





YOUTH MONTH

HIGH SCHOOL

ACTIVITY WORKBOOK




Welcome To Youth Month!


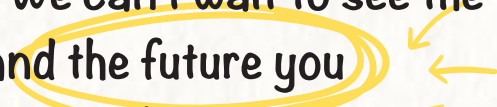


We're so excited to have you join us for a month dedicated to learning, exploring, and building smart money habits. Whether you're in elementary, middle, or high school, this workbook is designed just for you—with **activities, challenges, and fun facts** to help you grow your financial confidence.

At Associated Credit Union, we believe that learning about money is one of the most empowering skills you can develop. Understanding how to save, spend wisely, set goals, and plan for your future gives you the **tools to make great decisions**—today and for years to come. No matter your age, it's never too early (or too late!) to start building healthy financial habits.



As you work through the pages, we encourage you to be curious, ask questions, and think big. Each activity is here to **spark your creativity**, challenge your thinking, and help you discover all the amazing things you can accomplish when you take charge of your financial future. We can't wait to see the goals you set, the ideas you create, and the future you imagine. Your journey starts now—let's make it a great one!



Happy Learning!
Your ACU Team





Show Me the Money: Reaching Your Goals

LESSON 2: STUDENT ACTIVITY SHEET

Are you dreaming of buying your own car, visiting a new city or learning a language—but aren't sure how to get there? The key to achieving your financial goals is to break them down into manageable steps. Fill in the circles below to see how you can start reaching one of your goals today.

STEP 1

What's your goal?

STEP 2

When do you want to complete the goal?

STEP 3

How much money must you save in total?

STEP 4

How much money should you save monthly?

STEP 5

What steps can you take to reach your monthly savings goal?

STEP 6

What "wants" can you cut back on to reach your goal?



Paystub Puzzles: Putting the Pieces Together

LESSON 13: STUDENT ACTIVITY SHEET 1

Getting your first paycheck can be overwhelming. There are lots of details and deductions to consider, but knowing what to expect makes it easier. Below are four different paystub samples; in all of them the employees receive their paychecks through direct deposit. Use the first example as a guide to understand the deductions and then determine how each of the remaining paystubs could be revised to maximize savings.

1. When you accept a new job, you will fill out a W-4 form on which you'll determine a withholding allowance (this is how much money will go toward federal taxes from each paycheck). If at the end of the year you've overpaid, you'll receive a tax refund. If you've underpaid, you'll owe taxes.
2. Federal and state income taxes help pay for services like roads, public schools and libraries. Most but not all states have an income tax and some cities and counties do as well.
3. Medicare taxes help pay for health care costs for individuals over 65 and those with a disability.
4. Social Security taxes help pay for retirement costs.
5. Health insurance deductions cover medical costs.
6. Flexible spending accounts (FSAs) allow you to set aside before-tax portions of your pay for things like childcare and medical expenses.
7. Life insurance deductions go toward a life insurance policy.
8. A 401(k) is a retirement savings account. When you put a certain percentage of your paycheck in a traditional 401(k), you don't pay income tax on that money until it is withdrawn.
9. A Savings deposit deduction can be set up if you want an after-tax portion of your paycheck to go directly into a savings account.

123 Company
555 Anywhere Rd
Anywhere, USA 11111

Period Ending: 2/01/26
Pay Date: 2/14/26

Scott K Smith
Social Security: XXX-XX-1111

Taxable Marital Status: Single
Exemptions/Allowances: (1)
• Federal: 0 • State: 0

Taxable Gross: \$520.00
Net Pay: \$410.00

Description	Rate	Hours	This Period	Year to Date
Regular	\$12.00	40	\$480.00	\$1,920.00
Overtime	\$18.00	5	\$90.00	\$360.00
Total			\$570.00	\$2,280.00

Deductions	This Period	Year to Date
Federal Income Tax (2)	\$40.00	\$40.00
State Income Tax (2)	\$10.00	\$40.00
Medicare Tax (3)	\$5.00	\$20.00
Social Security Tax (4)	\$20.00	\$80.00
Other		
Health Insurance* (5)	\$20.00	\$80.00
Medical Flexible Spending Account* (6)	\$10.00	\$40.00
Life Insurance (7)	\$5.00	\$20.00
401(k)* (8)	\$20.00	\$80.00
Savings Deposit (9)	\$30.00	\$120.00
Total	\$160.00	\$640.00

*Excluded from federal taxable wages



Paystub Puzzles: Putting the Pieces Together

LESSON 13: STUDENT ACTIVITY SHEET 1

Sample 1: Dan just started working full-time and he is included on his parents' health insurance plan. He withholds the maximum amount he can so he won't have to pay any additional taxes at the end of the year. Review Dan's paystub below and determine where he may be spending money unnecessarily and how he could use those funds to maximize his savings.

