



Extension
UNIVERSITY OF WISCONSIN-MADISON

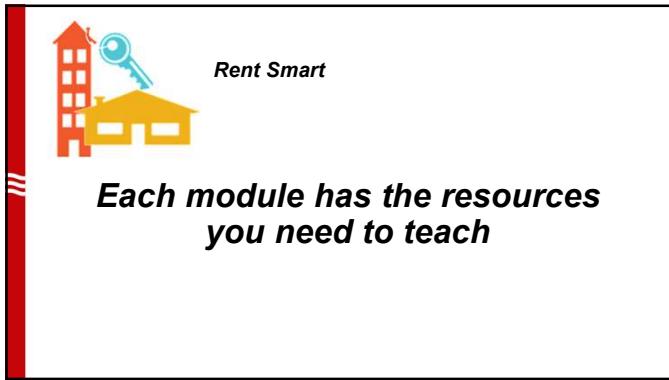
Rent Smart Train-the-trainer

Welcome

Rent Smart



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Each module has the resources you need to teach

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Module B: Checking Out the Rental Property and the Landlord



MODULE B

Teaching Outline

Activity 1: Determining Your Housing Needs

Activity 2: How to Locate a Rental Unit

Activity 3: Finding Affordable Housing

Activity 4: Comparing and Inspecting Rental Units

Activity 5: Discussion about Challenging Situations that Impact the Ability to Rent

Activity 6: Building and Maintaining a Relationship with the Landlord/Property Manager

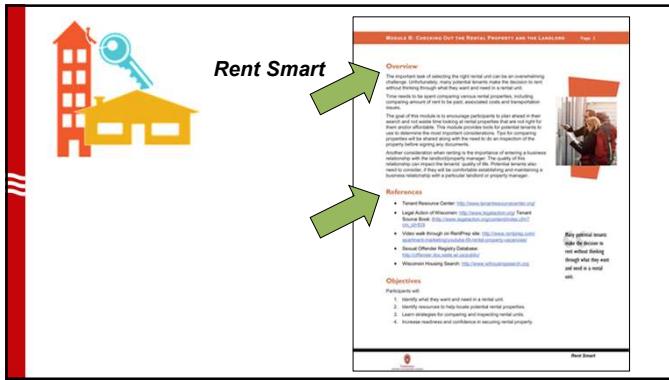
Participant Resources

Learning Assessment

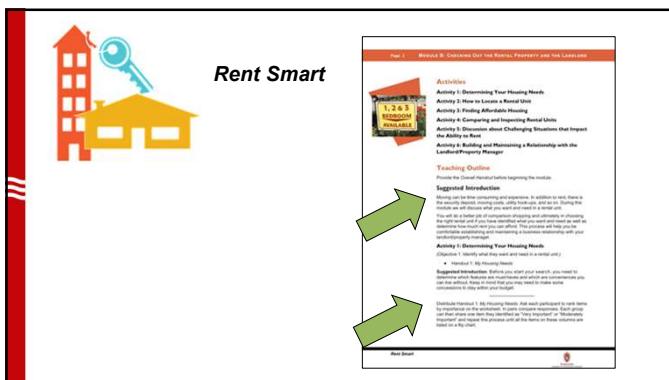
Overview

The important task of selecting the right rental unit can be an overwhelming challenge. Unfortunately, many...

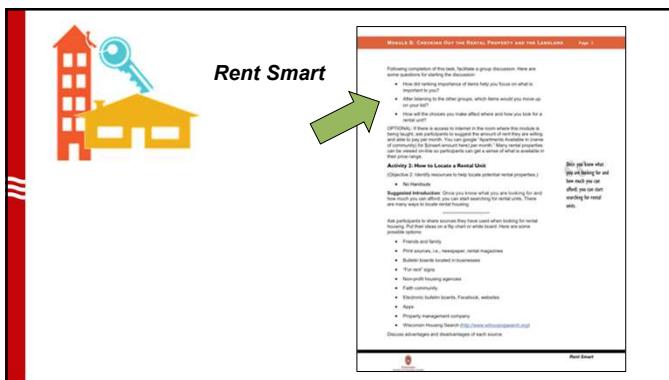
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Module 6: Go Ahead and Rent: Property Law and Leasing Page 1

Ask participants the following questions after they have read the study guide:
Thinking

- Which unit is most convenient?
- What is the best location?
- Which has the most features/amenities?
- Which feature would be important to the tenant?
- If you were the landlord, which unit would you choose?

