something, ask yourself: Do I really need this item, or is there something else I would rather do with my money?
- Be able to say no to yourself, your children, salespeople, and to anyone else whenever you feel pressured into buying something.
- Check your cable television bill. Do you really need more than the basic plan? Do you need cable television at all?

Your ideas:

3. Use wisely

- Make the items you buy last longer by taking proper care of them.
- Use food promptly to avoid it going bad. Talk as a family about not wasting food.
- Do regular car maintenance such as oil changes.
- Tune up your car and inflate the tires properly to improve gas mileage.
- Wash your car yourself. A clean car rusts less.
- Take good care of your health. Eat healthy meals and get regular exercise.
- Fix any leaky faucets and toilets in your home.
- Pay your bills on time to avoid finance charges and late fees.

Your ideas:



4. Share, rent, or borrow

- When you need a costly item for a one-time use (like a carpet shampooer), rent rather than buy. Also, ask if you can share the cost of renting with a friend or neighbor who also needs to use the item you are renting.
- Return all rented and borrowed items in good condition and on time. If you got the item from a friend or relative, they will be more likely to help you out again. If you got it from a business or the library, you will avoid late fees and fines.
- Remember all the items that are available to you from the library such as internet access.
- See if you can rent a community garden plot to grow a family garden.
- Find out if there is a place in your community where you can borrow tools.
- Stretch your resources by sharing with friends and neighbors. For example, you could share newspaper or magazine subscriptions, or buy a bushel of apples with three other families.
- Join a car pool, and share the cost of gasoline.

Your ideas:

5. Substitute

- Buy one all-purpose cleaner for floors, walls, woodwork, and appliances.
- Find out if a lower-priced brand works as well as the one you usually buy.
- Instead of taking the family to a movie, rent or borrow a video.
- Instead of going to the mall, take a walk or play games together.
- Instead of going to a restaurant, get ready-to-cook or prepared food from the grocery store.
- Use old towels and shirts for cleaning up. You'll save money by using fewer paper towels.
- Use public transportation if available. If you use public transportation, buy a pass.
- For short trips, walk or ride a bike.

Your ideas:

6. Sell, trade, or do-it-yourself

- Check if you have items in your home that you no longer use or need. If you do, hold a garage sale to clear them out. For best results, hold a joint garage sale with your neighbors. Advertise with signs on the street and an ad in the paper.
- Trade for secondhand and hand-me-down children's clothes with other families.
- Trade your talents and skills with your neighbors. For example, you could trade babysitting for help with home repairs.
- If you have the time and skill, it may be cheaper to make an item rather than buy it. Be sure the cost of materials is less than the cost of buying the item you want.
- Cut heating costs by weatherstripping and caulking your windows and doors. Put clear plastic over leaky windows.
- Learn to cut your children's hair. Check the library for how-to books.
- Use less expensive homemade cleaners. You can use baking soda to scrub sinks and countertops, and a vinegar-and-water solution for cleaning glass.

Your ideas:



7. Find it free

- Many items are available for free. You can borrow books, CDs, music tapes, and videos (and sometimes even games, toys, and pictures) from the library.
- Check the local newspaper for free or low cost activities for the family.
- Get your exercise at public playgrounds or parks.
- Check if you're eligible for free or discounted classes, food, or meals (such as community or school meals, WIC, food stamps, or senior meals).

Your ideas:

8. Keep track of the little things that can add up

- Record how you are spending the cash in your wallet.
- Reduce your spending on snacks, magazines, phone calls, and lottery tickets.
- Turn off the radio and television when no one is using them.
- Teach your children to turn off the lights when they are the last to leave a room.

Your ideas:

9. Be creative

What are some other smart ways that you could reduce your spending?





Note to facilitator: Make copies for each participant.

Nancy’s 12-month lease will be over in three months. Her landlord is increasing the rent by \$50 per month for the next 12 months. What should Nancy do? Will she save money by moving or is she better off staying in her current apartment?

Current monthly rent..... \$ 495 (with Section 8 support)

Current yearly cost (rent × 12) \$

New monthly rent for existing apartment..... \$ 500 (with Section 8 support)

New yearly cost (new rent × 12)..... \$

New yearly cost \$ _____ minus current yearly cost \$ _____ = \$ _____ (This is the extra amount Nancy will spend or rent each year if she moves.)

Discussion Questions

1. Based on Nancy’s income and current expenses, can she afford the extra \$50 each month in rent?
2. How can Nancy afford the new rent?
3. Nancy wants to know if moving to a new apartment will save her money. Calculate the cost of moving based on the information provided below.

Moving Expenses

Cost

Rental application fee.....\$ 20 (The landlord will not apply the fee toward deposit.)

Damage/security deposit.....\$ 500

Moving truck.....(4 hours at \$85/hour, the local rate for renting a truck)

Telephone hook-up fee\$ 29

Electricity hook-up fee\$ 25 (Covers new account fee. Security deposit not required.)

Natural gas hook-up fee.....\$ 26 (This won’t be included on first billing statement.)

Extra cleaning supplies\$ 20

Total Moving Costs..... \$ _____

Look at Nancy’s income and expense information to help you answer these questions:

4. Based on her monthly income, will Nancy be able to afford these moving expenses? Keep in mind that all of these expenses must be paid during the same month.
5. In the long run, is Nancy better off staying in her current apartment or moving to a new apartment? Please explain your answer.

This worksheet was modified by Kathy Prochaska-Cue, Ph.D., A.F.C., University of Nebraska–Lincoln Extension, and Jean Chicoine, Ph.D., Nebraska Department of Health and Human Services with permission from the University of Minnesota.

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Note to facilitator: Make copies for each participant.

Nancy’s 12-month lease will be over in three months. Her landlord is increasing the rent by \$50 per month for the next 12 months. What should Nancy do? Will she save money by moving or is she better off in her current apartment?

Current monthly rent..... \$ 495 (with Section 8 support)
 Current Yearly Cost (rent × 12)..... **\$ 5,940**

New monthly rent..... \$ 550 (with Section 8 support)
 New yearly cost (new rent × 12)..... **\$ 6,600**

New yearly cost **\$ 6,600** minus current yearly cost **\$5,940 = \$660** (This is the extra amount Nancy will spend on rent each year if she moves.)

Discussion Questions

1. Based on Nancy’s income and current expenses, can she afford the extra \$55 each month in rent?
 (Answer: Only if she can find more income and /or reduce her expenses permanently.)
2. How can Nancy afford the new rent?
 (Ask the group to discuss ways to reduce expenses or find additional income.)
3. Nancy wants to know if moving to a new apartment will save her money. Calculate the cost of moving based on the information provided below.

Moving Expenses Cost

Rental application fee..... \$ 20 (landlord will not apply fee toward deposit)
 Damage/security deposit..... \$ 550
 Moving truck..... \$ 340 (4 hours at \$85/hour, the local rate for renting a truck)
 Telephone hook-up fee \$ 29
 Electricity hook-up fee \$ 25 (new account fee; security deposit not required)
 Natural gas hook-up fee..... \$ 26 (not included on first billing statement)
 Extra cleaning supplies \$ 20

Total Moving Costs.....\$1,010

Look at Nancy’s income and expense information to help you answer these questions:

4. Based on her monthly income, will Nancy be able to afford these moving expenses? Keep in mind all these expenses must be paid during the same month.
 (Answer: Probably not.)
5. In the long run, is Nancy better off staying in her current apartment or moving to a new apartment? Please explain your answer.
 (Answer: She is better off staying in her current apartment. She can afford it.)

This worksheet was modified by Kathy Prochaska-Cue, Ph.D., A.F.C., University of Nebraska–Lincoln Extension, and Jean Chicoine, Ph.D., Nebraska Department of Health and Human Services with permission from the University of Minnesota.

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Module 2 Activity 11 - Finding an Energy Efficient Home



Handout

(Page 1 of 2)

Note to facilitator: Make copies for each participant.

Note to facilitator: Use this checklist with Module 2 or Module 3.

Use this checklist of items to inspect a home you are considering renting. (Ask the landlord if the item is not evident)

Property address: _____

		Good	Fair	Poor	Don't Know	Amount
Utilities						
1.	Electricity: Average used? Cost per year or month?					
2.	Gas: Average used? Cost per year or month?					
3.	Water: Average used? Cost per year or month?					
4.	Other utilities or fuels: cost per year or month?					
5.	Other utilities or fuels: cost per year or month?					
6.	Other utilities or fuels: cost per year or month?					
Location						
7.	Close to work? (Consider the cost of travel to work)					
Home's Exterior						
8.	Orientation of the unit to south?					
9.	Fewer north or west windows?					
10.	Windbreaks to the north and west?					
11.	Trees shading home or apartment unit?					
12.	Windows on east and west sides are shaded or have awnings?					
13.	Apartment unit location in building?					
14.	Storm or high-efficiency windows and storm doors present?					
15.	Windows and doors in good condition?					
16.	Windows and doors weatherstripped?					
17.	Windows and doors caulked around frames?					
18.	Any cracks or holes in exterior foundation and walls are sealed, caulked, or corrected?					
Weatherization						
19.	If crawlspace is present, walls insulated or under-floor insulation present?					
20.	Heating and cooling air ducts insulated in unconditioned crawlspaces or attics?					
21.	Attic insulation present?					
22.	Wall insulation present?					
23.	Crawl space insulation present?					
24.	Rooms over garages or porches have underfloor insulation?					
25.	Double-glazed windows (two glass layers) and/or storm windows present, and in good condition?					
26.	Windows treatments to block sun and heat transfer?					



Module 2 Activity 11 - Finding an Energy Efficient Home

Note to facilitator: Make copies for each participant.

Handout

(Page 2 of 2)

Weatherization <i>(continued)</i>		Good	Fair	Poor	Don't Know	Amount
27.	Windows weatherstripped, caulked around frame?					
28.	Doors weatherstripped, caulked around frame? No leaks?					
29.	Doors fit tightly and are in good condition?					
Appliances (Check EnergyStar® or EnergyGuide)						
30.	Energy-efficient refrigerator?					
31.	Energy-efficient clothes washer?					
32.	Energy-efficient stove and/or microwave?					
33.	Energy-efficient dishwasher?					
34.	Dryer vented to outside?					
Heating, Cooling, And Ventilation						
35.	Heating system in good condition?					
36.	Heating system maintained and inspected yearly?					
37.	Heating system energy-efficient? (Check the <i>EnergyGuide</i> or other labels.)					
38.	Cooling system in good condition?					
39.	Cooling system maintained and inspected yearly?					
40.	Cooling system energy-efficient? (Check the <i>EnergyGuide</i> or other labels.)					
41.	Overhead ceiling fans present?					
42.	Ductwork seams sealed?					
43.	Kitchen and bathroom fans vented to outside?					
Water						
44.	Water heater in good condition? Efficient? (Check <i>EnergyGuide</i> .)					
45.	Water heater maintained and inspected yearly?					
46.	Water pipes close to water heater insulated?					
47.	Faucets and shower heads do not leak?					
48.	Low-flow water faucets and shower heads on fixtures?					
Lighting						
49.	Windows for natural lighting?					
50.	Fluorescent lighting?					
Other						
51.	General appearance and condition of home?					

Comments About Home/Unit:

This checklist was developed by Dr. Shirley Niemeyer, University of Nebraska–Lincoln Extension Specialist, in conjunction with the Nebraska Energy Assistance Network Committee for *Get a Head Start on Energy*.

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MODULE 3

FINDING A PLACE TO CALL HOME

Overview and Background

Note to facilitator: You may want to use Module 2 Activity 11, *Finding an Energy Efficient Home* in this module. The DVD is provided by the Nebraska Energy Assistance Network (NEAN) and the *Get a Head Start on Energy* educational program. If you do not have a copy, contact the *RentWise* lead agency for information about how to obtain the video, or go to www.nebraskaenergyassistance.com.

Finding an affordable, appropriate, healthy, and safe place to live can be a challenge. In many areas there aren't enough affordable units to meet demand. It takes hard work and creativity to find a good place to live. Many renters make the decision to rent without thinking through what they want, what they need, or what they can afford. Often the housing search is difficult because of limited time and transportation issues as well as few affordable housing options. Facilitators should contact key resources about local housing programs.

Use the worksheets in the right pocket of the Renter's Workbook/Organizer to help participants prepare for an efficient, successful search for rental housing. Ask participants to return the worksheets to the right pocket so they can refer to them each time they search for housing. Remind them that they need to revise the worksheets as their needs change.

The goal of this module is to encourage participants to plan ahead for their search for housing and avoid wasting time looking at units that are not appropriate.

Suggested time: 2 to 2 ½ hours

Participant Learning Objectives

- Identify individual needs and wants in housing.
- Systematically compare units and neighborhood.
- Gather information to evaluate landlord.

Additional Teaching Materials

Activity 1: Determine Your Housing Needs and Wants

Materials:

- Facilitator's Manual Handout – *Housing Priority Game*
- Renter's Workbook/Organizer – *Determine Your Housing Needs* (Worksheet 6)
- Beans to use as game markers

Activity 2: How to Find a Place to Live (No handout)

Materials:

- Renter's Workbook/Organizer – *Where to Look for Information and Steps to Finding a Place to Live* (Page 14).
- Provide examples of current advertisements for vacant rental units
- Demonstrate the *Nebraska Housing Database* website at www.housing.ne.gov.

Activity 3: Checking Out the Unit and the Landlord

Materials:

- Facilitator's Manual Handout – *Nancy's Rental Survey*
- Renter's Workbook/Organizer – *Checking Out the Unit and the Landlord* (Page 14)
- Renter's Workbook/Organizer – *Rental Survey Worksheet* (Worksheet 7)

Lesson Plan

Module Introduction

Read or paraphrase to participants:

Moving is expensive and stressful. In addition to rent, you need money for moving costs, utility hookups, and a security deposit, which in some cases includes the first month's rent. It is important to know what you can afford to pay before you begin. Think about what you want, what you need, what is most important, and how you will adjust your needs and wants to fit available housing. We will help you identify what you want and evaluate



available options. Once you know what you want and can afford, it is a matter of finding housing that fits you. The inside pocket of your Renter's Workbook/Organizer has a checklist and worksheets to help you organize your search.

Activity 1: Determine Your Housing Needs and Wants

Ask participants to list some things that are important to them when they are looking for housing. Use a flip chart or whiteboard to list needs and wants.

- Ask participants to complete the *Determine Your Housing Needs* worksheet in the Renter's Workbook/Organizer (Worksheet 6).
- Give Participants the *Housing Priority Game* handout from the facilitator's manual.

Ask participants to think about their housing expectations and what they can realistically find and afford.

Read or paraphrase to participants:

***Housing Priority Game* discussion questions:**

- Which choices were easy? (For example, is it easier to decide on the number of bedrooms you want or the neighborhood you want?)
- Which choices were difficult?
- How did you decide between choices?
- What did you learn about yourself from this activity?
- What did you learn about making choices?