123 Company
555 Anywhere Rd
Anywhere, USA 11111

Period Ending: 3/15/26
Pay Date: 3/31/26

Dan J Jones
Social Security: XXX-XX-2222
Taxable Gross: \$1,650.00
Net Pay: \$1,245.00

Taxable Marital Status: Single
Exemptions/Allowances:
• Federal: 0 • State: 0

Description	Rate	Hours	This Period	Year to Date
Regular	\$25.00	80	\$2,000.00	\$12,000.00
Overtime	\$30.00	0	\$0.00	\$0.00
Total			\$2,000.00	\$12,000.00

Deductions	This Period	Year to Date
Federal Income Tax	\$200.00	\$1,200.00
State Income Tax	\$30.00	\$1800.00
Medicare Tax	\$25.00	\$150.00
Social Security Tax	\$100.00	\$600.00
Other		
Health Insurance*	\$200.00	\$1,200.00
Medical Flexible Spending Account*	\$50.00	\$300.00
401(k)*	\$100.00	\$600.00
Savings Deposit	\$50.00	\$300.00
Total	\$755.00	\$4,530.00

How can Dan maximize his savings?



Paystub Puzzles: Putting the Pieces Together

LESSON 13: STUDENT ACTIVITY SHEET 1

Sample 2: Rachelle just accepted a new job as an office assistant and will have her paychecks directly deposited with a portion going toward a 401(k). She also anticipates putting in a lot of overtime—and receiving overtime pay—as she learns her new job. Review Rachelle’s paystub below to determine what she could do to build her 401(k) and increase what she is contributing to savings.

123 Company
555 Anywhere Rd
Anywhere, USA 11111

Period Ending: 1/15/26
Pay Date: 1/31/26

Rachelle L Thomas
Social Security: XXX-XX-3333
Taxable Gross: \$558.00
Net Pay: \$443.00

Taxable Marital Status: Single
Exemptions/Allowances:
• Federal: 0 • State: 0

Description	Rate	Hours	This Period	Year to Date
Regular	\$10.00	40	\$400.00	\$800.00
Overtime	\$15.00	12	\$180.00	\$360.00
Total			\$580.00	\$1,160.00

Deductions	This Period	Year to Date
Federal Income Tax	\$36.00	\$72.00
State Income Tax	\$9.00	\$18.00
Medicare Tax	\$4.00	\$8.00
Social Security Tax	\$16.00	\$32.00
Other		
Health Insurance*	\$22.00	\$44.00
401(k)*	\$0.00	\$0.00
Savings Deposit	\$50.00	\$100.00
Total	\$137.00	\$274.00

*Excluded from federal taxable wages

How could Rachelle build her retirement and increase her savings?



Paystub Puzzles: Putting the Pieces Together

LESSON 13: STUDENT ACTIVITY SHEET 1

Sample 3: Taylor works part-time for a construction company. His employer doesn't offer health insurance, retirement savings or flexible spending accounts but his parents help him with medical expenses. He would like to save as much money as he can to buy a new truck. Review Taylor's paystub below and determine how he could maximize his savings.

123 Company
555 Anywhere Rd
Anywhere, USA 11111

Period Ending: 2/15/26
Pay Date: 2/28/26

Taylor K Davis
Social Security: XXX-XX-4444

Taxable Marital Status: Single
Exemptions/Allowances:
• Federal: 0 • State: 0

Description	Rate	Hours	This Period	Year to Date
Regular	\$12.50	40	\$500.00	\$2,000.00
Overtime	\$18.50	6	\$111.00	\$444.00
Total			\$611.00	\$2,444.00

Deductions	This Period	Year to Date
Federal Income Tax	\$55.00	\$220.00
State Income Tax	\$11.00	\$44.00
Medicare Tax	\$8.00	\$24.00
Social Security Tax	\$27.00	\$108.00
Other		
Savings Deposit	\$20.00	\$80.00
Total	\$121.00	\$484.00

*Excluded from federal taxable wages
Taxable Gross Pay: \$611.00 / Net Pay: \$490.00

What could Taylor do to maximize his savings?