Suggested Introduction: Ask the class to vote on the *Least Smart Property*. Encourage for competing rents in your own search. However, finding a place to live is not always easy. Many people are afraid to rent because of their previous home, or because their first real estate experience is helpful to them.

Activity 4: Renting Smart (30 minutes)

Show video introducing how to locate a rental and the UW Extension <http://www.uwex.edu/cew/rentingsmart/>. Discuss the list of things to remember when looking for a rental unit. Encourage participants to keep a copy of the list for future reference.

Activity 5: Discussion about Challenging Situations that Impact the Ability to Rent (30 minutes)

Ask participants to discuss the challenges and confidence in securing rental property. →

Instructions: Participants should connect to their village, or city hall where the participants will be seeking rental unit and see if they are capable of discussing their challenges and how to overcome them.

Suggested Introduction: The Fair Housing Act prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, gender (including gender identity), disability, The Fair Housing Act covers most housing discrimination including rental housing, sales of homes, condominiums, mobile homes, and housing on the grounds of a business, and housing for families, single family homes and rental refusals based on the race, color, national origin, gender (including gender identity), disability, or familial status.

Activity 6: Go Ahead and Rent: Property Law and Leasing (30 minutes)

Ask participants the following questions after they have read the study guide:
Thinking

- Which unit is most convenient?
- What is the best location?
- Which has the most features/amenities?
- Which feature would be important to the tenant?
- If you were the landlord, which unit would you choose?

Go Ahead and Rent (30 minutes)

Participants will be asked to go ahead and rent a property. Encourage them to use the tips learned in the study guide. Encourage them to keep a copy of the tips for future reference.

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Page 4 **MODULE 8 - CHECKING OUT THE RENTAL AND THE LANDLORD**



Community associations have certain sexual assault policies that include preventing access to parks, pools, and the like. The Wisconsin legislature passed a law in 1987 that required all residential landlords to include a provision in their lease agreements that prohibited the rental of their property to persons convicted of certain sexual offenses. By law, the registry generally consists of sex offenders who have been convicted of a sex offense, or a sex offense that has been committed against a minor. If a sex offense has been committed against an adult, the offender is not required to be listed on the registry. If an adult has been convicted of a sex offense, or if information has not been submitted about that offense, the offender is not required to be listed on the registry. The information contained in the registry will help the entire criminal justice system identify sex offenders and prevent them from committing further sex offenses.



Activity 8 - Building and Maintaining a Relationship with the Landlord/Property Manager
(Objective 4: Increase readiness and confidence in securing rental property)

- **Handout 8: Interviewing Landlord/Property Manager**

Suggested Introduction: During the time spent inspecting rental units, you may have noticed that some landlords are more pleasant to work with than others. This is because landlords are often the first point of contact for many people who are interested in purchasing a home or apartment. Doing this will give you insights into what makes a landlord tick. You will also learn how to identify the best landlords to work with, as well as how to identify the worst landlords to avoid. You will learn how to identify the best landlords to work with, as well as how to identify the worst landlords to avoid. You will learn how to identify the best landlords to work with, as well as how to identify the worst landlords to avoid.

Handout 8: Interviewing Landlord/Property Manager
When someone is interested in rental housing, the landlord/property manager will likely ask you a few questions. You should be prepared to answer these questions. You should also be prepared to ask the landlord/property manager a few questions of your own. You should be prepared to ask the landlord/property manager a few questions of your own. You should be prepared to ask the landlord/property manager a few questions of your own. You should be prepared to ask the landlord/property manager a few questions of your own.

While the landlord/property manager is interviewing about you, it is important for you to seek information about the individual.

Provide Handout 8: Interviewing Landlord/Property Manager.

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Module 8: **Landlords Cut the Rental Property and Tax Losses** Page 3

OPPORTUNITY: And participants to this course, in particular, are here to learn how to identify the most profitable investment in the real estate market. This module will teach you how to identify the best property management, using the list of questions or checklist it, determine what qualities are important to you, and then make a decision based on the results.