Activity 2: How to Find a Place to Live (No handout)

Have participants discuss:

- What has worked or not worked for them when looking for housing.
- What they will do differently when they look for housing based on information in this course.
- Local information sources for housing.

- After several sources have been mentioned, go over the *Where to Look for Information and Steps to Finding a Place to Live* sections in the Renter's Workbook/Organizer (Page 14).

Have participant's discuss:

Where to look for information:

- Family or friends
- Newspapers
- Yellow Pages
- Rental magazines
- Grocery store bulletin board
- "For Rent" signs
- Nonprofit housing agencies
- Place of worship
- Moving sales
- Nebraska Housing Database

Steps to finding a place to live:

- Determine what is affordable (Refer to completed Worksheets 1 to 4 in the Renter's Workbook/Organizer.)
- Identify resources.
- Identify needs and wants (Worksheet 6).
- Develop a system to compare units, transportation, and utility costs (Worksheet 7).
- Organize the information that will be needed to complete a rental application. A *Sample Rental Application* will be completed in Module 4 (Worksheet 8).
- If needed, prepare a tenant's resume.

Call attention to other sources of information that were not listed. Have participants talk about advantages and disadvantages of each of these sources.

Housing Nebraska
Search for rental housing:
www.housing.ne.gov



Activity 3: Checking Out the Unit and the Landlord

- **Go over the *Checking Out the Unit and the Landlord* section in the Renter’s Workbook/Organizer (Page 14).**

Checking Out the Unit and the Landlord

Things to do before renting:

Inspect the unit

- Is it clean and in good repair?
- Does the landlord agree to make repairs? Does the landlord sound sincere?
- Does the landlord listen to you?
- Does the landlord speak respectfully to other tenants and neighbors?
- Does the landlord try to rush you to decide?

Ask about policies

- Do they sound reasonable?
- How are they enforced?
- Ask about the neighborhood.
- Does the landlord know the neighborhood?
- Does the landlord mention membership in the neighborhood groups such as Neighborhood Watch?

Visit the area around the building at different times of the day

- When is it noisy?
- Do you feel safe walking after dark? Are sidewalks and parking areas well lit?
- Would you feel your children were safe outside during the day?
- Is parking a problem?
- Are storage areas available if needed?

Visit with other tenants and neighbors

- Has the landlord kept promises?
- Has the landlord maintained common areas?
- Has the landlord made promised repairs?
- Are there problems with crime, noise, or unsupervised children?

Compare units

- Use the *Rental Survey* (Worksheet 7) found in the Renter’s Workbook/Organizer right pocket to compare units. Make copies of the blank form for future use.

- **Direct participants to the *Rental Survey* (Worksheet 7) in the Renter’s Workbook/Organizer.**
- **Give participants the *Nancy’s Rental Survey* handout from the facilitator’s manual.**



MODULE 3

ACTIVITIES



Detach these activity handouts for use with Module 3.

Review these activities before you teach this module. Select the activities, then make copies from the original. These activity items may be copied for use with the *RentWise* activities described in this manual.



Module 3 Activity 1 – RentWise Housing Priority Game



Note to facilitator: Make copies for each participant.

Handout

With a 28-bean “budget” to spend, what are your priorities for choosing a rental unit? Place beans in the circles to indicate your choices. You must have at least one bean in each row. Each row indicates a priority choice.

A	B	C
Types of housing: Multifamily; heavy traffic; includes mobile home park <input type="radio"/>	Multifamily or single family; moderate traffic <input type="radio"/> <input type="radio"/>	Prime location; single family; light traffic <input type="radio"/> <input type="radio"/> <input type="radio"/>
Neighborhood facilities (park or playground, paved streets, sewer system, street lighting): Few facilities <input type="radio"/>	Some facilities available <input type="radio"/> <input type="radio"/>	All facilities available <input type="radio"/> <input type="radio"/> <input type="radio"/>
Transportation: Within four blocks of bus stops. <input type="radio"/>	Bus stop within two blocks and/or street parking <input type="radio"/> <input type="radio"/>	On bus line and/or includes an assigned heated parking space <input type="radio"/> <input type="radio"/> <input type="radio"/>
Privacy: Little privacy, lots of noise between units. <input type="radio"/>	Little noise from neighbors; some street noise <input type="radio"/> <input type="radio"/>	Cannot hear other tenants or noise from neighborhood activities <input type="radio"/> <input type="radio"/> <input type="radio"/>
Safety and Security: High crime rate in neighborhood <input type="radio"/>	Medium crime rate with good police patrols <input type="radio"/> <input type="radio"/>	Low crime rate and/or secure building <input type="radio"/> <input type="radio"/> <input type="radio"/>
Location: Must travel more than 30 minutes to work, child care, and retail <input type="radio"/>	Close to retail and other services; more than 20 minutes to work <input type="radio"/> <input type="radio"/>	Within five miles of work, child care, school, and grocery store <input type="radio"/> <input type="radio"/> <input type="radio"/>
Size of rooms: Small <input type="radio"/>	Medium <input type="radio"/> <input type="radio"/>	Large <input type="radio"/> <input type="radio"/> <input type="radio"/>
Laundromat: Within walking distance <input type="radio"/> <input type="radio"/>	Coin-operated machines in building <input type="radio"/> <input type="radio"/> <input type="radio"/>	Washer and dryer in unit <input type="radio"/> <input type="radio"/> <input type="radio"/>
Bathrooms: 1 full <input type="radio"/>	1 ½ to 2 bathrooms <input type="radio"/> <input type="radio"/>	2 ½ to 3 bathrooms <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Number of bedrooms: 2 bedrooms <input type="radio"/>	3 bedrooms <input type="radio"/> <input type="radio"/>	4 or more bedrooms <input type="radio"/> <input type="radio"/> <input type="radio"/>
Management: No property manager onsite <input type="radio"/>	Well-known, respected, local management <input type="radio"/> <input type="radio"/>	Responsible property manager lives onsite <input type="radio"/> <input type="radio"/> <input type="radio"/>
Opportunities for children: No outside play areas; neighbors complain if children are noisy <input type="radio"/>	Children have outside areas; other children for play <input type="radio"/> <input type="radio"/>	Children have indoor and outdoor opportunities to play with others; have a space of their own <input type="radio"/> <input type="radio"/> <input type="radio"/>
Quality of interior materials (floor coverings, wall treatments, cabinetry, lighting): Basic, minimum <input type="radio"/>	Average quality <input type="radio"/> <input type="radio"/>	Good quality; clean; pleasing colors <input type="radio"/> <input type="radio"/> <input type="radio"/>
Storage: Minimum amount <input type="radio"/>	Average storage <input type="radio"/> <input type="radio"/>	Good, adequate storage <input type="radio"/> <input type="radio"/> <input type="radio"/>
Amenities: None <input type="radio"/>	Party room <input type="radio"/> <input type="radio"/>	Party room, tennis courts, exercise equipment, pool <input type="radio"/> <input type="radio"/> <input type="radio"/>

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Module 3 Activity 3 – Nancy’s Rental Survey

Note to facilitator: Make copies for each participant.

Handout

(Page 1 of 3)

Nancy is busy looking for an apartment for her and two children, ages 4 and 6. She decided to visit three apartments. Before she made the appointments to see the units, she figured out what she could afford and what she is looking for so she does not waste her time.

She is looking for:

- Rent between \$450 and \$550 per month.
- Three bedrooms, but she is willing to take a larger two-bedroom unit because her children are small.
- A location near a bus line and child care.
- A yard for the children.
- Rent that includes utilities, but she is willing pay her own heat because she prefers to live in a single-family unit or duplex where heat usually is not included.
- A unit with separate dining, but she will accept a large, eat-in kitchen.
- A unit that allows pets. Although she has no pets now, her children want one.

After visiting the three apartments, Nancy has filled in the information on the Rental Survey worksheet so she can compare the housing units. Her completed survey is on the next page.



Module 3 Activity 3



Note to facilitator: Make copies for each participant.

Handout

(Page 2 of 3)

	Apartment # 1	Apartment # 2	Apartment # 3
Address	123 Main St.	45 Dream Ave.	6119 Excell Ave.
Housing Cost			
Initial Cost			
Security deposit	\$500	\$550	\$450
Application fee			
Other		\$20	\$20
TOTAL Initial Costs	\$500	\$570	\$470
Monthly Costs			
Rent	\$500	\$550	\$600
Heat and electricity	\$60		
Water and sewer			
Trash			
Parking/garage			
Other			
TOTAL Monthly Costs	\$560	\$550	\$600
Neighborhood			
Near bus line	2 blocks	On corner	1 block
Near family	Yes	No	Yes
Near work	No	Yes	Yes
Near daycare	No	Yes	Yes
Near shopping, church, schools	Yes	No	Yes
Safe	Yes	Yes	Building secure; neighborhood?
Children can play outside	Yes	Yes	No
Quiet	No	Yes	No
Other			
Building			
Types of units (e.g. single family, duplex, multifamily)	Duplex	Duplex	Multifamily (4)
Condition of building	Good	Excellent	Excellent
On-site management	No	No	Yes
Private entrance	No	No	Yes
Off street parking	No	Yes	Yes
Laundry facilities	Hook-up only	Provided	Coin-operated
Storage space	Basement	Locked	Locked
Yard space	Yes	Yes	No
Other			



Module 3 Activity 3

Note to facilitator: Make copies for each participant.

Handout

(Page 3 of 3)

	Apartment # 1	Apartment # 2	Apartment # 3
Apartment			
Utilities included	No	Yes	Yes
Large bedroom	No	Yes	Yes
Enough bedrooms	3	2 large	3
Closets and storage	Small	Good	Good
Eat-in kitchen	No	Yes	Yes
Appliances included	No	Yes	Yes
Air conditioned	No	No	Yes
Window treatments included	No	Yes	Yes
More than one bathroom	No	No	Yes
Other			
Other Features			
Garbage disposal	Yes	No	Yes
Lease Terms/Conditions			
Lease terms	Month-to-month	1 year	1 year
Pets allowed	Yes; neighbor has dog	No	No
Sublet allowed	No	No	No



MODULE 4

GETTING THROUGH THE RENTAL PROCESS

Overview and Background

After deciding what is affordable and searching for suitable housing, participants need to know how to complete an application, go through the rental screening process, sign a lease or lease agreement, and move in. In addition to rental forms, this module describes the rental screening process so participants know what to expect and can address questions from the landlord. Fair housing regulations are stressed to ensure that applicants are not discriminated against. Participants also will learn how to conduct an inspection and document the move-in condition of their unit. This module equips participants to make decisions that will lead to a positive overall rental experience.

Note to facilitator: This section contains a great deal of legal information. You may choose to invite a legal professional or one of the agencies that address discrimination, such as those listed in the *Resource Guide for Renters* found in the right pocket of the *Renter's Workbook/Organizer*. You also may want to use the PowerPoint® presentation titled *Nebraska Tenant and Landlord Guidelines* available at www.rentwise.org.

Suggested time: 1 ½ to 2 hours

Participant Learning Objectives

- Organize information on the sample rental application and prepare to talk with landlords.
- Understand the rental screening process.
- Understand a written lease agreement.
- Become aware of the types of lease provisions that may be illegal.
- Know which resources to use to answer specific questions about lease agreements.

Additional Teaching Materials

Nebraska Tenant and Landlord Guidelines PowerPoint presentation is available at www.rentwise.org. This information is based on materials from the Nebraska Bar Association.

Activity 1: Rental Application

Materials:

- Renter's Workbook/Organizer – Sample Rental Application (Worksheet 8)

Activity 2: Screening Criteria

Materials:

- Renter's Workbook/Organizer – *Common Applicant Screening Practices* (Page 16); *Screening Agencies* (Page 16); *What is Fair Housing?* (Worksheet 9)
- Flip chart or whiteboard

Activity 3: Your Credit Report

Materials:

- Renter's Workbook/Organizer – *Things Landlords Check on Credit Reports* (Page 24); *What to Look for in Your Credit Report* (Page 24); *Improving Credit History* Page (Page 24)

Activity 4: Landlord Panel

Materials:

- Facilitator's Manual Handout – *Landlord Panel Discussion*

Activity 5: The Lease Agreement

Materials:

- Renter's Workbook/Organizer – *Sample Lease* (Worksheet 11)
- Facilitator's Manual Handout – *Sample Lease Agreement – Alternate Lease*
- Facilitator's Manual Handout – *Lease Agreement Questionnaire* (for either lease)
- Facilitator's Manual Handout – *Lease Agreement Questionnaire Answer Key* for Worksheet 11

Activity 6: Moving In

Materials:

- Facilitator's Manual – *Room Illustrations*
- Renter's Workbook/Organizer – *Rental Condition Checklist* (Worksheet 10)



Lesson Plan

Module Introduction

Read or paraphrase to participants:

Renting can be confusing and scary. There are forms to fill out, questions to ask, and questions to answer. This module helps you understand and complete forms, and explains what landlords want to know before they rent to you.

Activity 1: Rental Application

Read or paraphrase to participants:

Providing a neat, accurate, complete application will help convince the landlord you are the tenant they want in their unit. Incomplete and inaccurate rental applications give landlords a reason to deny your application. Landlords can legally refuse an application that is incomplete. Inaccurate information on an application is grounds for refusal or eviction.

The sample application helps you collect and write down current information on one form. It will be very helpful when you fill out a real rental application. Some of the information you provide on the form might cause landlords to reject your application. By using the sample application, you can figure out ahead of time how to talk about that information with a potential landlord.

The impression your application gives a landlord is very important. If you do not feel comfortable completing an application in the landlord's office, you should ask to take it home. If you need help completing it, it is better to get help and return it later than be denied a rental unit because the application is incomplete.

➤ **Go over the *Rental Application* section (Page 16) in the Renter's Workbook/Organizer.**

Read or paraphrase to participants:

Rental application:

- Treat it with the same importance as a job application.
- Be honest, complete, and neat

- Use the *Sample Rental Application* located in the front pocket of the Renter's Workbook/Organizer to gather your information (Worksheet 8).
- Before paying an application fee, ask about criteria such as income, rental history, etc.

The most common reasons rental applications are denied:

- Missing or inaccurate information
- Poor credit history
- Poor references
- Inadequate or unstable income

Develop your own rental history and resume. Having this information will make it easier to accurately fill out an rental application form.

Activity 2: Screening Criteria

Read or paraphrase to participants:

Each landlord sets his or her own screening criteria. To comply with fair housing statutes, landlords must apply the criteria consistently. A landlord should not discriminate against you based on your race, family status, disability, gender, color, origin, religion, or public assistance status. When you are applying for housing, you should ask potential landlords about their screening criteria. They should be able to explain the things that always cause them to decline applications. For example, if they never rent to individuals with a history of felony convictions, a record of unlawful detainers, or eviction notices, they should tell you before accepting an application fee.

Sometimes landlords consider several things. For example, a landlord may accept you if you have only one bad reference but not accept you if you fail to meet several other criteria.

If you do not feel comfortable providing certain information, consult with a legal professional.