Budget Busters: Who's Breaking the Bank?

LESSON 9: STUDENT ACTIVITY SHEET 1

Where does all your money go? No matter how much money you earn, a careful budget lets you know exactly what happens to your cash. Below are three different cash flow scenarios over one month. Review the numbers to determine who's breaking the bank and who will meet their goals the soonest.

Scenario 1

Nate is a junior in high school. He works 15 hours a week at the mall, and his net income after taxes is \$600 a month. He lives with his parents, so he doesn't have rent, utility or food expenses. His older brother owns a car and lets him borrow it to drive to work for \$50 each month; otherwise Nate takes the bus. He really wants to buy a car, so he puts any leftover money toward savings. Nate also pays for his cell phone and personal expenses, such as going to the movies, buying video games and purchasing gifts.

Below is Nate's estimated budget and what he actually spent in one month's time. Analyze Nate's spending to determine why he is not on track to save for that new car, and what changes he can make to get on track.

Net Income: \$600/month

	Budget Goals	Actual Budget
Fixed Expenses		
Savings for a Car	\$100	\$0
Cell Phone	\$75	\$100
Car Payment to his Brother	\$50	\$100
Variable Expenses		
Public Transportation	\$50	\$60
Entertainment	\$50	\$65
Personal Shopping	\$50	\$175
Occasional Spending (gifts, repairs, etc.)	\$25	\$100
Total	\$400	\$600



Budget Busters: Who's Breaking the Bank?

LESSON 9: STUDENT ACTIVITY SHEET 1

Scenario 2

Maria just graduated from college and accepted her first job as a social media manager for a real estate company. She can't believe that her monthly net income will be \$3,000. She just moved into a one-bedroom apartment, so she is responsible for rent, utilities, food and other household expenses. She is paying off a student loan and she wants to save as much money as she can to buy a house someday. She owns a car and enjoys going out with friends on the weekend.

Below is Maria's estimated budget and what she actually spent in one month's time. Analyze her spending to see why she is not on track to meet her goal and to determine what she can do to get back on track.

Net Income: \$3,000/month

	Budget	Actual
Fixed Expenses		
Savings for House	\$450	\$150
Rent	\$600	\$600
Car Payment	\$350	\$350
Car Insurance	\$150	\$150
Internet/Cable TV	\$110	\$110
Cell Phone	\$75	\$105
Student Loan	\$300	\$300
Variable Expenses		
Gas	\$100	\$175
Food	\$250	\$300
Entertainment	\$100	\$250
Personal Shopping (clothes, makeup, home items etc.)	\$75	\$300
Utilities	\$200	\$275
Occasional Spending (gifts, repairs, etc.)	\$150	\$250
Total	\$2,910	\$3,315



Budget Busters: Who's Breaking the Bank?

LESSON 9: STUDENT ACTIVITY SHEET 1

Scenario 3

Jamal is a senior in high school and works 30 hours per week at a neighborhood coffee shop. His net income after taxes is \$1,500 and he is saving up for college. He owns a car and makes payments toward it each month, but he lives with his parents so he saves on rent, utilities and food costs. He occasionally goes out with friends and buys things for himself, but he tries to hold back on these things so he can save more for college next year.

Below is Jamal's estimated budget and what he actually spent in one month's time. Analyze his spending to see why he is not on track to meet his goal and determine what he can do to get back on track.