INTERVIEW: At the end of the interview, participants are instructed to respond to the following questions:

- Does the individual listen to the questions you ask and provide sufficient answers?
- How does the individual respond?
- If funding questions were asked, did you consider them to be helpful?
- Do you feel that the individual is a business professional with this information?
- How confident do you feel while interviewing the individual?
- What types of questions do you feel most helpful in obtaining the information you need?
- What did you learn in your conversation with the individual?

DISCUSS: Once you receive information that can be helpful when a prospective landlord is being interviewed, you can use the following questions:

- DoFAP website for Consolidated Audit Programs (CAP) information: www.dofap.org
- DoFAP website for Residential Real Estate Tax Audit: www.dofap.org/ResidentialRealEstateTaxAudit
- DoFAP website for Residential Real Estate Tax Audit: www.dofap.org/ResidentialRealEstateTaxAudit
- DoFAP website for Residential Real Estate Tax Audit: www.dofap.org/ResidentialRealEstateTaxAudit
- Local public safety departments may track number of calls made to rental properties in the community.



Next Smart

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Page 7 **Module 8: Contracts Out the Property and the Landlord**

Ask participants if they feel negative information about a landlord property manager from one source. It does not mean the person is a bad landlord property manager. It is important to investigate multiple sources to ensure accuracy.

Ask participants if they can identify how to manage the source and be informed by multiple sources.

Learning Assessment:

Have participants learned the concepts of the Rent Smart module? The following questions can be used to determine if students have learned pertinent concepts.

- Identify at least two features that are important to them in rental property.
- Identify at least two features that would affect the way in which they shop for rental property.
- List reasons why they would be likely to use a rental real estate agent.
- Name at least ten things they would expect prior to making a decision to rent.
- Share how they use property information when talking to the landlord/property manager about a prospective rental unit.

Red Sheet



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More Flexibility...

- Audience
- Location
- Availability of digital media
- Time Frame

[Home > Rent Smart](#)

For Instructors

Rent Smart provides a detailed outline of topics, activities, and teaching resources. It relies on knowledgeable instructors to provide much of the module content. As an instructor, you are essential to truly make the course work. Your professional knowledge and experience can bring the agenda to life and provide a rewarding learning experience.

Scheduling the Course

Because many families who would benefit most from the course have busy work schedules and young children at home, it may be difficult to schedule meeting times. The course schedule should reflect local conditions. Check with potential participants and staff who work closely with them to determine the best days as well as the best time of day.

MENU

[Contact Training](#)

[Community Partners](#)

[Tips for Being an Effective Instructor for Adults](#)

[External Resources](#)

[Powered-Protected Certificate](#)

[Smart Values](#)

[Additional Activities](#)

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Evaluation

Your input is really important to the Rent Smart Design Team.

At the end of your Rent Smart course, please ask participants to complete the evaluation that you can find at this link: <https://go.wisc.edu/chargeRST10>. If you're teaching your course online, you can copy and paste the link in the chat and ask participants to fill out the form before they log off from the course. If you're teaching in person, you can ask people to go to the link on their phones and complete it there.

If your in-person participants don't have access to the Internet, please print paper copies of the [English Rent Smart Evaluation](#) and/or this [Spanish Rent Smart Evaluation](#). Please enter completed forms into the link above so that we'll be able to include this data from your course. Entering the survey will also make it possible to provide you with the data from your course and to administer a follow-up survey to participants six months after the end of the course.

Thank you for your help in showing the impacts of this important program!

Your Rent Smart class participant feedback, collected through the online links above, will assist in communicating the full impact of the Rent Smart curriculum. Thank you.