You should NOT pay an application fee if you do not think you will meet the criteria.

Information landlords may request:

- **Social Security number** to run credit and criminal histories.
- **Names of *all* people who will be living in the unit** – Landlords often restrict the number of



people in a unit. Each adult may have to complete an application and be responsible for the full rent.

- **References** from places you have lived in the last three years. Be prepared to provide addresses.
- **Income and employment information** to determine if you have the ability to pay the rent.

Information landlords should not ask for:

- Age, marital status, gender, or participation in public assistance programs

➤ **Go over the *Common Applicant Screening Practices* section in the Renter’s Workbook/Organizer (Page 16)**

Read or paraphrase to participants:

Common applicant screening practices include:

- Looking at your credit report.
- Talking to your employer to find out about your ability to pay the rent and stability of employment.
- Talking to previous landlords.
- Looking at your criminal history.
- Verifying that you have paid your utilities (heat, electric, phone).

Landlords look at past behaviors to predict how an applicant will behave as a tenant. If an application fee is required, it is used to process an application. Some landlords rely on a tenant screening agency. Tenant screening agencies call past landlords for references, review a credit report, verify addresses for last three years, and review public records for eviction notices and criminal activities.

➤ **Go through *Screening Applicants Role-Play* described below.**

Ask participants to imagine that they just inherited a small apartment building and are looking for a tenant. What would they like to know about applicants before renting to them? List responses on a whiteboard or flip chart.

Here are some questions they may want answered:

- Do the applicants have enough income to pay the rent?
- Will they pay the rent?
- Will they take care of the unit?
- Will other tenants complain about them?
- Were they honest when filling out the application?

➤ **Go over the *Screening Agencies* section in the Renter’s Workbook/Organizer (Page 16)**

Screening Agencies

- The agency collects information and sells a summary to landlords.
- If the landlord charges a screening fee, laws require that it be used to buy reports and check references.
- The landlord is not required to share the report with you.
- The landlord must tell you the name, address, and phone number of the agency.
- You can request a copy of the report from the screening agency.

➤ **Go over the *Fair Housing* section in the Renter’s Workbook/Organizer (Page 17).**

Read or paraphrase to participants:

Fair housing laws apply to landlord, neighbors, real estate brokers, and lenders. Under these laws:

- There must be equal treatment for all inquiries and applications.
- There must be equal treatment for making repairs.
- There must be equal treatment regarding consequences for lease violations.

It is against state and federal laws to be denied housing because of:

- Race of tenant, tenant’s family or tenant’s friends
- National origin
- Sex
- Color
- Religion
- Family status
- Disability



This section of *RentWise* will provide an overview of housing discrimination and some examples in which discrimination may or may not have occurred. This information is not intended to serve as a legal document or interpretation of the law. It is provided for awareness and educational purposes only. For more information, contact the agencies listed at the end of this publication or legal professionals.

➤ **Go over the *The Nebraska Fair Housing Act* in the Renter’s Workbook/Organizer (Page 17).**

Read or paraphrase to participants:

The Nebraska Fair Housing Act is a law that protects everyone’s right to choose freely a place to live in peace and dignity without experiencing discrimination, harassment, or intimidation.

Housing Discrimination

Housing discrimination is illegal. Housing discrimination means a difference in treatment because of a person’s “protected class” status (i.e., race, color, national origin, religion, disability, sex, or because they have children). Anyone who believes they have experienced discrimination has a right to file a charge within 365 days from the date of the discrimination or incident. The following information will help you determine if you need to speak with someone about how you were treated when looking for housing to rent.

When you are seeking to rent property, be suspicious and alert when you hear statements like these:

- “I rented that apartment right after you called.”
- “This building is for adults only — no children.”
- “You might not fit in.”
- “Do you think you can afford this neighborhood?”
- “The owner just took the house off the market.”

All of the above *may be evidence* of illegal discrimination. Sometimes it is difficult to tell if you are being treated fairly. Do you feel uncomfortable when a housing provider fails to shake your hand, does not extend common courtesies, shows you an apartment that is dirty or has other conditions that could pose safety hazards?

When you feel uncomfortable, you may decide not to pursue the housing of your choice. You may have experienced housing discrimination because you are in one or more *protected classes*. If the housing provider’s actions are inconsistent with placing you in the housing you seek, you may be experiencing housing discrimination.

Discrimination occurs when people are not allowed to complete an application, are told that housing is not available, or are not given enough information to make an informed decision because of their protected class. The law allows everyone to enjoy equal housing opportunities and makes it illegal to discriminate based on a person’s protected class. The law covers all housing activities.

Discriminatory Housing Activities

Discriminatory housing activities can include:

- The refusal to sell, rent, or make the property available.
- The denial or delay of housing services (such as maintenance work, repairs, etc.).
- Different terms and conditions for the use of facilities (such as using the laundry room, club house, playground or swimming pool).
- The denial of a mortgage loan or an accommodation.

The decision to file a complaint regarding your treatment is, of course, up to you. Making a timely and informed decision will preserve your rights.

What Housing Is Not Covered?

Most housing activities are covered under the law. The *exceptions* include housing operated by organizations, institutions, and private clubs that limit who may live in the house to its members, and housing set aside for older persons. Furthermore, if an owner with no more than four units lives in the building or house that is being rented, the building is excluded under the fair housing law.

Who May File Under the Fair Housing Act?

Anyone who has been harmed as a result of discrimination in a housing activity may file under *one or more* of the protected classes, including a person who:

- Is directly harmed.
- Is associated with someone who is directly harmed.



- participated in an investigation as a witness and was harmed.
- opposed an illegal housing practice and was harmed.

- **Go through the *What is Fair Housing?* worksheet in the Renter’s Workbook/Organizer Folder (Worksheet 9).**
- **Go over the *Race, Color, National Origin, Religion, Sex, Familial Status, Disabilities, and Disability Discrimination* sections in the Renter’s Workbook/Organizer (Pages 18 – 20). Discuss each of the examples.**

Where Should I Go If I Feel I Have Been Discriminated Against?

Several agencies and organizations assist persons who have experienced housing discrimination. These services are provided without cost. It is your responsibility and right to report violations of the housing law. Failure to report violations or file a complaint will impact others and may lead to the continuation of discrimination.

When persons believe they have been denied an equal housing opportunity, they have one year from the date that the harm occurred to file a charge of discrimination with an enforcement agency. For more information, to file a complaint, or if you suspect you have been treated unfairly, contact the Nebraska Equal Opportunity Commission nearest you. The addresses and phone numbers are listed in the *Resource Guide for Renters* found in the right pocket of the Renter’s Workbook Organizer.

Activity 3: Your Credit Report

Read or paraphrase to participants:

Your credit report contains information about how you have paid your debts. Companies called credit reporting bureaus collect the information about your credit transactions from your creditors, employers, and public records. The three major credit bureaus are listed in this module.

To get your credit report, you need to request a copy from all three credit bureaus. Use the central source at www.annualcreditreport.com for **FREE** copies of each.

You will need to provide the following information:

- Full name (including Jr. Sr., III, etc.)
- Current address and addresses for the last two years
- Social Security number
- Date of birth

A *free* copy your credit report is available to you once per year. It is a good idea to get a copy prior to looking for housing in order to verify information and correct any errors that may impact your ability to obtain housing.

You also can get a free credit report if you have been denied credit, a job, insurance, or rental housing based on information in a credit report; are unemployed and seeking employment; or are receiving public assistance.

You are not required to make any purchases to obtain the free report. Many other sites will advertise free credit reports but will ask for a credit card number, which enrolls you in a monthly service fee. Credit bureaus will not contact consumers by email, phone, mail, or through pop-up ads on a computer. Any offers like this should be ignored to protect against fraud.

Three credit reporting bureaus are listed in the Renter’s Workbook/Organizer (Page 21). These bureaus collect and receive information about the public and develop the credit scores. They are:

- Equifax Credit
- Experian
- Trans Union

- **Use the *Sample Credit Report Order* in the Renter’s Workbook/Organizer as a guide (Page 22).**

If you find there is a problem on your credit report, you should write a letter to your credit bureau.

- **Refer to the *Sample Letter about an Incorrect Credit Report* in the Renter’s Workbook/Organizer (Page 23).**



- Have participants discuss how they could use a letter to work with creditors.
- If you are having problems making your credit payments, you can write a letter to your creditor to arrange for paying an amount that fits your budget.

➤ **Go over the *Things Landlords Check on Credit Reports* section in the Renter’s Workbook/Organizer (Page 24).**

Things landlords check on credit reports

- Record of payment
- Utilities
- Pattern of unpaid bills
- Number of applications to landlords
- Addresses match
- Social Security number matches
- Payment plans applicant is committed to

➤ **Go over the *What to Look for in a Credit Report* section in the Renter’s Workbook/Organizer (Page 24).**

Read or paraphrase to participants:

It is important you look over your credit report for the following information to make sure it is accurate. This is the information your landlord will use to decide whether or not to rent to you.

Identification Information

- Does your name(s), Social Security number, and current and former addresses match what is listed on your application?

Employment Data

- Does your current employer, length of employment, and previous employers match what is listed on your application?

Public Records

- Do you have bankruptcies, evictions, and/or court judgments to pay? Who do you owe and how much do you owe?

Bill Paying History

- What loans have you received (including car loans, appliance loans, and credit cards)? Do you have unpaid or overdue bills on utilities, phone, and medical expenses?

Inquiries

- What businesses or individuals have requested credit card information on you?

Hawk Alert (fraud alert)

- Is there a hawk alert on your credit (or a warning to creditors about possible credit fraud)?

Improving Credit History

Here is a list of suggestions for improving your credit history:

- Stabilize employment — stay for more than one year.
- Stabilize housing — move less than once per year.
- Establish a saving account with regular deposits.
- Have a telephone bill in your name.
- Budget payments on utility bills.
- Get financial counseling if needed.
- Deal with overdue bills.
- Avoid credit repair services.
- Avoid payday lenders because interest rates may be very high.

➤ **Read or paraphrase the following information not found in the Renter’s Workbook/Organizer**

How to Maintain a Good Credit Rating

- It’s your credit record and you should know what is in it. Check your credit report every year or two to make sure it’s correct.
- Shop around for credit to save money. Compare the Annual Percentage Rate (APR) or the total yearly cost of credit and pick the lowest one.
- If you have been making your credit payments on time, see if you qualify for a lower interest rate.
- Whenever possible, pay with cash from savings or set-aside funds instead of using credit.
- To save money, make larger monthly payments.
- Mail your payment or use online bill pay in advance to make sure it is received before the due date.



- Plan ahead. Know what you can afford to pay if your income changes.
- If your name changes, make sure the correct Social Security number is on your credit report.
- If you're married, put some cards in your name and some in your spouse's name, so both of you will have a credit history.
- Avoid companies that say they will fix your credit rating for a fee. You can do the same thing by contacting creditors.
- Have only one or two credit cards.
- Avoid frequent credit inquiries or credit applications.
- Keep student loan payments current.

Activity 4: Landlord Panel

Note to facilitators: Invite several landlords to speak about housing opportunities in the local community. Try to include a private market landlord, someone from the appropriate housing authority, and someone from a nonprofit housing agency. Interview the landlords beforehand to ensure they will provide accurate content and a positive experience for participants.

Many tenants are confused by the decisions made by landlords and misunderstand rental procedures. Tenants often view rules and policies as attempts to hassle them. (e.g. "My sister just told me her neighbor is moving out. I called the property manager and he told me there are no units available. I know they are lying to me.") The purpose of the landlord panel is for tenants to understand the purpose and value of the rules and procedures.

Landlord Panel Notes:

- Inform landlords about the *RentWise* program. Share basic information about the course and a copy of the certificate.
- Prepare them with a list of questions to make it easier for them to speak to the group.
- Explain why you need their help with the class.
- Ask the landlords if there are specific issues they encounter between themselves and their tenants.

- Ask class participants ahead of time if they have questions for the landlords, so you can prepare the landlords.
- Make the landlords feel comfortable and respected when they meet with participants.

Suggested Discussion Topics for Landlords:

- What landlords look for in tenant applications
- How individuals make a good first impression
- The landlord's responsibility to all tenants, and their investment in the building
- Landlord's expectation of renters
- Explanation of the application and lease process

➤ Give participants the *Landlord Panel Discussion* handout from the facilitator's manual.

After a break, ask participants what they learned from the panel discussion. Use the handout to summarize.

- Did anything surprise them?
- Are there topics that upset them?
- Any topics they agree on?
- What will they change about how they
 - apply for housing?
 - take care of their housing?
 - get along with their neighbors?

Activity 5: The Lease Agreement

Read or paraphrase to participants:

A lease agreement is a legal contract between the landlord and the tenant. The terms of any lease agreement are stated in the lease. Ask for a written lease agreement. Written agreements give you a record of the terms and are easier to enforce if there is a problem. Keep a copy of the lease in the pocket of the Renter's Workbook/Organizer.

You need to understand the lease agreement before committing to renting a new home. Most written lease agreements use a standard form. Some landlords add conditions that are handwritten or typed into or attached to the form. This is legal, but occasionally the conditions may not abide by the law*. Read the additional conditions very carefully. If something does not



seem fair to you, check with an attorney or with one of the resources listed in the *Resource Guide for Renters* located in the right pocket of the Renter's Workbook/Organizer. Also, before signing a lease agreement, read any building rules and policies that the agreement specifies as being a binding part of the lease. These rules or policies should be kept in the *Renter's Workbook/Organizer*.

*This information is based on the Uniform Residential Landlord and Tenant Act of 1974 from the Nebraska Legislature.

- **Go through the *What You Need to Know Before Signing a Lease Agreement* section in the Renter's Workbook/Organizer (Page 26).**

Read or paraphrase to participants:

Lease Term – When does this lease end? What happens if you move out before your lease period ends?

Rent – How much is the rent? When is it due? Where do you pay the rent, and to whom do you pay the rent? Is there a penalty for late payment? If so, what is it? When can the rent be increased? Who is responsible for the rent? How much is the security deposit?

Utilities and Fees – What utilities must you pay? Are there other payments you must make in addition to rent, such as security deposit, parking, or utilities?

Moving Out – How should the apartment look when you move out?

Maintenance – Are you responsible for maintenance and repairs? To whom do you report problems?

Other – When can the landlord enter the apartment? Are pets permitted? How do you become eligible for a tax credit? How long can visitors stay with you? If they stay longer, what happens?

If you cannot find this information in your lease agreement or in the building policy and rules, ask the landlord for the information in writing.

- **Give participants the *Sample Lease Agreement and Lease Agreement Questionnaire* handouts from the facilitator's manual or the *Sample Rental Lease (Worksheet 11)* from the Renter's Workbook/Organizer.**

Note to facilitators: You may want to use another lease example.

Have participants work in pairs and look through the *Sample Lease Agreement* for the answers to the questions on the questionnaire. You may divide the questionnaire, asking each pair to find two or three answers.