Net Income: \$1,500/month

	Budget	Actual
Fixed Expenses		
College Savings	\$870	\$820
Car Payment	\$125	\$125
Car Insurance	\$95	\$95
Cell Phone	\$85	\$85
Variable Expenses		
	\$100	\$105
Entertainment	\$50	\$75
Personal Shopping	\$50	\$95
Occasional Spending (gifts, repairs, etc.)	\$100	\$100
Total	\$1,475	\$1,500



Budgets 101: How to Get It Done

LESSON 9: STUDENT ACTIVITY SHEET 2

You just accepted your first job and you'll be earning a **gross income** of \$30,000/year. You live on your own and are responsible for all expenses, including rent, car, insurance, cell phone, utilities, entertainment, food, savings and miscellaneous expenses. You have to pay 25% of your gross income in taxes.

Calculate Your Take-Home Pay:

With a gross income of \$30,000 and a 25% tax deduction, what is your monthly net income? (Remember this is what you get after taxes.) **Use this number to start your budget.**

Categorize Expenses:

Determine if your expenses are fixed or variable, and write them in the appropriate sections of the table below. Remember your expenses include: rent, car, car insurance, cell phone, utilities, entertainment, food, savings and occasional expenses.

Name: _____

Net Income: _____ /month

STUDENT TIP
 Refer to the chart on the next page for the percentages needed to calculate these numbers.

	Cost
Fixed Expenses	
•	\$
•	\$
•	\$
•	\$
•	\$
•	\$
Variable Expenses	
•	\$
•	\$
•	\$
•	\$
•	\$
•	\$
Total	\$



Budgets 101: How to Get It Done

LESSON 9: STUDENT ACTIVITY SHEET 2

Divide Your Expenses:

Determine the cost for each category and record the prices in your budget. Use the following percentages to divide your monthly net pay:

Rent: 30% of net pay
Utilities: 10% of net pay
Car Insurance: 5% of net pay
Cell Phone: 5% of net pay
Occasional Spending: 10% of net pay
Savings: 10% of net pay
Food: 15% of net pay
Car Loan: 10% of net pay
Entertainment: 5% of net pay



STUDENT TIP

You may have to make some adjustments based on your preferences. For example, if you want more money for entertainment, can you afford to cut back on rent or your car loan? Or, if you want to live in an urban area where rent is higher, can you cut back on another expense to afford it?

Assess Your Budget:

Compare your expenses to your monthly income. Have you spent everything you've earned? Do you have money left over for savings? What expenses could you lower to increase your savings?



THE BIG MOVE

LIVING ON YOUR OWN



LIVE. BANK. GROW.®



ESTIMATE THE COST OF YOUR BEDROOM FURNISHINGS

Directions:

On a sheet of paper, prepare an itemized list of every major object in your bedroom, including furniture, linens, and creature comforts. Then, estimate the cost of each item and answer the questions below.

1. Which items did you include?

2. How did the total compare to what you expected?

3. Which items did you underestimate the cost of ?

4. Which items did you overestimate the cost of ?



CALCULATE THE COST OF SETTING UP AN APARTMENT OR REDECORATING A HOME

Directions:

Team up (if possible) and have each team member pick one room (choices include kitchen, dining room, bedroom, livingroom, and bathroom). Research how much it would cost to furnish and equip the room. Consider various alternatives, including secondhand stores, garage sales, donations from relatives, etc.

1. Which items did you include?

2. What was your source for each item?

3. What was the total cost?

4. How did the total compare to what you expected?



SET UP A BUDGET TO BEGIN LIVING ON YOUR OWN OR UPGRADE YOUR LIFESTYLE

Use this form to set up a budget that would allow you (and your teammates) to rent and furnish an apartment.

Income

Job #1	\$
Job #2	\$
Other	\$
Total Monthly Income	\$

Fixed Expenses

Rent/mortgage	\$
Car insurance	\$
Car payment	\$

Flexible Expenses

Savings	\$
Food	\$
Utilities (gas, electric, water)	\$
Transportation	\$
Bus fare	\$
Gas and oil	\$
Parking and tolls	\$
Repairs	\$
Clothing	\$
Entertainment	\$
Household items	\$
Personal items	\$
Tuition	\$
School expenses	\$
Total Monthly Expenses	\$

BUDGETING TO LIVE ON YOUR OWN (CONTINUED)

Continue to calculate what you (and your teammates) would pay to rent and furnish an apartment.