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 <h2 data-bbox="231 278 326 289">Rent Smart</h2> <p data-bbox="251 331 311 340">Extension UNIVERSITY OF WISCONSIN-MADISON</p> <p data-bbox="251 359 439 380">Thank you for participating in Rent Smart! Please complete the following questionnaire involving the needs and wants of your household. This information will help you make the best decision about your housing program. Your participation in this research is voluntary and confidential. You will have an opportunity to receive a copy of the results of this research at no cost to you (see page 19, #2).</p> <p data-bbox="251 384 266 388">1. Name _____ 2. City _____</p> <p data-bbox="251 397 439 418">3. Do you think knowledge is gained in this class to help you attain appropriate housing? If yes, can you tell me why within the first 50 feet of your home, the size and your family's needs, and the type of housing you are seeking?</p> <p data-bbox="251 418 439 430">This class will not meet my other specific needs in the future. This class will not help me make my housing decision. This class may help me attain appropriate housing in the future.</p> <p data-bbox="251 437 439 449">4. On a scale of 1 to 5, how will this class help you keep your housing in the future? Please select the option that best describes your needs.</p> <p data-bbox="251 456 439 473">1 This class will not help me keep my housing in the future. 2 This class will help me keep my housing in the future. 3 This class will help me keep my housing in the future.</p> <p data-bbox="251 479 439 494">5. Please rate the following questions on a scale from 1 to 5. The 1 is most intense. "How often do the 'class' tell me how to live? Do you feel that these statements are true. In no column selected, please indicate the reason for your answer.</p> <table border="1" data-bbox="251 502 439 553"> <thead> <tr> <th data-bbox="251 502 298 506">How often do the 'class' tell me how to live?</th> <th data-bbox="298 502 345 506">How often do the 'class' tell me what to do?</th> <th data-bbox="345 502 393 506">How often do the 'class' tell me how to act?</th> <th data-bbox="393 502 439 506">How often do the 'class' tell me what to think?</th> </tr> </thead> <tbody> <tr> <td data-bbox="251 506 298 511">1</td> <td data-bbox="298 506 345 511">2</td> <td data-bbox="345 506 393 511">3</td> <td data-bbox="393 506 439 511">4</td> </tr> <tr> <td data-bbox="251 511 298 513">2</td> <td data-bbox="298 511 345 513">3</td> <td data-bbox="345 511 393 513">4</td> <td data-bbox="393 511 439 513">5</td> </tr> <tr> <td data-bbox="251 513 298 517">3</td> <td data-bbox="298 513 345 517">4</td> <td data-bbox="345 513 393 517">5</td> <td data-bbox="393 513 439 517">1</td> </tr> <tr> <td 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Rent Smart

How to make this work as a class...

- Incentives
- Audiences
- Locations
- Make up class assignments
- Resources



Extension

UNIVERSITY OF WISCONSIN-MADISON

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Rent Smart

Adult Learning Theory and Malcolm Knowles's six assumptions of adult learners

Principle	Explanation
Need to Know	Adults need to know why they are being asked to learn.
Experience	Learning should be build upon existing knowledge.
Self-Concept	Adults need to be held responsible for their own growth and learning.
Readiness	Motivation increases when there's an immediate need to learn.
Problem Orientation	Learning should be problem-oriented, not content-oriented.
Intrinsic Motivation	Adults learn best when motivated from within, not from incentives or other external influences.

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Rent Smart

<https://teach.interpro.wisc.edu/learning-theories-and-principles/absorb-do-connect/>

 **Extension**
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What type of learning activity should you use?

Give your learners practical experience for each learning objective with an action that exercises their skills, thoughts, processes, attitudes, & behaviors.

absorb	do	connect
 <p>The learner reads, watches, and listens.</p> <p>absorb activities...</p> <ul style="list-style-type: none"> Inform and inspire Are often physically passive and mainly listen Convey of information - they usually don't extract and comprehend knowledge from that info 	 <p>The learner actively explores, exercises, and discovers.</p> <p>do activities...</p> <ul style="list-style-type: none"> Build learning through action Transform the learner's experiences into knowledge and understanding 	 <p>The learner links what they're learning to prior experiences & future applications.</p> <p>connect activities...</p> <ul style="list-style-type: none"> Connect what we are learning with what we know Bridge gaps To together previously unrelated concepts Develop higher-level skills/knowledge

Source: M. Hart, 2010. Learning theories and activities

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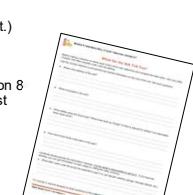
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Rent Smart

Activity 1: What Do the Ads Tell You?

- Handout 1: What Do the Ads Tell You? (One copy of this handout should be provided for each individual rental unit.)
- Local ads
- Available websites: <http://wihousingsearch.org>; <http://hud.gov/apps/section8/index.cfm> (specific to Section 8 housing); rent.com; Apartment.com; Zillow.com; Craigslist
- Phone Apps (if participants typically use a Smart phone)



 **Extension**
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What do the ads tell you?	The Ad... 123 Wallaby Way, Sydney, WI - The Nemo Apartment Complex is just 2 blocks from the waterfront and town. Restaurant and shopping are easily walkable from the apartment building. This all brick, 2 story, secure building has off-street parking and shared on-site laundry. 1BR/1BA apartments with air conditioning, 4 large closets, kitchen pantry and separate storage locker. Rent includes thermostat controlled heat, water and trash disposal. Tenant pays electricity. No pets or water filled furniture. Security Deposit is \$625, Rent is \$625
	<h3>Questions...</h3> <ul style="list-style-type: none">What is the address of the unit?What is included in the rent?What utilities does the tenant pay?What is the hook-up charge? Is there a deposit for utilities? Is it refundable lease ends?How much have these costs been in the past?What other costs could the tenant be expected to pay? 