Read or paraphrase to participants:

This questionnaire covers the information you need to know before signing a lease. If there is something you cannot find in the lease agreement or rule book, you should request this information in writing from the landlord.

- **Give participants the *Lease Agreement Answer Key* for the sample lease from the facilitator's manual and discuss.**

For complete information, read the Nebraska Uniform Residential Landlord and Tenant Act, available free from:

Nebraska State Bar Association
635 S. 14 St. Suite 200
P.O. Box 81809
Lincoln, NE 68508
Phone: (402) 475-7091

Website: www.nebar.com. Click on Public Information and then Free Legal Brochure.

View the Act online at www.nrec.ne.gov/legal/landlordacttoc.html.



Activity 6: Moving In

Read or paraphrase to participants:

Most landlords require you to pay a security deposit when you move in. The purpose of the security deposit is to pay for any damage that occurs while you live there. The best way to make sure you get back your security deposit when you move out is to do a detailed inspection with the landlord *before* you move in.

- Refer to the *Rental Condition Checklist in the Renter's Workbook/Organizer (Worksheet 10)*.

Read or paraphrase to participants:

- Complete the *Rental Condition Checklist* during the inspection.
- Have the landlord or property manager sign it.
- If possible, take pictures or make a video of the unit before you move in.
- Store pictures and checklist in your Renter's Workbook/Organizer so you have a record of the condition of the unit.

In general, look for the following problems during your move-in inspection:

- **Missing items** – Ice cube trays, window screens, broiler pans, etc.
- **Damaged items** – Cracked windows, burned or scratched counters or bath fixtures, etc.
- **Dirty items** – Grime on cooking surfaces and bath fixtures, dirty carpets and walls, etc.
- **Excessive wear** – Carpet, flooring, cabinets, woodwork, window coverings, etc.
- **Working condition of appliances** – stove, refrigerator/freezer, dishwasher, etc.; heating and cooling equipment; plumbing such as toilet, shower, tub, sinks, water heater, etc.)

The primary goal of the inspection is to identify items that may end up being deducted from the security deposit if not called to the landlord's attention before moving in. In addition, the inspection will help you make sure everything is in working order before you move in and that you know how to operate and care for the equipment in the unit.

- Refer to the *Room Illustrations* in facilitator's manual to prepare participants to do a thorough inspection.

- Go over *Renter's Insurance in the Renter's Workbook/Organizer (Page 26)*.

Read or paraphrase to participants:

Myth or fact? – “I don't need renters' insurance. If our building burns down, the landlord's insurance will replace my things.”

This is a myth. Landlords insure the building, not tenants' personal possessions. The landlord's property insurance does not extend to things inside tenants' units.

Insurance is a common method of risk management. Insured individuals transfer risks associated with large losses to an insurance company by buying insurance coverage. A renter's insurance policy transfers three types of risks to the insurer:

- Replacement of personal belongings lost or damaged through theft, fire, or natural disaster.
- Coverage for living expenses if unit is unlivable.
- Protection against personal liability due to negligence.

Why You Need Renter's Insurance

Insurance will help you cope with the stress of losing your things or suddenly being without a home because of a fire or natural disaster. If you cannot afford to replace your clothes, mattress, sofa, chairs, and other household goods, you will appreciate a check from an insurance company to replace these things. You need to be protected if a visitor is injured while in your home. Furthermore, insurance may be required if stated in your lease.

Everyone needs protection against personal liability. If you are not worried about the costs of replacing your things or finding a to stay, consider a policy with a high deductible.



How Do I Get Renter's Insurance? How Do I Make a Good Decision?

Take an inventory. List everything you own, the date it was purchased, and the cost. Determine the value of the things you want to insure.

Shop Around and Ask Questions

Does the insurance cover the cost to replace your things or the actual cash value? Replacement value has a higher premium; however, if many of your things have little cash value and would need to be replaced, it may be the better option.

Ask for discounts if you do not smoke, have a security system, smoke detectors, sprinklers, and/or deadbolt locks. Call the agent who insures your car and ask for a discount on both policies. Get estimates from several insurance agents to compare policies.

After You Get Your Policy

Here are some things you should do after getting renter's insurance.

- Review the policy **before** signing.
- File the policy in the pocket of your Renter's Workbook/Organizer.
- File a copy of the inventory or list of all your possessions, with pictures or videotape, in a safe place away from your home.
- Add purchases to your inventory and file receipts with pictures of the purchased item.

For more information on renter's insurance, contact:

Independent Insurance Agents and Brokers of America
127 S. Peyton St.

Alexandria, VA 22314

Phone: (800) 221-7917; (703) 683-4422

Fax: (703) 683-7556

Website: www.iiaba.net. Click on Consumer Information.

The Insurance Information Institute

110 William Street

New York, NY 10038

(212) 346-5500

Websites: www.iii.org/individuals/homei/hbasics/renters/
or www.iii.org/

Nebraska Department of Insurance

Consumer Affairs

Terminal Building

941 O St., Suite 400

Lincoln, NE 68508-3639

Phone: (402) 471-2201

Toll-Free Hotline: (877) 564-7323 (consumers only)

➤ **Have participants complete *Renter's Insurance — What Do You Think?* in the Renter's Workbook/Organizer right pocket (Worksheet 12).**



MODULE 4

ACTIVITIES



Detach these activity handouts for use with Module 4.

Review these activities before you teach this module. Select the activities, then make copies from the original. These activity items may be copied for use with the *RentWise* activities described in manual.





Note to facilitator: Make copies for each participant.

Handout

What was the most surprising thing you heard from the landlords on the panel?

List what you will change about how you apply for housing.

List what you will change about how you take care of your housing.

List what you will change about how you get along with your neighbors.

Other comments:





Note to facilitator: Make copies for each participant.

Handout
(Page 1 of 5)

Note to facilitator: Use the *Sample Rental Lease* from the Renter’s Workbook/Organizer (Worksheet 11) OR use the *Sample Rental Agreement* below.

RENTAL AGREEMENT

THIS AGREEMENT, dated _____, is by and between: _____, “OWNERS,” and _____, “TENANTS” for rental of the dwelling located at _____, Lincoln, NE 6850__ under the following terms and conditions:

FIXED-TERM AGREEMENT (LEASE) – Tenants agree to lease this dwelling for a fixed term of ___ months beginning _____ and ending _____. Upon expiration, this Agreement shall become a month-to-month agreement AUTOMATICALLY, UNLESS either Tenants or Owners notify the other party in writing at least thirty (30) days prior to expiration that they do not wish this Agreement to continue on any basis. This lease may be canceled by the Tenants if all due rents are paid in full, proper notice is given, and by paying a penalty equal to three times the monthly rent or the remaining rent due for the lease term, whichever is less.

RENT– Tenants agree to rent this dwelling for the sum of \$____.00 per month payable in advance. The first month’s rent is \$ _____ which is for _____ through _____, only.

RENT PAYMENT PROCEDURE – Tenants agree to pay their rent by mailing it to: _____ Lincoln, NE 6850__ or depositing it in the drop slot provided at _____, or in such other way as the Owners will advise the Tenants in writing.

RETURNED CHECKS – If, for any reason, a check used by Tenants to pay Owners, is returned without having been paid, Tenants will pay a returned check charge of \$30 AND take whatever other consequences there might be in making a late payment. After the second time that a Tenants check is returned, Tenants must thereafter secure a cashier’s check or money order for payment of rent.

RENT DUE DATE and LATE FEE – The due date for the rent owing under this Agreement is the FIRST day of every calendar month. If the rent is postmarked by the fourth of the month there will be no late fee. If the rent is not paid by the fourth, it will be late and the Tenants agree to pay a late fee of \$30 payable immediately. If the rent is late three times or more within a years’ time, the tenant shall not be given until the fourth to avoid a late fee but shall be charged the late fee if the rent is not received by the first.

DEPOSITS –Tenants agree to deposit with the Owners the sum of \$____.00, payable before they occupy the premises. Owners may withhold from these deposits only what is reasonably necessary to cover the following tenant defaults: 1) damages to the dwelling; 2) certain cleaning costs following Tenants’ departure; and 3) unpaid rent and various other accrued and unpaid charges; 4) damages caused in the event Tenant fails to take possession of the property on or before the 4th day of the term. No part of these deposits may be applied to the tenants’ last month’s rent. **Upon termination of this lease for any reason, a carpet cleaning charge of approximately \$____.00 will be charged against the deposit.**

REFUND OF TENANTS’ DEPOSITS – Within fourteen (14) days after Tenants have moved out completely, Owners shall provide a written accounting of the disposition of the Tenants deposits and shall at the same time return all deposits remaining.

UTILITIES/SERVICES – Tenants agree to pay all utilities and services with the exception of the following, which Owners agree to pay: _____

Initial _____ Date: _____



OCCUPANTS – The number of occupants is limited. Only the following persons may live in this dwelling (include ages of minors): _____. No one else may live there, even temporarily, without Owners' prior written permission.

NOTICES – All notices shall be in writing and delivered personally or by U.S. mail, postage prepaid.

GUESTS – Tenants may house any single guest for a maximum period of fourteen (14) days every six months or for whatever other period of time the law allows. Provided that they maintain a separate residence, nurses or maids required to care for Tenants during an illness are exempt from this provision.

SUBLETTING and ASSIGNMENT – Tenants shall not sublet the entire premises or any part of the premises, nor shall they assign this Agreement to anyone else without first obtaining the Owners' written permission. Owners shall not withhold permission unreasonably.

PETS – Tenants may not keep any pets on the premises even temporarily. "Pets" means any animal including aquarium type animals, dogs, cats, reptiles, or any other animal. "Pets" does not include animals trained to serve the handicapped such as seeing-eye dogs, hearing dogs, or service dogs. These animals may be housed on the premises so long as they are in the direct service of those they were trained to serve and so long as Owners are notified in advance, in writing, of the circumstances.

VEHICLES – Tenants agree to keep a maximum of ___ vehicle(s) on the premises. These vehicles must be both operable and currently licensed. Tenants agree to park their vehicles in assigned spaces and to keep those spaces clean of oil drippings. Tenants agree to advise their visitors about parking and to take responsibility for where their visitors park. Only those motorcycles which have exhaust muffling comparable to that of a passenger car are allowed. Only those self-propelled recreational vehicles that are used for regular personal transportation are allowed. Tenants agree not to park boats, recreational and/or utility trailers, and the like, on the premises without first obtaining Owners' written permission. Tenants agree not to repair their vehicles on the premises if such repairs will take longer than a single day unless the vehicle is kept in an enclosed garage.

APPLIANCES – Owner provides appliances – a refrigerator and stove. The use of these appliances is included in the rent. If Tenants wish to use these appliances, they agree to assume all responsibility for cleaning and care. If Tenants wish to use their own appliances, they may request that the Owners' appliances be removed from the premises. The owner will repair appliances owned by the owner at owner's expense unless damaged by tenant or guests.

TENANT INSPECTION – Tenants have inspected the dwelling and its contents and agree that they are in satisfactory order, as are the electrical, plumbing, and heating systems.

NOTIFICATION OF SERIOUS BUILDING PROBLEMS – Tenants agree to notify the Owners immediately upon first discovering any signs of serious building problems such as a crack in the foundation, a tilting porch, a crack in the plaster or stucco, moisture in the ceiling, buckling sheetrock or siding, a leaky roof, a spongy floor, a leaky water heater, or termite activity.

REASONABLE TIME FOR REPAIRS – Upon being notified by Tenants that there is some building defect which is hazardous to life, health, or safety, Owners shall undertake repairs as soon as possible. Should there be a delay of more than seventy-two (72) hours in making the repairs, due to a difficulty in scheduling the work or obtaining parts or for any other reason beyond the Owners' control, Owners agree to keep Tenants informed about the progress of the work.

WINDOWS – Except for those windows which are noted in writing as being cracked or broken when Tenants move in, Tenants agree to be responsible for any windows which become cracked or broken in their dwelling while they live there. Tenants may repair the windows themselves if they can do the work in a professional manner. Otherwise, they may hire a glazier or submit a maintenance request to Owners. If they submit a maintenance request, Owners will charge them no more for the work than the least expensive written bid for the work which Tenants can obtain from a professional glazier.

SMOKING IS NOT ALLOWED IN THE BUILDING. TENANT ALSO AGREES TO KEEP ALL



SMOKING LITTER FROM THE PREMISES.

DRAIN STOPPAGES – As of the date of this Agreement, Owners warrant that the dwelling's sewage drains are in good working order and that they will accept the normal household waste for which they were designed. They will not accept things such as paper diapers, sanitary napkins, tampons, children's toys, wads of toilet paper, balls of hair, grease, oil, table scraps, clothing, rags, sand, dirt, rocks, or newspapers. Tenants agree to pay for clearing the drains of any and all stoppages except those that the plumber who is called to clear the stoppage will attest in writing were caused by defective plumbing, tree roots, or acts of God.

LIQUID-FILLED FURNITURE – Tenants agree not to keep any liquid-filled furniture in the dwelling without **first** obtaining Owners' written permission.

TRASH – Tenants agree to dispose of their ordinary household trash by placing it into a receptacle for periodic collection. They agree to dispose of their extraordinary household trash such as Christmas trees, damaged furniture, broken appliances, and the like, by compacting it so that it will fit inside their trash receptacle or by hauling it to the dump themselves or by paying someone else to haul it away.

OUTSIDE PLACEMENT – Owners reserve the right to place dumpsters, trash receptacles, portable storage units, and the like wherever convenient on the premises. Owners further reserve the right to construct property improvements above or below the ground anywhere on the premises so long as they conform to all building codes.

DAMAGE – Tenants agree to pay for repairs of all damage that they or their guests have caused.

LOCKS – Tenants agree that they will not change the locks on any door or mailbox. If locks need to be changed because the tenants have lost their keys, the cost will be paid by the Tenants, and the work will be arranged by the Owners.

LOCKOUTS – Should Tenants lock themselves out of their dwelling and be unable to gain access through their own resources, they may call upon a professional locksmith or the manager to let them in. In either case, they are responsible for payment of the charges and/or damages involved. Management charges a fee of \$15 for providing this service between the hours of 8 a.m. and 6 p.m., Monday through Saturday, excepting holidays, and a fee of \$25 at other times. This fee is due and payable when the service is provided.

LANDSCAPING – *[This paragraph applies only if it is initialed by both parties.]* Tenants agree to maintain the existing landscaping by watering, weeding, fertilizing, mowing, and shaping as necessary.

ALTERATIONS, DECORATIONS, AND REPAIRS – Except as provided by law, Tenants agree not to alter or decorate their dwelling without first obtaining Owners' written permission. Decorations include painting and wallpapering. Further, Tenants agree not to repair their dwelling or anything belonging to the Owners without first obtaining Owners' written permission unless such repairs cost less than one hundred dollars (\$ 100), and Tenants agree to pay for them. Tenants shall hold Owners harmless for any mechanics liens or proceedings which Tenants cause. When approved by Owners, Tenants' plans for alterations and decorations shall bear a determination regarding ownership. If Tenants are able to convince Owners that Tenants can remove the alterations or decorations and restore that part of their dwelling to its original condition, then Owners may grant Tenants the right to remove them. Otherwise, any alterations or decorations made by Tenants become the property of Owners when Tenants vacate.