Moving-In Costs

Rent for first month	\$
Rent for last month	\$
Cleaning deposit	\$
Security deposit	\$
Utilities deposit	\$
Telephone deposit	\$
Moving costs	\$
Total Cost to Move In	\$

Cost of Furnishing and Equipping an Apartment

Bedroom #1	\$
Bedroom #2	\$
Living room	\$
Dining room	\$
Kitchen	\$
Bathroom	\$
Other	\$
Total Cost	\$

Summary

Total cost for first month (1+2+3)	\$
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WOULD YOU SIGN THIS LEASE?

Directions:

Use the attached lease form to answer the following questions.

1. For which utilities, if any, does the landlord pay?
2. If you were to fall down a wet flight of stairs and break your leg while in the apartment building, could you hold the landlord legally responsible for your medical bills?
3. If you break any provision of the lease, what recourse does the landlord have?
4. What terms and conditions apply if you choose to stay after the lease has expired?
5. If the landlord changes (or waives) any provision in the lease, how are the other provisions affected?
6. If you want to let the landlord know you are moving out, what must you do?
7. Is there anything in this lease you would change?
8. Would you add any provisions to this lease?

LEASE AGREEMENT

Lease

1. Parties/Premises:

This Lease is made this 27th of August, 2025, by and between Alice Chan (herein referred to as "Landlord") and Tim Baker (herein referred to as "Tenant"). Landlord hereby leases to Tenant certain real property situated in the City of San Francisco, State of California, commonly known as 123 Main Street and described as Two Bedroom Apartment (hereinafter called the "Premises"). This property is available only as a personal residence and shall not be used for business or any other purposes.

2. Term:

The term of this Lease shall be for one year commencing on September 1, 2025, and ending on September 1, 2026.

3. Rent:

Tenant shall pay to Landlord as rent for the Premises the sum of \$850.00 dollars per month, on the first day of each month. Rent shall be payable without notice or demand at the address as the Landlord may designate to Tenant in writing. Landlord may charge a late fee of \$100 if rent is not received by the third day of the month.

4. Utilities:

Landlord shall provide Tenant with two sets of keys to premises. Tenant agrees to provide Landlord with new sets, should locks be changed at any point during the tenancy. Tenant shall make all arrangements and pay for all gas, heat, light, power, telephone, and other utility services supplied to the Premises and for all connection charges.

5. Hold Harmless:

Tenant shall hold Landlord harmless from any and all claims arising from Tenant's use of the Premises. Except for Landlord's willful or grossly negligent conduct, Tenant assumes financial risk of damage to property or injury to persons in or about the Premises. Tenant shall not alter the premises in any significant way without prior approval from Landlord, or will assume any costs associated with restoring premises to its original state.

6. Default:

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

7. Holding Over:

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

8. Waivers:

No waiver by Landlord of any provision hereof shall be deemed a waiver of any other provision hereof.

9. Security Deposit:

A security deposit of \$1000, paid by the Tenant, will be held by the Landlord for the duration of the tenancy. Landlord shall repay the Tenant this sum, plus any interest earned, and minus any charges for damages to premises, within 30 days of the termination of this lease.

Landlord By:
Alice Chan

Tenant By:
Tim Baker

signature

signature



WOULD YOU SIGN THIS RENTAL AGREEMENT?

Directions:

Use the following rental agreement form to answer the following questions.

1. Except in an emergency, how much notice must the landlord give you before entering your apartment?
2. What must you do if you want to alter the apartment in any way?
3. Under what circumstances may the landlord withhold your security deposit?
4. After you move out of the apartment, how long does the landlord have to return your security deposit (assuming you leave the apartment clean and in good condition)?
5. What recourse, if any, does the landlord have if you sublease the apartment without prior consent?
6. You rent the apartment with a friend, and you both sign the rental agreement. Then, you decide to move out but do not notify the landlord. At a later date, your former roommate defaults on the rent. Can the landlord hold you legally responsible?
7. Is there anything in this rental agreement you would change?
8. Is there anything you would want to add to this rental agreement?

RENTAL AGREEMENT

Rental Agreement (Month-to-Month)

This agreement is entered into this 23rd day of January, 2025, by and between Jim Cook "Owner" (Landlord) and Sarah White "Resident" (Tenant), hereafter referred to as "the parties."