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Rent Smart

Rental Cost Comparison

When looking for a place to live, check out all the costs.

Module A: How Much Will It Cost? And Can I Afford It?

Comparing Rental Costs

When looking for a place to live, check out all the costs. Before applying to a rental unit or signing a rental agreement, it is important to know all of the costs you would be expected to pay. Use the chart to help you compare the total costs of rental units.

Unit	#1	#2	#3
Expense (Total cost)			
Security Deposit			
(Other than security deposit)			
Total	\$	\$	\$
Monthly Cost			
Rent			
Utilities			
Water & sewer			
Gas			
Parking			
Storage			
Cable			
Internet (including the telephone, when needed)			
Laundry			
Other			
Total	\$	\$	\$
Money needed 1 month*			
	\$	\$	\$

*A landlord may charge a prospective tenant the actual cost of \$20 to obtain a consumer credit report ONLY if the prospective tenant has given the landlord written permission to obtain a consumer credit report. The landlord must provide the tenant a copy of the report and allow the tenant to provide their own report if it is less than 10 days old.

*A landlord requires tenant to pay an earnest money deposit with rental application, limited to 3 months' rent. This deposit is refundable to the tenant within 10 days of the lease signing. If the tenant fails to sign the lease or breaks the lease before the lease begins, the landlord must return the entire earnest money deposit to the applicant by the end of the next month. If the tenant fails to move in within 10 days of the lease signing, the landlord may deduct the amount of the earnest money deposit from the security deposit. If the tenant fails to move in within 10 days of the lease signing, the landlord may deduct the amount of the earnest money deposit from the deposit.

WWW.DNR.WI.GOV/2014/Department-of-Agriculture,-Trade-and-Consumer-Protection

Read Before You Lease | WWW.DNR.WI.GOV/2014/Department-of-Agriculture,-Trade-and-Consumer-Protection

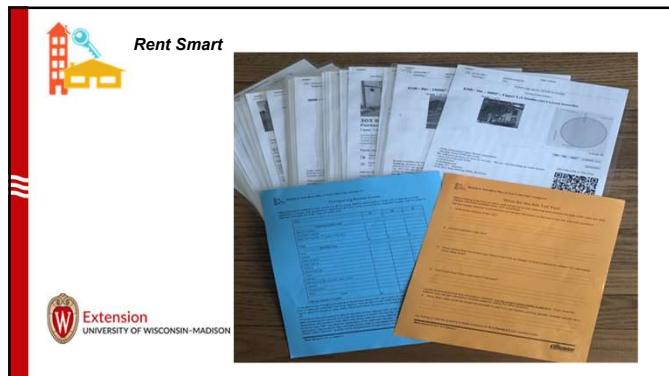
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The Ad...

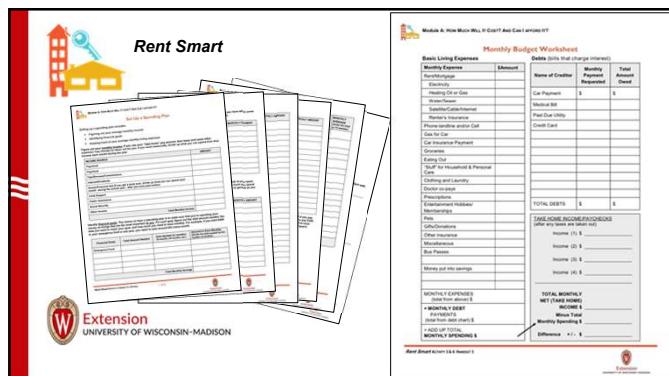
123 Wallaby Way, Sydney, WI -
The Nemo Apartment Complex is just 2 blocks from the waterfront and town. Restaurant and shopping are easily walkable from the apartment building. This all brick, 2 story, secure building has off-street parking and shared on-site laundry. 1BR/1BA apartments with air conditioning, 4 large closets, kitchen pantry and separate storage locker. Rent includes **thermostat controlled heat, water and trash disposal**. Tenant pays electricity. No pets or water filled furniture. Security Deposit is \$625, Rent is \$625