PAINTING – Owners reserve the right to determine when the dwelling will be painted unless there is any law to the contrary.

ACCESS – Owners recognize that Tenants have a right to privacy and wish to observe that right scrupulously. However, at certain times, Owners, their employees, or agents may have to gain access to the Tenants' dwelling for purposes of showing it to prospective Tenants, purchasers, lenders, or others or for repairs, inspection, or maintenance. When seeking access under ordinary circumstances, Owners **will schedule entry between the hours of 8 a.m. and 8 p.m., Monday through Saturday**, excepting holidays, and Owners will provide Tenants reasonable notice of twenty-four (24) hours or less than twenty-four (24) hours notice with Tenants' concurrence. In emergencies, there will be no notice.



PEACE AND QUIET – Tenants are entitled to the quiet enjoyment of their own dwelling, and their neighbors are entitled to the same. **Tenants agree that they will refrain from making loud or bothersome noises and disturbances**, that they will keep down the volume of their music and broadcast programs at all times so as not to disturb other people's peace and quiet, and that they will not install wind chimes.

TENANTS AGREE TO NO LOUD PARTIES OR DISTURBANCES.

TELEPHONE – The Tenants will provide a telephone number to the Owners. If the number changes they will **furnish Owners with the number within five (5) calendar days**. When divulging the number, Tenants shall advise Owners whether the number is listed or unlisted. If it is unlisted, Owners agree to take reasonable precautions to keep it from falling into the hands of third parties.

PROLONGED ABSENCES – Tenants agree that they will notify Owners whenever they plan to be absent from their dwelling for more than ten (10) days.

BUSINESS USE – Tenants agree to use this dwelling as their personal residence. They agree to conduct no business on the premises without first obtaining Owners' written permission.

LAWFUL USE – Tenants agree that they will not themselves engage in any illegal activities on the premises nor will they allow others to engage in any illegal activities on the premises insofar as they have the power to stop such activities.

INSURANCE – Owners have obtained insurance to cover fire damage to the building itself and liability insurance to cover certain personal injuries occurring as a result of property defects or Owner negligence. Owners' insurance does not cover Tenants' possessions or Tenants' negligence. **Tenants should obtain a Tenants' insurance policy** to cover damage to or loss of their own possessions, as well as losses resulting from their negligence.

INSURANCE CONSIDERATIONS – Tenants agree that they will do nothing to the premises nor keep anything on the premises that will result in an increase in the Owners' insurance policy or an endangering of the premises. Neither will they allow anyone else to do so.

FIRE OR CASUALTY DAMAGE – During any time when the dwelling cannot be used because of fire or casualty damage, Tenants are not responsible for payment of rent. Should a portion of the dwelling become unusable due to fire or casualty damage, Tenants are not responsible for payment of rent on that portion. In either case, Owners reserve the right to decide whether the dwelling is usable and what portions are usable. Owners are not responsible for repairing or replacing any improvements made by Tenants if those improvements are damaged. Should the fire or casualty damage have been caused by Tenants' own action or neglect, they shall have not been relieved of the responsibility for payment of rent, and they shall also bear the full responsibility for repair of the damage.

RULES AND REGULATIONS – Owners' existing rules and regulations, if any, shall be signed by Tenants, attached to this Agreement, and incorporated into it. Owners may adopt other rules and regulations at a later time provided that they have a legitimate purpose, and not modify Tenants' rights substantially, and not become effective without notice of at least two (2) weeks.

SERVICE OF PROCESS – Every Tenant who signs this Agreement agrees to be the agent of the other Tenants and occupants of this dwelling and is both authorized and required to accept, on behalf of the other Tenants and occupants, service of summons and other notices relative to the tenancy.

IDENTITY OF MANAGER – The person who is responsible for managing this dwelling and is authorized to accept legal service on Owners' behalf is _____ whose address is _____ **LINCOLN, NE 6850**_____.

CHANGES IN TERMS OF TENANCY – *[This paragraph applies only when this Agreement is or has become a month-to-month agreement.]* Owners shall advise Tenants of any changes in terms of tenancy with advance notice of at least **thirty (30) days**. Changes may include notices of termination, rent adjustments, or other reasonable changes in the terms of this Agreement.



Module 4 Activity 5

Note to facilitator: Make copies for each participant.

NOTICE OF INTENTION TO VACATE – When Tenants have decided to vacate the premises, they will give Owners written notice of their intentions at least **thirty (30) days** prior to the first day of their last month, and they will give an exact date when they expect to be moved out completely. The last month is always a whole calendar month.

HOLDING OVER – If Tenants remain on the premises following the date of their termination of tenancy, they are “holding over” and become liable for “rental damages” equaling one/thirtieth of the amount of their then current monthly rent for every day they hold over.

POSSESSION – Owners shall endeavor to deliver possession to Tenants by the commencement date of this Agreement. Should Owners be unable to do so, they shall not be held liable for any damages Tenants suffer as a consequence, nor shall this Agreement be considered void unless Owners are unable to deliver possession within ten (10) days following the commencement date. Tenants’ responsibility to pay rent shall begin when they receive possession.

HOUSEKEEPING – Tenants agree to keep the apartment reasonably clean and free from clutter.

UNLAWFUL PROVISIONS NOT AFFECTING LEGAL PROVISIONS – Whatever item in this Agreement is found to be contrary to any local, state, or federal law shall be considered null and void, just as if it had never appeared in the Agreement, and it shall not affect the validity of any other item in the Agreement.

NONWAIVER – Should either Owners or Tenants waive their rights to enforce any breach of this Agreement, that waiver shall be considered temporary and not a continuing waiver of any later breach. Although Owners may know when accepting rent that Tenants are violating one or more of this Agreement’s conditions, Owners in accepting the rent are in no way waiving their rights to enforce the breach. Neither Owners nor Tenants shall have waived their rights to enforce any breach unless they agree to such waiver in writing.

REFERENCES IN WORDING – Plural references made to the parties involved in this Agreement may also be singular, and singular references may be plural. These references also apply to Owners’ and Tenants’ heirs, executors, administrators, or successors, as the case may be.

ENTIRE AGREEMENT – As written, this Agreement constitutes the entire agreement between the Tenants and Owners. They have made no further promises of any kind to one another, nor have they reached any other understandings, either verbal or written. The following exhibits and modifications, if any, have been made a part of this agreement before the parties’ execution hereof: Original Video Move in inspection report, Move out charges, Lead Warning, For Your information

CONSEQUENCES – Violation of any part of this Agreement or nonpayment of rent when due shall be cause for eviction under appropriate sections of the applicable code.

LEGAL SERVICES FEES – If either party to this Agreement shall bring a cause of action against the other party for enforcement of the Agreement, the prevailing party shall recover reasonable legal fees and expenses involved.

NUMBER OF KEYS – The Tenants will be given two (2) apartment keys and one (1) mailbox key at move in.

ACKNOWLEDGMENT – Tenants hereby acknowledge that they have read this Agreement, understand it, agree to it, and have been given a copy.

Manager/Owner: _____ Date: _____

Tenant: _____ Date: _____

Tenant: _____ Date: _____





Note to facilitator: Make copies for each participant.

Note to facilitators: *Make two copies for each participant. Participants will use one copy with the sample lease and may use the second copy with their existing lease.*

Go through your lease agreement and write down the answers to the following questions. These are the things in your lease agreement that you need to know.

- 1. When does this lease end?**
- 2. Who is responsible for the rent?**
- 3. How long can visitors stay with you? If they stay longer, what happens?**
- 4. How much is the rent?**
- 5. When is the rent due?**
- 6. Where do you pay the rent? To whom do you pay the rent?**
- 7. What utilities do you have to pay?**
- 8. Is there a penalty for late payment? What is it?**
- 9. Are there payments you must make in addition to rent such as security deposit, parking, or utilities?**
- 10. When can the rent be increased?**
- 11. What happens if you move out before your lease period ends?**
- 12. How should the apartment look when you move out?**
- 13. Are pets permitted?**
- 14. Are you responsible for maintenance and repairs?**
- 15. To whom do you report problems?**
- 16. When can the landlord enter the apartment?**



Module 4 Activity 5 – Questionnaire Key For Use With Sample Rental Lease (Worksheet 11)



Answer Key

Note to facilitator: Make copies for each participant.

- 1. When does this lease end?**
See 1. *THIS RENTAL AGREEMENT* at the beginning of the lease agreement. See also 8. *TERMINATION OF LEASE*.
- 2. Who is responsible for the rent?**
See 1. *THIS RENTAL AGREEMENT*.
- 3. How long can visitors stay with you? If they stay longer what happens?**
See 12. *SPECIAL PROVISIONS*.
- 4. How much is rent?**
See 2. *AMOUNT AND DUE DATE OF RENTAL PAYMENTS*.
- 5. When is the rent due?**
See 3. *SERVICE FEES*.
- 6. Where do you pay the rent? To whom do you pay your rent?**
The manager name and address should be listed on the lease agreement; see 7. *NOTICES* and *PAYMENT OF RENT*.
- 7. Which utilities do you have to pay?**
See 6. *UTILITIES AND APPLIANCES*.
- 8. Is there a penalty for late payment? What is it?**
See 3. *SERVICE FEES*.
- 9. Are there any payments you must make in addition to rent, such as security deposits, parking, or utilities?**
See 4. *SECURITY DEPOSIT*.
- 10. When can the rent be increased?**
See *DATE THIS LEASE ENDS* in 1. *THIS RENTAL AGREEMENT*. Not specified.
- 11. What happens if you move out before your lease period ends?**
See 8. *TERMINATION* of *LEASE*.
- 12. How should the apartment look when you move out?**
See 10 a, c, d, h, j, m, and n. Also see 4 c.
- 13. Are pets permitted?**
See 10 b.
- 14. Are you responsible for maintenance and repairs?**
See 10 a, c, d, h, i, j, m, and n.
- 15. To whom do you report problems?**
See 10 i.
- 16. When can the landlord enter the apartment?**
Not specified in the lease.



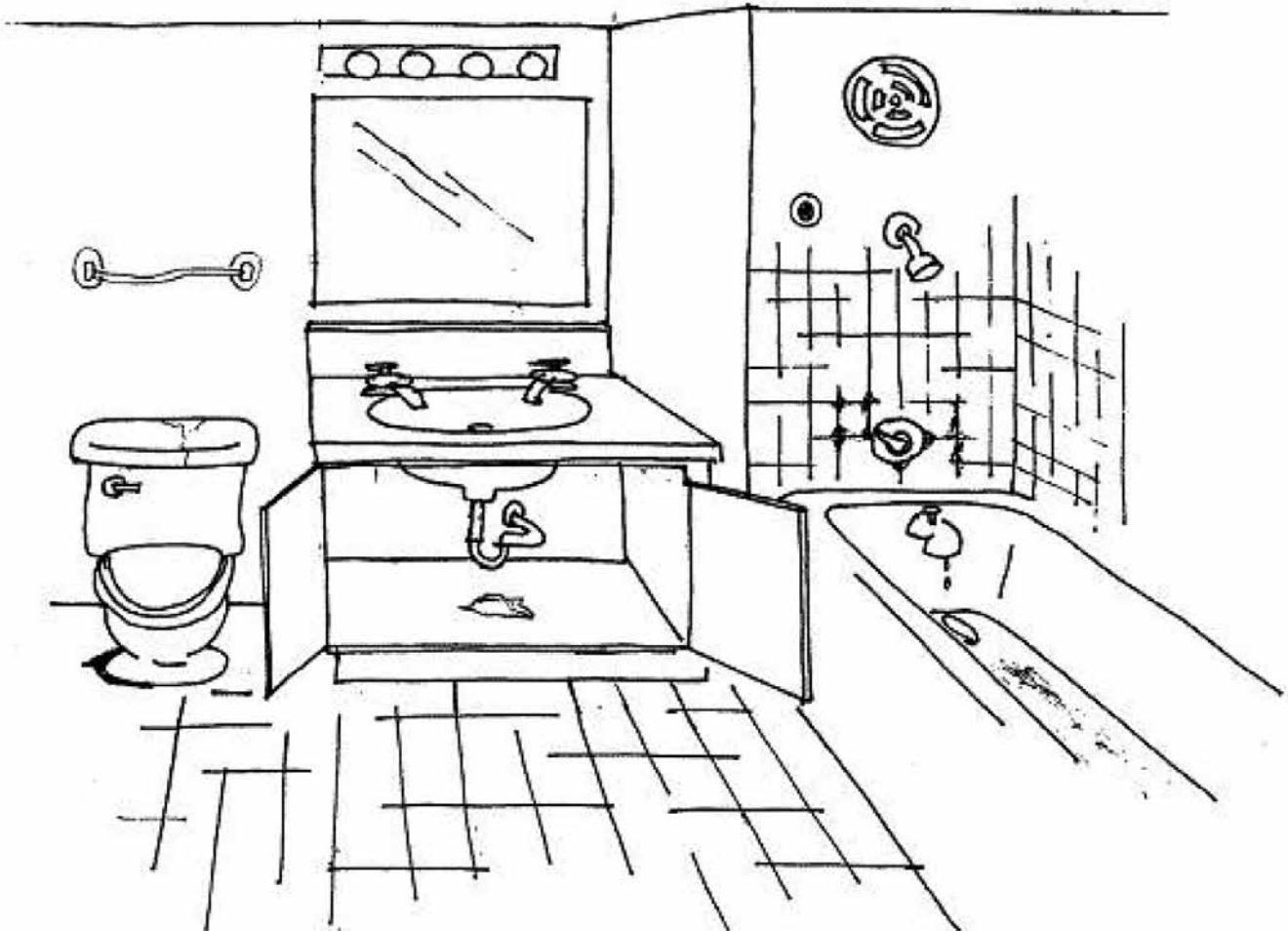
Module 4 Activity 6 – Bathroom



Note to facilitator: Make copies for each participant.

Handout or PowerPoint

Note to facilitators: Show as overhead/transparency, or go to www.rentwise.org for a digital copy.



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Module 4 Activity 6 – Living Room



Note to facilitator: Make copies for each participant.

Handout or PowerPoint

Note to facilitators: Show as overhead/transparency, or go to www.rentwise.org for a digital copy.