IN CONSIDERATION OF THEIR MUTUAL PROMISES THE PARTIES AGREE AS FOLLOWS:

1. Owner rents to Resident(s) and Resident(s) rents from Owner, for residential use only, the following "premises" known as: 325 Shady Lane, Fremont, California.
2. Rent is due in advance of the first day of each and every month, at \$500.00 per month, beginning on the first day of February 2008. If any rent shall be due and unpaid five (5) or more days after the due date, or if default shall be made by Resident(s) in any of the other covenants herein contained, then Owner, at his option, may terminate the tenancy by law.
3. Owner is given the right to enter and/or inspect the apartment for the following purposes. Except in cases of emergency, or if it is impractical to do so, Owner shall give Resident(s) reasonable notice of his intent to enter.
 - (a) In case of emergency. Twenty-four hours shall be presumed to be reasonable notice.
 - (b) To make necessary repairs or improvements, supply necessary services, or exhibit the dwelling unit to prospective or actual purchasers, tenants, or contractors. Twenty-four hours shall be presumed to be reasonable notice.
 - (c) When Resident(s) has abandoned or surrendered the premises. Twenty-four hours shall be presumed to be reasonable notice.
4. No pets, barbecues, or dangerous items shall be kept or allowed in or about the premises without Owner's written permission.
5. No alterations or decorations shall be made by Resident(s) without Owner's prior written consent. Any improvements to the premises shall become property of Owner at the end of the tenancy.
6. Resident(s) shall pay for any damage or injury to any portion of the premises, common areas, furnishings, fixtures, or appliances, or for personal injury caused by Resident(s).
7. Resident(s) shall pay for all utilities, services, and charges, if any, made payable by or predicated upon occupancy of Resident(s), except monthly water and garbage bills.
8. Resident(s) shall deposit with Owner, as a security deposit, the sum of \$500.00. No later than two weeks after Resident(s) has vacated the premises, Owner shall furnish Resident(s) with an itemized written statement of the basis and the amount of any security and shall return any remaining portion of such security to Resident(s). Owner may claim and withhold from the security deposit only such amounts as are reasonably necessary to remedy Resident's defaults as follows:
 - (a) in the payment of rent; or
 - (b) to repair damages to the premises, if necessary, upon termination of the tenancy.
9. Resident(s) shall neither assign nor sublet these premises or any part thereof or otherwise permit others to occupy the apartment without written consent of Owner. This clause is a special consideration for this contract and its violation shall result in termination of this contract.
10. The undersigned Resident(s), whether or not in actual possession of the premises, are jointly and severally liable for all obligations under this rental agreement.

The undersigned Resident(s) acknowledges having read and understood the foregoing.

Owner
Jim Cook

Resident
Sarah White

signature

signature



CREATE AN APARTMENT HANDBOOK

1. Interview your family and friends about:

- How much it costs to rent an apartment
- How costs are divided up among roommates
- The pros and cons of having roommates
- How to read and interpret a lease
- What it costs to furnish an apartment
- Setting up and sticking to a budget

2. Write up your findings. If you are participating with a class, collate your findings and create a handbook.



SELECT AN APARTMENT

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

Location

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

Building Exterior

Condition of building, grounds, parking availability, recreation facilities

Building Interior

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

Apartment Layout and Facilities

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

Financial Aspects

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



QUIZ: LIVING ON YOUR OWN

True-False

1. ____ An electric bill is commonly considered a fixed living expense.
2. ____ A security deposit covers the rent for the first month when moving into an apartment.
3. ____ A roommate may reduce the financial burden of renting an apartment.
4. ____ Saving money for a down payment to buy a house is usually considered a short-term goal.
5. ____ A lease is designed to protect the rights of both a tenant and a landlord.

Multiple Choice

6. ____ A common flexible expense associated with apartment renting is:
 - A. a security deposit
 - B. apartment insurance
 - C. electricity
 - D. rent
7. ____ A _____ deposit refers to money held to cover possible damage in an apartment.
 - A. cleaning
 - B. security
 - C. telephone
 - D. utilities
8. ____ A common moving-in cost for an apartment would be:
 - A. a down payment
 - B. building insurance
 - C. real estate taxes
 - D. a security deposit
9. ____ A long-term goal would be to:
 - A. rent an apartment
 - B. own an apartment building
 - C. move to a larger apartment
 - D. all the above
10. ____ The agreement between a renter and a landlord is a:
 - A. security deposit
 - B. mortgage
 - C. lease
 - D. deed

Case Application

Ruth recently completed high school. She is working full time and taking courses in the evening and on weekends at a local community college. Since she is making a good income, Ruth wants to get an apartment. She believes this would give her more privacy to study, resulting in higher grades and a better chance to transfer to a top four-year college or university.