Unit	#1	#2	#3
	121 Main Street		
Expense (initial cost)			
Security deposit	\$625		
Application deposit*	\$20		
Other (for example, 1 st & last month rent)	\$625		
Total	\$ 1270	\$	\$
Monthly Cost			
Rent	\$625		
Utilities	\$30		
Water & sewer	Included		
Trash pick-up	Included		
Parking	Included		
Garage/storage	None		
Cable	\$120		
Internet	Bundled with cable		
Maintenance (for example, lawn, snow)	None		
Laundry	\$10 (coin)		
Transportation	\$25		
Other			
Total			
Money needed 1 st month	\$ 810		

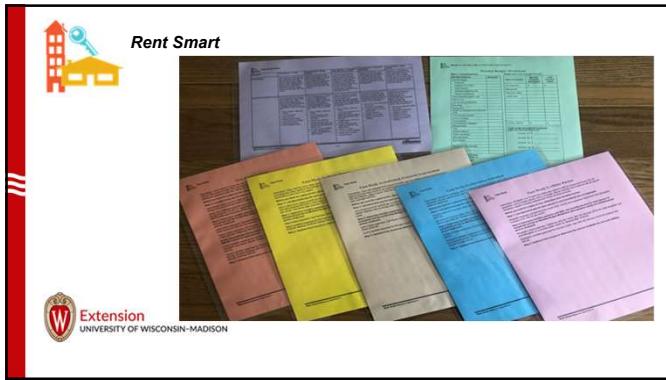
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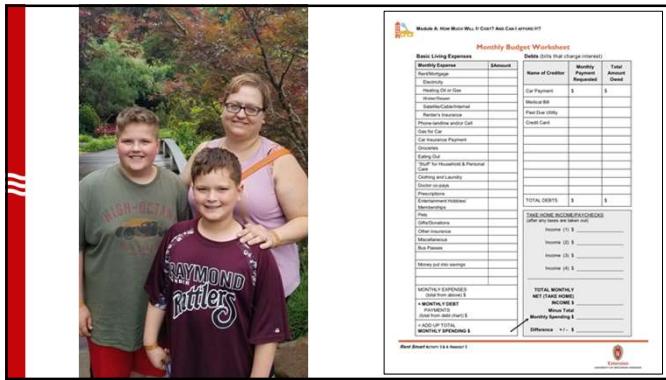
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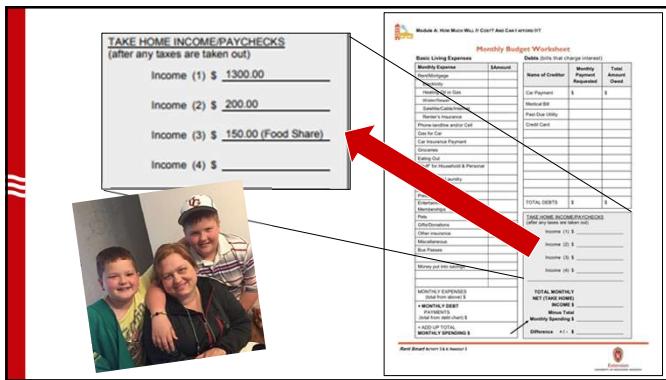
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Ellen's fixed expenses:

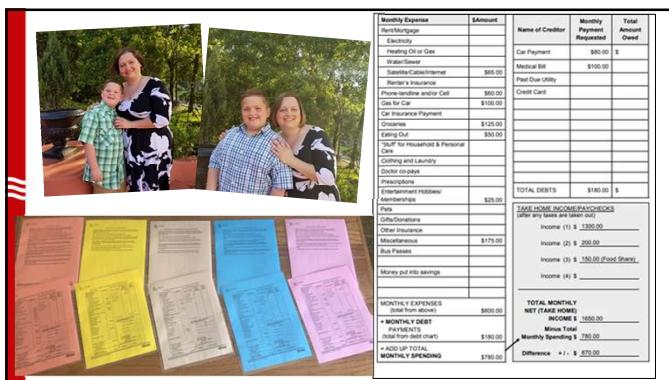
- Car Payment: \$80.00
- Cellphone: \$60.00
- Cable/Internet: \$65.00