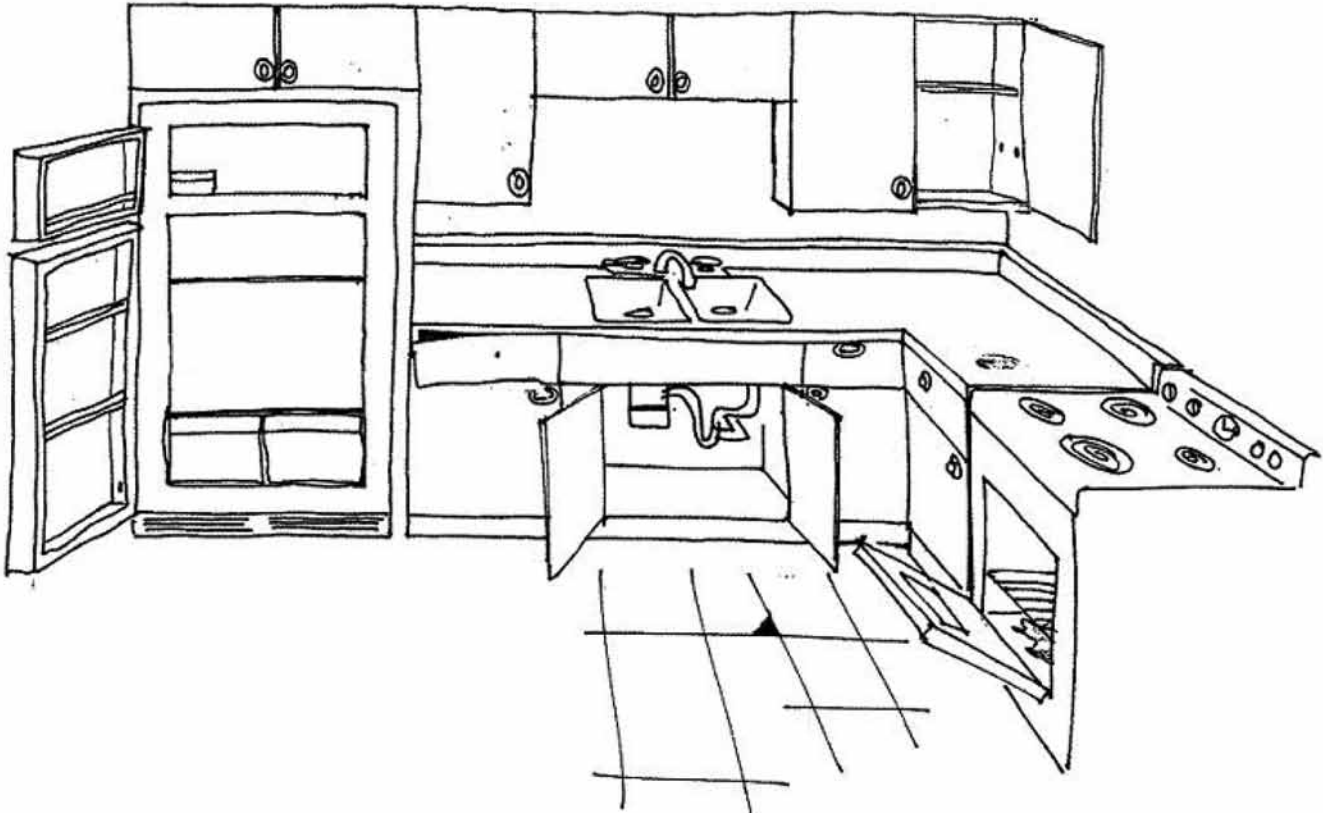
Module 4 Activity 6 – Kitchen



Note to facilitator: Make copies for each participant.

Handout or PowerPoint

Note to facilitators: Show as overhead/transparency, or go to www.rentwise.org for a digital copy.



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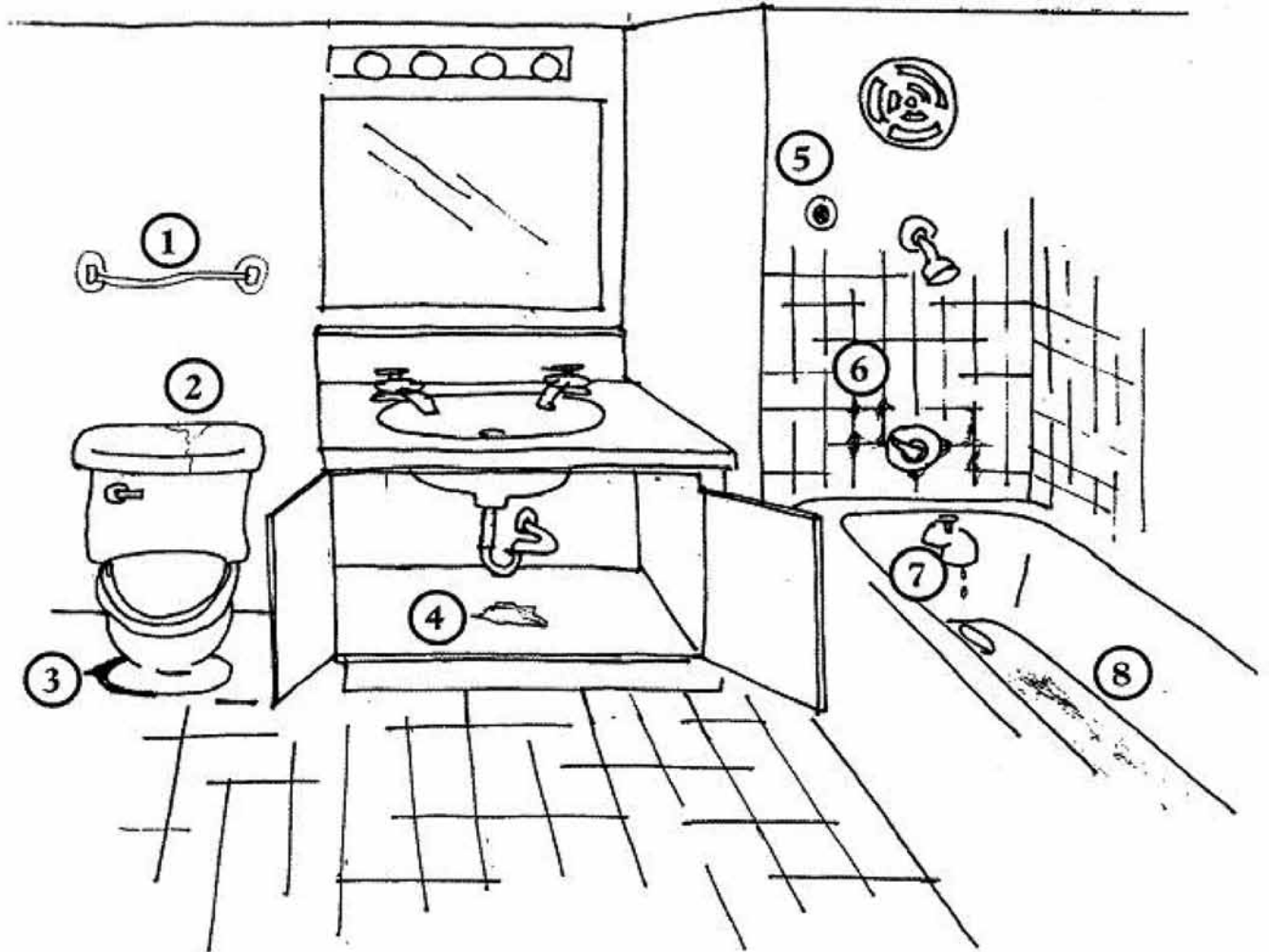




Note to facilitator: Make copies for each participant.

Handout or PowerPoint

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1. Bent towel rack

2. Cracked toilet tank lid

3. Mold/stain at base of toilet bowl

4. Leak under sink drain

5. Missing shower rod

6. Mildew on grout between tile

7. Dripping water faucet in tub

8. Dirty floor of tub

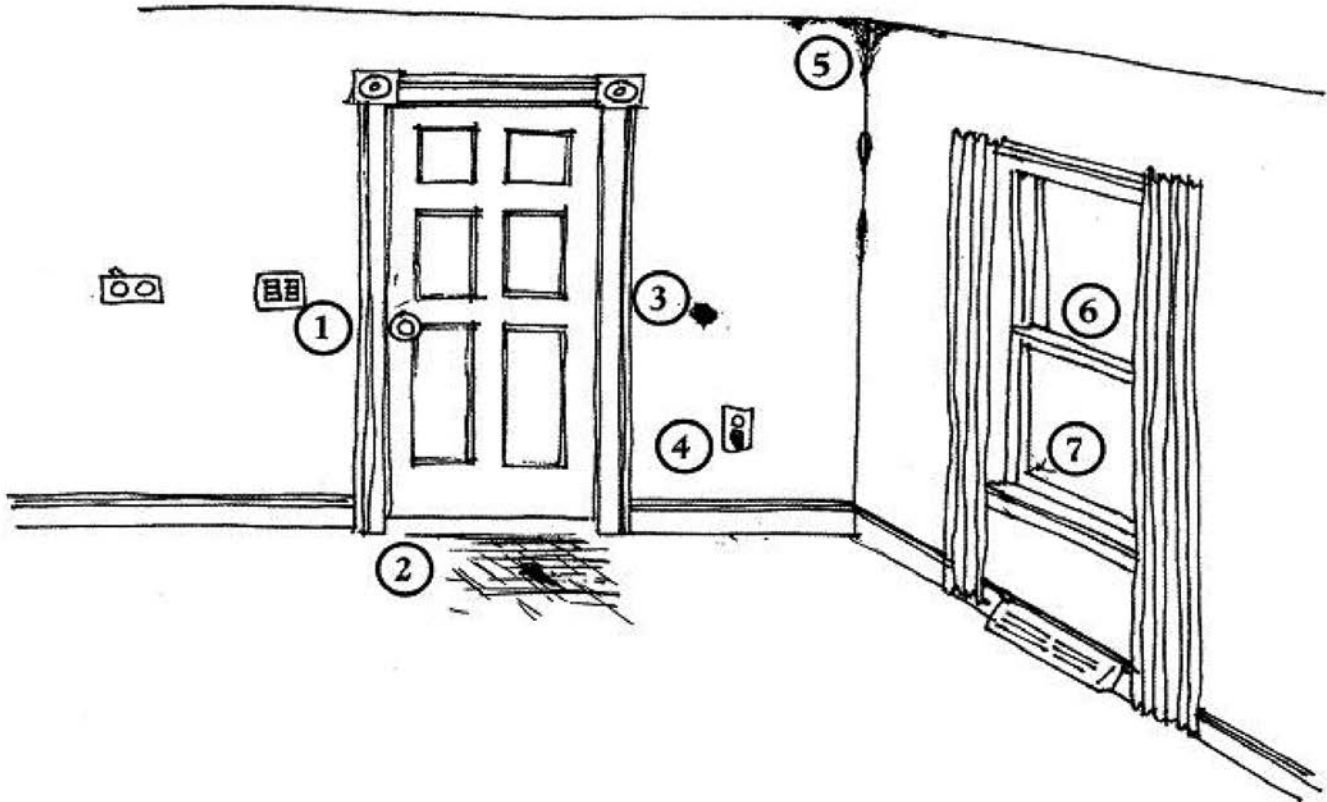




Note to facilitator: Make copies for each participant.

Handout or PowerPoint

Note to facilitators: Show as overhead/transparency, or go to www.rentwise.org for a digital copy.



1. No deadbolt lock

2. Worn/stained carpet

3. Hole in wall behind door

4. Scorched electrical outlet

5. Mold in corner of wall and ceiling

6. No window lock

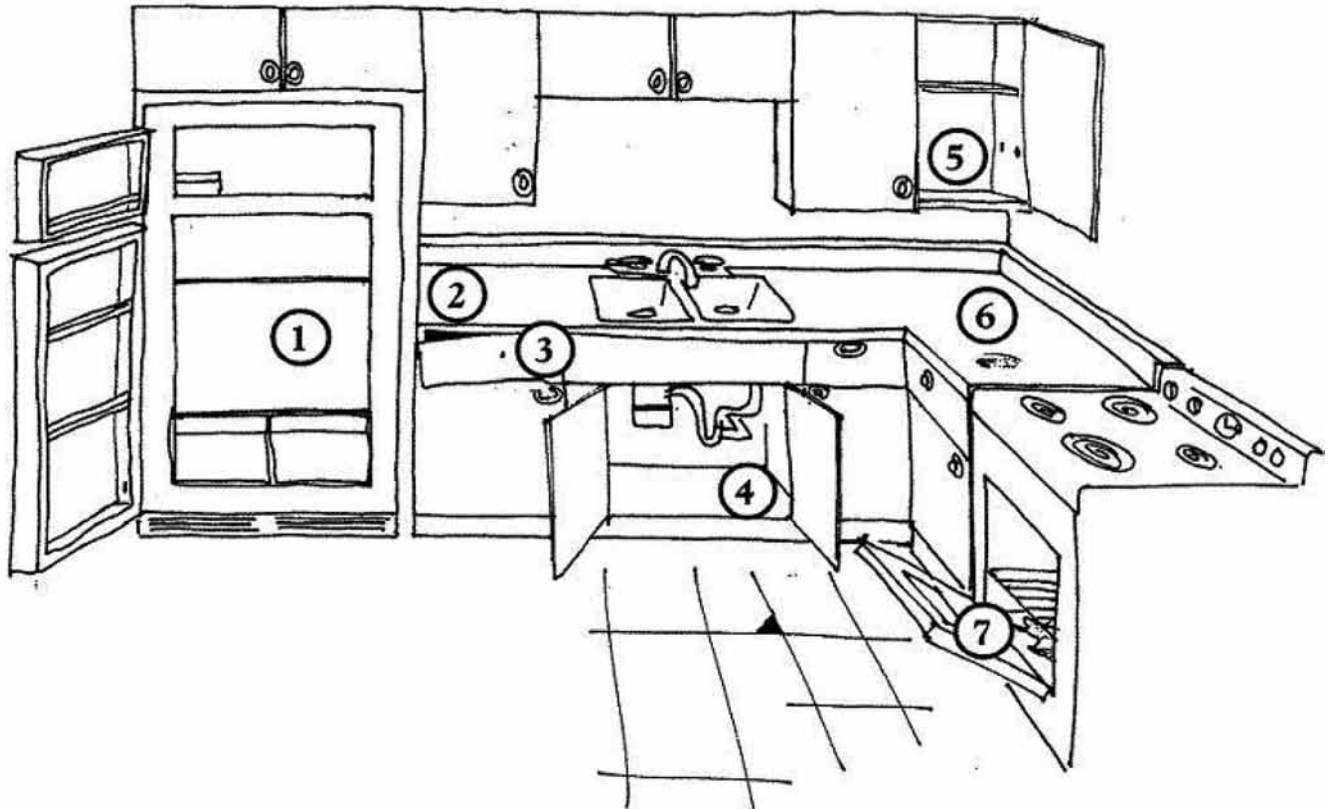
7. Crack in window





Note to facilitator: Make copies for each participant.

Note to facilitators: Show as overhead/transparency, or go to www.rentwise.org for a digital copy.