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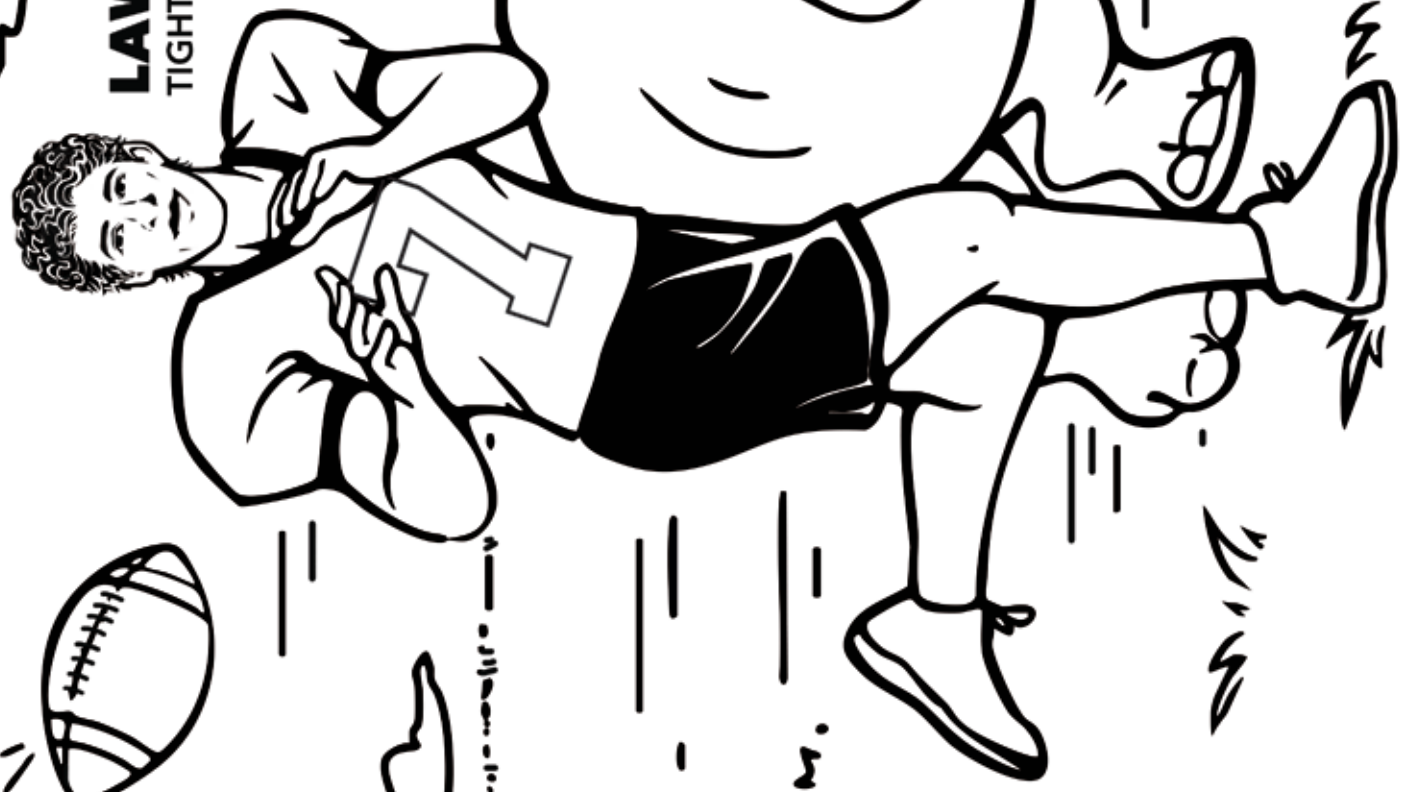
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