Ellen's variable expenses for this last month:

- Miscellaneous: \$175.00
- Gas: \$100.00
- Grocery: \$125.00
- Medical: \$100.00
- Eating Out: \$50.00
- Movies: \$25.00

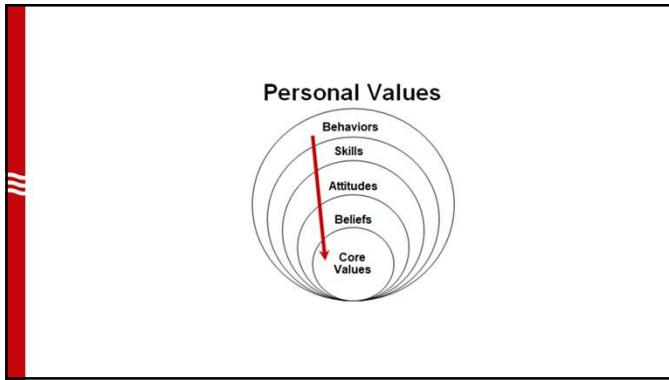
Module A: HOW MUCH WILL IT COST? AND CAN I AFFORD IT?			
Monthly Budget Worksheet			
Basic Living Expenses		Debts (bills that charge interest)	
Monthly Expense	\$Amount	Name of Creditor	
Rent/Mortgage		Car Payment	\$ 80.00
Heating Oil or Gas		Medical Bill	\$ 100.00
Water/Sewer		Past Due Utility	
Satellite/Cable/Internet	\$ 65.00	Credit Card	
Renter's Insurance			
Phone/landline and/or Cell			
Gas for Car	\$ 100.00		
Car Insurance Payment			
Entertainment	\$ 125.00		
Eating Out	\$ 50.00		
"Stuff" for Household & Personal Care			
Clothing and Laundry			
Doctor co-pays			
Prescriptions			
Entertainment/Hobbies/ Memberships	\$ 25.00		
Gifts/Donations			
Other Insurance			
Miscellaneous	\$ 175.00		
Bus Passes			
Money put into savings			
TOTAL DEBTS		\$	
TOTAL HOME INCOME/PAYOUTS (after any taxes are taken out)			
Income (1) \$			
Income (2) \$			
Income (3) \$			
Income (4) \$			

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Module A: HOW MUCH WILL IT COST? AND CAN I AFFORD IT?			
Monthly Budget Worksheet			
Basic Living Expenses		Debts (bills that charge interest)	
Monthly Expense	\$Amount	Name of Creditor	
Rent/Mortgage		Car Payment	\$80.00
Heating Oil or Gas		Medical Bill	\$100.00
Water/Sewer		Past Due Utility	
Satellite/Cable/Internet	\$65.00	Credit Card	
Renter's Insurance			
Phone/landline and/or Cell			
Gas for Car	\$100.00		
Car Insurance Payment			
Entertainment	\$125.00		
Eating Out	\$50.00		
"Stuff" for Household & Personal Care			
Clothing and Laundry			
Doctor co-pays			
Prescriptions			
Entertainment/Hobbies/ Memberships	\$25.00		
Gifts/Donations			
Other Insurance			
Miscellaneous	\$175.00		
Bus Passes			
Money put into savings			
TOTAL DEBTS		\$180.00	
TOTAL HOME INCOME/PAYOUTS (after any taxes are taken out)			
Income (1) \$130.00			
Income (2) \$200.00			
Income (3) \$150.00 (Food Stamps)			
Income (4) \$			
TOTAL MONTHLY EXPENSES			
\$600.00			
MONTHLY DEBT PAYMENTS			
(\$80.00 + \$100.00 + \$65.00)			
ADD UP TOTAL MONTHLY SPENDING			
\$760.00			
TOTAL MONTHLY NET HOME INCOME			
\$460.00			
MINUS Total Monthly Spending			
\$760.00			
Difference			
+/- \$ -270.00			