1. Refrigerator shelf missing

2. Broken drawer

3. Missing drawer pull

4. Chipped or gouged flooring

5. Missing cabinet shelf

6. Scorch or stain on counter top

7. Baked on spill on bottom of oven





MODULE 5

TAKING CARE OF A HOME

Overview and Background

Many landlords are concerned that rental units are not kept clean. Lack of cleanliness leads to pest problems, increases wear and tear on rental units, and may increase illnesses. This module explains why it is important for participants to keep their unit clean. It includes a discussion of basic cleaning supplies, and offers information about how to handle common home-care emergencies.

Note to facilitator: Participants are likely to be insulted by a lesson that implies they do not know how to keep their home clean. Be sensitive to the skills and experiences of the participants. Emphasize ways to make home care easier, faster, and more effective – which results in a healthier home. Plan time to listen as participants share experiences about how they manage home care.

Suggested time: 1 ½ to 2 hours

Participant Learning Objectives

- Increase participants' appreciation for keeping a home clean and organized.
- Increase participants' understanding of efficient ways to keep a home clean.
- Help participants gain confidence and ability to make basic repairs.

Additional Teaching Materials

Activity 1: Motivation

Materials:

- Renter's Workbook/Organizer – *Keeping it Clean*, Page 28

Activity 2: Tips for Efficient Cleaning

Materials:

- Bucket of basic cleaning supplies and tools (supplied by facilitator)
- *Household Maintenance In a Hurry, Products and Process* PowerPoint available at www.rentwise.org.

Activity 3: Minor Repairs and Household Emergencies

Note to facilitator: The following transparencies are also available for use as a digital file or PowerPoint.

- Facilitator's Manual Transparency – *Garbage Disposal Care*
- Facilitator's Manual Transparency – *Unplugging a Sink Drain*
- Facilitator's Manual Transparency – *Unplugging a Toilet*
- Facilitator's Manual Transparency – *Ground Fault Circuit Interrupter*

Lesson Plan

Module Introduction

Read or paraphrase to participants:

Keeping your unit clean is part of your rental agreement. If tenants don't keep their unit clean, the landlord may deduct money from the security deposit when they move out. If the unit is excessively dirty, the tenant can be evicted. Eviction results in a poor rental history that will make it more difficult to find another unit. This module provides ideas to make cleaning more efficient and explains how to make minor repairs.

Note to facilitator: To encourage participants to talk and not feel judged as unable to keep a clean home, you may want to offer small prizes for suggestions. Approach the subject as a partnership. For example, I have a hard time getting my family to cooperate with me about keeping our home neat and clean. How do you handle it?" Try to keep the discussion about finding solutions rather than on the problems. Brainstorm what is good about a clean, organized home. Discuss how they motivate themselves to tackle household chores. How do they inspire family members to contribute? Talk about how you and they feel when their home looks its best.



Activity 1: Motivation

- Go over the *If You Keep It Clean* section of the Renter's Workbook/Organizer (Page 28).

If you keep it clean:

- Less chance of illness and injuries
- May reduce some environmental asthma triggers
- Less wear and tear to the home and possessions
- Fewer deductions from the security deposit
- Move-out cleaning will be much easier
- Fewer problems with insects and rodents
- Less fire hazard
- Spend less time looking for things
- Less chance of involvement from child protection service because unit is not clean

Activity 2: Tips for Efficient Cleaning

Read or paraphrase to participants:

Most of you already know how to keep a clean home; however, when you are working there isn't much time to do house cleaning. This activity helps you think about ways to make house cleaning more efficient so it takes less time and involves the entire family.

- Go over the *Basic Cleaning Supplies and How to Use Them* section of the Renter's Workbook/Organizer (Page 28).

Read or paraphrase to participants:

The following basic cleaning supplies can be very useful. Always be sure to **keep all cleaning supplies out of the reach of children.**

- Dilute liquid hand dishwashing soap with water. It's useful for cleaning tasks but needs rinsing.
- Chlorine bleach is useful for disinfecting surfaces. *Be careful* when using chlorine bleach. **Follow label directions** for amounts to use. Be careful not use or spill it on colored surfaces and carpets because it may remove dye. Wear protective eyewear, a mask, and gloves when working with chlorine bleach, and bring in fresh air or use an exhaust fan or other fan. **Do NOT** mix chlorine bleach with ammonia cleaners or ANY cleaner. It is dangerous to do so. *Always follow label directions.*

- Baking soda is a mild abrasive and mild alkaline cleaner that is useful for cleaning countertops and sinks.
- Sudsing ammonia is a good grease cutter and oven cleaner. **Do NOT** mix with chlorine bleach.
- An all-purpose, multisurface cleaner such as Borax can be diluted with water according to directions and used for most surfaces. It may not need rinsing.
- Vinegar is a weak acid and may be used to reduce lime deposits and films, and some odors after cleaning.

Other useful cleaning supplies:

- Broom
- Dustpan
- Rags (pieces of old, cotton towels are great)
- Scrub brush or nylon scrubbing pad
- Bucket and mop
- Vacuum (with beater bar if you have carpeting)
- Toilet bowl brush
- Plunger

Safety Instructions

It is very important to use care when you bring household chemicals into your home:

- Never mix cleaning products.
- Always read instructions on the cleaning supplies before you use them.
- Use extra precautions when using chlorine bleach.
- Keep cleaning products in their original containers.
- Do not eat or drink while using cleaning products.
- Always keep all cleaning supplies out of the reach of children and pets.
- Keep this number by the phone in case a child gets into the cleaning products:

**Poison Control Center, (800) 222-1222;
Omaha area, (402) 955-5555**



Kitchen Cleaning Tasks

Immediately

- Rinse dishes after use and stack in a dishpan or dishwasher.
- Wash or soak utensils used for cooking.
- Wipe up spills on floor.
- Wipe the table clean after every meal.

Daily

- Wash dishes, sink, and counters.
- Disinfect counters and cutting boards using a bleach solution (1 teaspoon chlorine bleach to 1 quart of water) or disinfectant cleaner like Pine-sol® or Lysol®. Follow label directions.
- Sweep floor.
- Clean stovetop after every use to prevent baking on dirt.
- Pick up trash and empty trash can.
- Place unused food in airtight storage containers or refrigerate.

Weekly

- Mop floors.
- Check refrigerator for food that has been stored or kept too long.

Monthly

- Clean filters from range hood.
- Clean oven.
- Clean refrigerator and defrost if needed.

Bathroom Cleaning Tasks

Immediately

- Run exhaust fans during and after showers or baths for at least 20 minutes.
- Rinse out sink and tub after use.
- Wipe up spills on floor.

Weekly

- Wipe down sink and tub surroundings with all-purpose cleaner.
- Clean toilet bowl.
- Wipe toilet seat and outside of toilet bowl with all-purpose cleaner.
- Wash floor with all-purpose cleaner.
- Clean tub with low abrasion cleaner once a week.

Every Other Month

- When small amounts of mold appear on grout or wall surfaces, scrub with an all purpose detergent and water and then rinse. A solution of ¼ cup of chlorine bleach and one quart of water may remove the stain. Keep surfaces dry to avoid mold.

Carpet Care

Always

- Use 3 foot to 6-foot long doormats on the inside and outside of entry doors. Hose them off outside or wash frequently.

Immediately

- Pick up food and clean other spills. Most spills or stains on carpet can be treated by blotting with water or with mild hand dishwashing soap diluted with water and then with clear water.

Weekly

- Vacuum carpeting, especially in high traffic areas.

Cockroach Control

Why worry? Cockroaches:

- Contaminate or damage food
- Damage wiring
- Contribute to allergies and can trigger asthma

How to Prevent Having Roaches

It is easier to keep cockroaches out than to get rid of them once they are a part of your home.

- Don't bring roaches with you. They like to hide in cardboard boxes. Try to use new boxes or clean plastic totes when moving.

Don't feed or water roaches.

- Keep food in tightly covered containers. This includes pet food that feeds cockroaches if left out overnight.
- Wash dirty dishes immediately.
- Clean grease splatters and cabinets.
- Take garbage out daily.
- Fix leaky faucets and pipes.
- Plug holes in walls, windows, and doors.



Getting rid of roaches.

- Eliminate hiding places such as clutter and cracks and crevices.
- Use baits and insect growth regulators found at some hardware, grocery, or home stores.

Lead Paint Hazards

How do you know if there is a lead paint hazard?

- Landlords must tell you if they know of any lead hazard in the home before they rent to you.
- Landlords must tell you about lead paint hazards and what to do about them before you rent.
- Landlords must give you a lead information pamphlet if the home was built before 1978.
- A blood test tells whether your child has lead poisoning.
- Note: Dust wipe tests can be sent to labs that test for lead. Consult the Yellow Pages, local or area health departments, or extension offices for more information about labs that may be located in your area.

Lead paint is:

- Found in homes built before 1978.
- A hazard when paint is peeling, chipping, chalking, or cracking or disturbed.
- Often on surfaces where children can chew or that have a lot of wear, like windows and doors.
- Found in soil near homes built before 1978.

Prevention:

- Test children, especially children under the age of six for blood lead levels.
- Regularly wet wipe or wet mop hard surfaces and floors. Keep surfaces clean.
- Carefully vacuum the carpet with a vacuum that has a HEPA (High Efficiency Particulate Air) filter, and wet-clean the hard-surfaced floors.
- Keep children's hands and toys clean.
- Do not disturb painted surfaces that may have lead paint.
- Report chipping or flaking paint to landlord.

Seek out more information about lead and its dangerous effects and what can be done to protect children from being poisoned.

Activity 3: Minor Repairs and Household Emergencies

Note to facilitators: This activity instructs participants how to make minor repairs only. Module 1 has information about repairs, who should make them, and related topics. You may refer back to that information if needed.

- **Review the activity handouts in the facilitator's manual for this module, and discuss. You may wish to create transparencies/overheads. These visuals are also available at www.rentwise.org.**

Handouts in facilitator's manual for Activity 3:

- *Garbage Disposal Care*
- *Unplugging a Sink Drain*
- *Unplugging a Toilet*
- *Ground Fault Circuit Interrupter*

For additional information see:

- University of Nebraska–Lincoln Extension publication *Help Yourself to a Healthy Home* (EC462), online at extension.unl.edu/pubs or the Healthy Homes website at www.healthyhomespartnership.net.
- *Low Toxic Cockroach Control* (G1523) online at extension.unl.edu/pubs.
- *Controlling House Mice* (G1105) online at extension.unl.edu/pubs.
- *Managing Bed Bugs* – search at www.lancaster.unl.edu



MODULE 5

ACTIVITIES



Detach these activity handouts for use with Module 5.

Review these activities before you teach this module. Select the activities, then make copies from the original. These activity items may be copied for use with the *RentWise* activities described in manual.



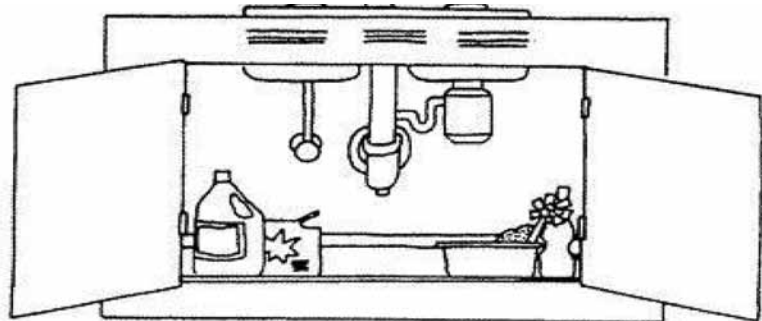
Note to facilitator: Make copies for each participant.

Handout or PowerPoint

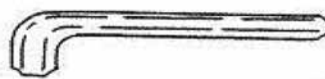
Note to facilitators: Show as overhead/transparency, or go to www.rentwise.org for a digital copy.

Prevent Clogs

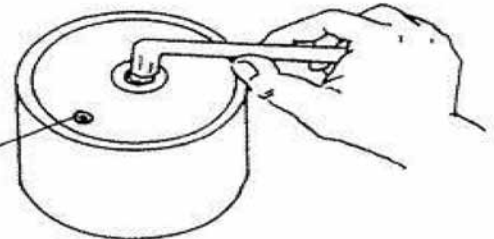
- Keep objects out of the disposal.
- Use with a strong flow of cold water.
- Turn off the disposal, then turn off the water.
- Don't let food stand in the disposal.
- Coffee grounds, banana and potato peelings, and rice may clog the disposal.



Wrench



Reset



If the Disposal Stops

- Turn off the switch.
- Use a special wrench to turn the disposal while the water is running.

Or

- Turn off the switch. Stick a sturdy piece of wood (such as an old broom handle) into the disposal and turn by hand until disposal turns freely.
- Press the reset switch.
- Turn on the power.





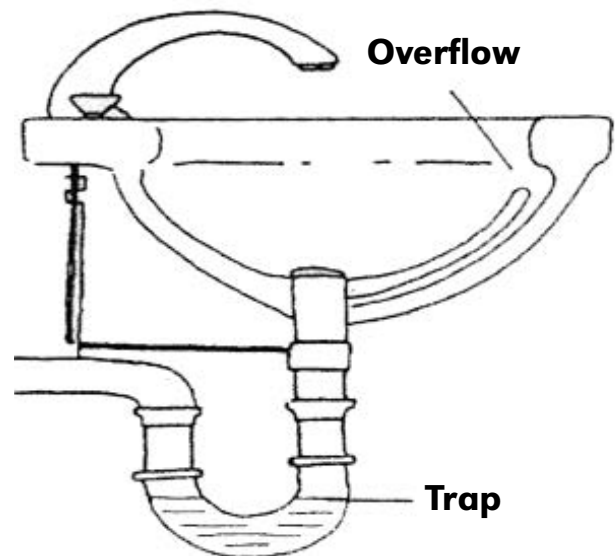
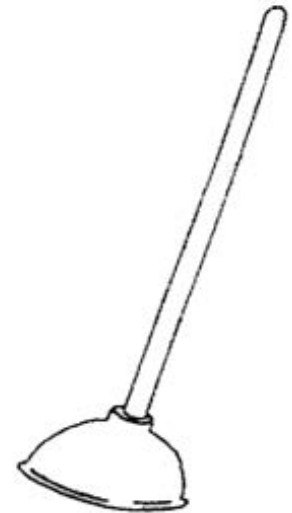
Note to facilitator: Make copies for each participant.

Note to facilitators: Show as overhead/transparency, or go to www.rentwise.org for a digital copy.

To Unplug a Drain:

If possible, wait for the plug to dissolve.

- Use a plunger:
 - Fill the sink with water.
 - Plug the overflow tightly.
 - Place the plunger over the drain.
 - Push the plunger up and down several times.
 - Quickly lift the plunger from drain.





Note to facilitator: Make copies for each participant.

Note to facilitators: Show as overhead/transparency, or go to www.rentwise.org for a digital copy. You may also demonstrate how to do it for those that do not know how to unplug.

Is the plug **hard** (hair brush) or **soft** (toilet paper)?

If soft:

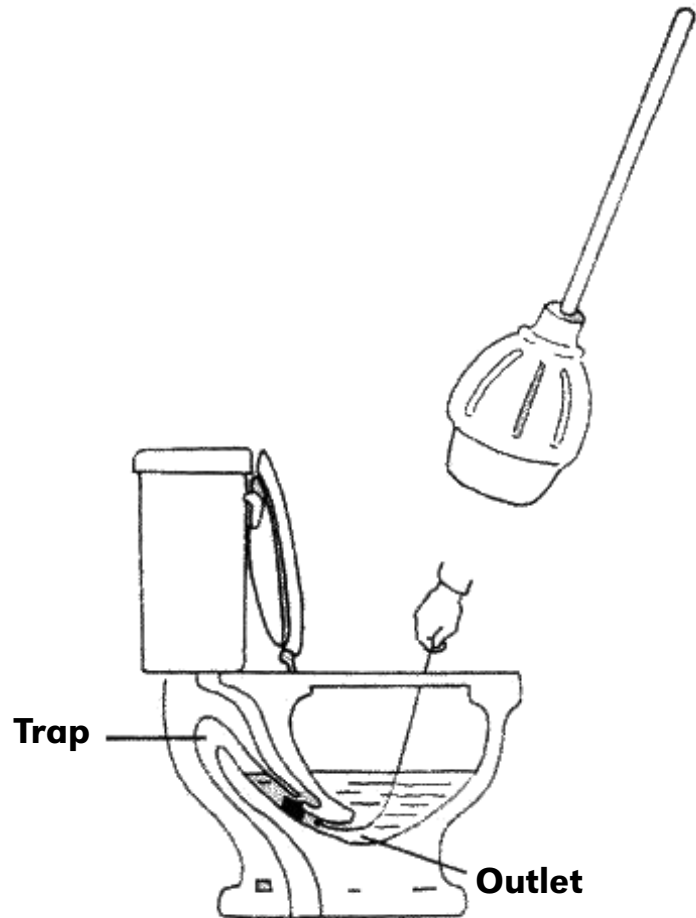
- Wait for the plug to dissolve, if possible.
- Use the plunger:
 - Place plunger over the toilet outlet.
 - Push up and down several times.
 - Quickly pull the plunger away from the drain.
 - Wash the plunger.

If hard:

- Form a hook on the end of a piece of heavy wire (such as a closet hanger).
- Push the hook into the toilet.
- Hook the object and remove it.

Or

- Put your hand in a plastic bag and tie the bag in place.
- Reach your protected hand into the outlet.
- Remove the object.
- Thoroughly wash hands.





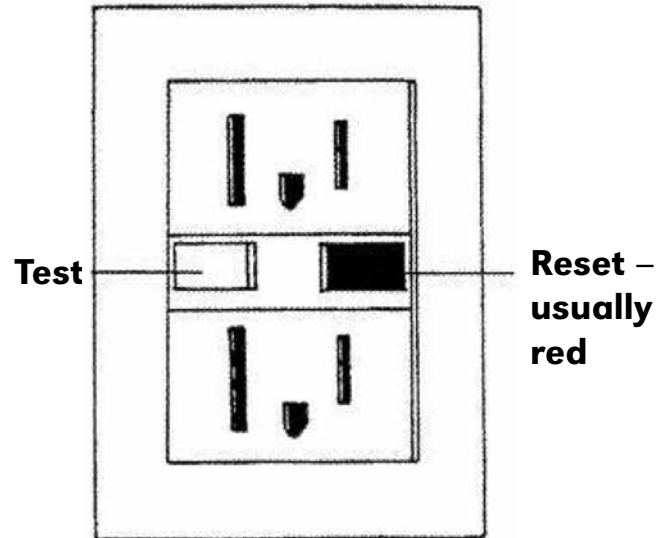
Note to facilitator: Make copies for each participant.

Handout or PowerPoint

Note to facilitators: Show as overhead/transparency, or go to www.rentwise.org for a digital copy.

What is a GFCI?

- A ground fault circuit interrupter outlet adds a level of safety by reducing the risk of an electric shock.
- They are often used in areas where water may be present such as bathrooms, kitchens, laundry rooms, and outdoors.



What if the outlet doesn't work?

- Test the outlet by unplugging the appliance that isn't working and plugging in another appliance.
- If outlet still doesn't work, press the *Reset* button until it clicks or stays in.
- If this doesn't work, wait a while until the GFCI has a chance to dry.
- If it is still not working, call the landlord.





MODULE 6

WHEN YOU MOVE OUT

Overview and Background

This module covers move-out procedures, including ending a lease agreement and handling security deposits. It provides information about eviction and how to avoid it, and helps participants understand why they may have had problems in the past. The content is important for participants who are preparing to leave their current housing in pursuit of better housing following the *RentWise* program.

Participants also should understand that following move-out procedures will have a big impact on their ability to get future housing.

This module does not go into depth on eviction procedures and the various notices landlords give when a tenant fails to meet their obligations. However, the participants should gain a basic understanding of notices and the consequences.

Suggested time: 1 hour and 15 minutes (Plan time to award certificates and celebrate the completion of the course.)

Participant Learning Objectives

- Understand the procedures to follow when moving out.
- Understand what to do to avoid disputes about deductions from security deposits.

Additional Teaching Materials

Activity 1: Security Deposits

- Facilitator's Manual Handout OR Transparency – *Security Deposit Deductions*
- Renter's Workbook/Organizer – *Security Deposit Guidelines*
- *Normal Wear and Tear? Clean or Not?* PowerPoint presentation available at www.rentwise.org.

Activity 2: Eviction and Notice

- Renter's Workbook/Organizer – *Eviction and Notice*

Activity 3: Moving On Review

- Facilitator's Manual Handout – *Moving On Quiz*
- Facilitator Only – *Moving On Quiz Answer Key*
- Small Prizes

Activity 4: Shoebox on the River Video

- Television and DVD player
- Video – *Shoebox on the River**, available in English and Spanish. Provided with permission to use from:

Minnesota Housing Finance Agency
400 Sibley Street, Suite 300
St. Paul, MN 55101-1998
Phone: (651) 296-7608 or 1 (800) 657-3769

Contact the *RentWise* lead agency for information on obtaining a copy in English or Spanish.

*Available with the training materials. If playing the DVD from a computer, use external speakers or microphone to increase audio volume.

Lesson Plan

Module Introduction

Read or paraphrase to participants:

Why are we talking about moving on when you are focused on moving in? First, how you move out of where you are living now will affect the reference your current landlord gives you when you are looking for a new place. Second, if you want your full security deposit back when you move out, there are some things you need to do when you move in.

Activity 1: Security Deposits

Read or paraphrase to participants:

Disputes over security deposits are a common problem between landlords and tenants. There are a number of actions you can take while you are moving to avoid these disputes. The discussion about problems concerning security deposits can become heated and detailed. Contact *Legal Aid of Nebraska* to discuss the issues you are having. This section goes over the basics of security deposits.



- Go over the *Security Deposit Guidelines* section in the *RentWise Workbook/Organizer* (Page 31).

Security Deposit Guidelines

- Your unit should be clean when you move in and clean when you move out. Have the landlord or property manager walk through the unit with you. If appropriate, they should sign a statement saying the unit is clean and undamaged. Keep the statement in your *Renter's Workbook/Organizer* in case there is a dispute over the return of your security deposit.
 - Nebraska law requires that security deposits be returned within 14 days of termination of the rental agreement, or upon receipt in writing of the tenant's mailing address or delivery instructions, whichever is later. Security deposits must be returned in full or, if not returned in full, with a detailed list of deductions. Tenants need to leave a forwarding address or complete a change of address form with the post office so the security deposit can be returned through the mail.
 - Landlords are not supposed to deduct charges for normal wear and tear to a unit. However, it is sometimes difficult to say what is *normal* and what is caused by *neglect*. Pictures of the unit when you moved in along with your completed *Rental Condition Checklist* will help you settle a dispute.
 - Tenants cannot use the security deposit to cover rent. However, if a tenant fails to pay the rent, a landlord may keep the deposit to cover it.
- Go over the *Security Deposit Deductions* handout in the facilitator's manual and discuss.
 - Use the *Normal Wear and Tear? Clean or Not?* PowerPoint to discuss whether the participants would give the deposit back in each instance and how much it would cost to clean or fix the problem.

Activity 2: Eviction and Notice

- Go over the *Eviction and Notice* section in *Renter's Workbook/Organizer* (Page 31)

Read or paraphrase to participants:

Eviction and Notice

- An eviction results in a long-term court record, which future landlords may check when you apply for housing.
- If your property is removed and stored, you may have to pay reasonable costs for removal, transport, and storage. You have seven days after a direct written notice is given to you (or 14 days from the written notice postmark date) stating that your property is being stored and where to pick it up. After the seven days (or 14 days), if you have not picked up the property and paid any storage fees, the landlord can sell your property at a public sale and return the dollars minus the storage and sale costs.
- Landlords are required to give written notice 30 days before the lease terminates if they want you to vacate.

For more explanation about landlord and tenant regulations, check the following websites or contact a lawyer or legal aid.

- Nebraska State Statutes: Article 14, Landlord and Tenant Uniform Residential Landlord Tenant Act, available at www.nrec.ne.gov/legal/landlordactoc.html
- Legal Aid of Nebraska Landlord and Tenant Handbook, available at www.neequaljustice.org/node/27
- Housing and Urban Development website for Nebraska at www.hud.gov/local/ne/renting/tenant-rights.cfm

Activity 3: Moving On Review

Moving On Quiz

Note to facilitator: Use the quiz as a discussion outline and learning assessment.



Read or paraphrase to participants:

This activity is a review. It helps you discuss myths and incorrect assumptions.

➤ Give participants *Moving On Quiz* handout from the facilitator's manual.

Participants can complete individually or in small groups. As a group, read each statement and ask participants what they think is true or false. Consider giving away small prizes, such as a pack of gum, to the individual with the first correct answer.

Moving On Quiz Answer Key

1. False
Landlords can return security deposits at their convenience. Nebraska requires deposits returned 14 days after termination or upon receiving, in writing the tenants address, whichever is later. Renters must ask for the deposit return and leave a forwarding address.
2. False
Landlords are allowed to deduct for normal wear on carpet when a tenant moves out. Landlords are not supposed to deduct charges for normal wear and tear to a unit; it is sometimes difficult to contest what is normal and what is caused by neglect. It is a good idea to take pictures or videos of the unit before you move in and when you are moving out, in case there is an issue about the deposit.
3. False
If you move out early, the security deposit serves as the last month's rent. Tenants cannot use the security deposit to cover rent. However, if a tenant fails to pay the rent, a landlord may keep the deposit to cover it. This sounds confusing, but the purpose of a security deposit is to cover damages. If it is used as rent, it may affect the reference; the landlord can file an unlawful detainer or eviction notice if there is not enough security deposit to cover rent and damages.
4. False
Leases automatically end unless the landlord gives notice of intent to renew. In Nebraska, at the end of the lease period when there is no notice of intent to renew or to evict, leases generally convert to a month-to-month lease. (It is different if the renter rents weekly.)
5. True
Tenants must leave the unit clean. The unit should be clean when you move in and when you move out. Have the landlord or property manager walk through the unit with you. If appropriate, they should sign a statement that the unit is clean and undamaged. You should store the statement in the Renter's Workbook/Organizer. You will need the signed statement if there is a dispute over the return of your security deposit.
6. False
Tenants cannot be evicted during the winter. Weather does not affect evictions. However, utilities may be a factor. In Nebraska it depends on the utility company used for electricity, and gas is covered by special rules. (If you do get behind with your utility bill, contact the utility company immediately and work out a plan to get caught up. Disconnect and reconnect fees are high and will cause even more money problems.)

Electricity winter disconnection rules vary. Check with utility office in your area.

Natural gas winter residential disconnection rules:
 - No gas utility may disconnect residential service of low-income customers having proof of eligibility for energy assistance from November 1 to March 31 without adding an additional 30 days (grace period) to the time for payment before disconnecting.
 - The immediate and serious health hazard rule is: the 30-day grace period is provided one time under this rule.
 - Check the area utility company for regulations.

Source: Nebraska Public Service Commission Title 291



7. True

All tenants have a lease agreement whether verbal or in writing. All tenants have a contract called a lease agreement. It may be written or oral. We recommend that you ask for a written lease agreement or lease.

➤ **Play the *Shoobox on the River* video at any place within the module series. It may be played at the beginning with Module 1, at end as a summary, or with any of the modules.**

Activity 4: A Shoobox on the River

Ask participants to think about what they learned about communication, conflict resolution, understanding the conditions in a lease agreement, home maintenance, and other topics covered that would help the individuals in the video.

Discussion questions:

1. What were some of the problems caused by the renters?
2. How could the renters have avoided being evicted or getting behind on rent payments?
3. If you were the landlords in this video, how would you handle the situations of no or partial payment of rent, violation of lease agreements, etc?
4. What are some of the primary messages you heard for renters in this video?



MODULE 6

ACTIVITIES



Detach these activity handouts for use with Module 6.

Review these activities before you teach this module. Select the activities, then make copies from the original. These activity items may be copied for use with the *RentWise* activities described in manual.



Note to facilitator: Make copies for each participant.

Sample Letter

June 15, 20XX

Nancy Olson
Apartment 201
Sunrise Circle
Somewhere, NE 55555

Dear Ms. Olson:

Enclosed please find a check for \$115.00. This is the balance of your security deposit of \$300.00 after the following expenses were deducted.

1. Cleaning oven and cook top – \$25.00
2. Cleaning bath tub – \$15.00
3. Replacing cracked glass in west window of south bedroom – \$55.00
4. Replacing 4-foot section of kitchen counter top with burn marks – \$90.00

TOTAL Deduction \$185.00

We appreciated your tenancy and wish you well in the future.

Sincerely,

Jane Smith
Sunrise Apartments
1111 Eastview Blvd.
Somewhere, NE 55555



Module 6 Activity 3 – Moving On Quiz



Handout

Note to facilitator: Make copies for each participant.

Check **True** if the statement is correct.

Check **False** if the statement is incorrect.

- True** **False** 1. Landlords can return security deposits at their convenience.
- True** **False** 2. Landlords are allowed to deduct for normal wear on carpet when a tenant moves out.
- True** **False** 3. If you move out early, the security deposit serves as the last month's rent.
- True** **False** 4. Leases automatically end unless the landlord gives notice of intent to renew.
- True** **False** 5. Tenants must leave the unit clean.
- True** **False** 6. Tenants cannot be evicted during the winter.
- True** **False** 7. All tenants have a lease.



Congratulate the participants completing the six-module *RentWise* course. IF they have completed all six modules, provide them with a completion certificate indicating their successful completion of the course. It is not *RentWise* if they have not completed all six modules. Copies of the *RentWise* certificate template are available at www.rentwise.org.

You may want to have some type of celebration with refreshments or an activity. Some programs may want to provide an award or incentive for completing all six modules such as a cleaning kit, donated items, etc., that will help them be an effective renter.