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Personal Values

Integrity	Accountability	Respect
Loyalty	Family	Wellness
Honesty	Playfulness	Spontaneity
Creativity	Responsibility	Personal growth
Humor	Boldness	Perseverance
Compassion	Collaboration	Service to others
Adventure	Striving	Frugality
Directness	Health	Environmentalism
Kindness	Professionalism	Zeal
Spirituality	Fairness	Other – share in chat

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Module A: How Much Money Can I Count As an Income Item?	
 Flexible or Variable Expenses (Expenses that might change a little each month)	
HOUSING COSTS	MONTHLY AMOUNT
Gas or Oil for heating home	
Electric	
Garbage	
Telephone or Cell Phone	
Internet	
Food, Snacks & T.O.	
Entertainment	
Household Supplies (Toilet paper, cleaning solutions, etc.)	
Transportation	
Vehicle Expenses (all charges, repairs, etc.)	
Other Public Transportation, Parking Permits	
Personal Expenses	
Gas, car, make-up, shampoo, etc.	
Laundry & Dry Cleaning	
Prescriptions	
Personal Care	
Personal Allowance ("Fun money")	
Groceries	
Workrelated Lunches	
Entertainment	
Gifts	
Other	
Total Monthly Flexible or Variable Expenses	
 DISCRETIONARY EXPENSES (You may or may not have these expenses every month)	
Identifying Discretionary Expenses	MONTHLY AMOUNT
Buying Out (Entertainment beyond "Fun money")	
Entertainment	
Contribution/Donations	
Gifts/Cards	
Holidays	
Books	
Stamp/Postage	
Newspapers/Magazines	
Leisure	
Dues	
Alcohol	
Cigarettes/Tobacco	
Play Candy/Toys	
Other	
Other	
Total Discretionary Expenses	
Identify Discretionary Expenses. Some of these expenses you may already be paying monthly. But if you pay one of these expenses only once a year, then you would divide the amount by 12 to get the monthly amount. For example, if you pay \$1200 for car insurance, then you would divide \$1200 by 12 to get \$100 per month for car insurance four times a year - for a total of \$1200 a year - then increase that to \$1200 a month. If you pay for a vacation once a year, then you would divide the amount by 12 to get the monthly amount. Add these discretionary expenses to either your monthly savings plan or your monthly budget.	
Next Step: Learn to Assess Income & Expenses 3 of 8	

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Module A: How Much Money Can I Save? (cont'd)											
ITEM	MONTHLY EXPENSES										
	AMOUNT Spent on the total by 12 months										
Vehicle Registration											
Insurance (Health, Auto, Life)											
Food											
Health											
Entertainment											
Rental											
Other											
Gifts											
Holidays											
Residencies											
Dues											
Subscriptions											
Entertainment											
School Supplies											
Property Taxes											
Utilities and Tax Payments											
Other											
(Other)											
MONTHLY SAVINGS											
Now add up all of your monthly savings and expenses:											
TOTAL MONTHLY EXPENSES AMOUNT											
Total Rent											
Total Debt Payments											
Total Food											
Total Household Utilities											
Total Discretionary											
TOTAL EXPENSES =											

Final Budget Income & Expenses 6-10

6-10

Expenditure

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Module A: How Much Money Do I Spend? And Can I Stretch It?

Track Spending

Most of us have a good handle on the cost of our monthly expenses—that is, those bills that stay the same month after month. It's those expenses that change a bit, or a lot, month to month that can be a challenge to track. There are many ways to track your spending. Here are three more often used ways to track your spending:

- Envelope Method:** This is the easiest way to track your spending. Set aside an envelope for each category of spending and keep them at the end of the month. You can then add up the amount of money you spent in each category.
- Checkbook:** Look through your checkbook register for checks and deposit slips. Or you can use a checkbook ledger to keep track of your spending.
- Envelope Method:** This is the easiest way to track your spending. Just put your spending money in the day or month you expect to spend it. You can use a separate envelope for each category of spending. If you are buying something expensive, like a new car, you can use one envelope for the entire amount.

- Computer:** Enter your spending and income into a computer program that totals up your spending and income. There are many computer programs and apps for tracking spending. Some are free, others have small costs involved.
 - Free Programs: <http://www.choosetosave.com>
 - Free Programs: <http://www.mint.com>
 - Fee Programs: <http://www.moneymentor.com>

- Bank/Credit Union:** Many banks and savings offices offer online banking, tracking, text messaging, and apps to help you manage your money, and other features.

Why track spending? The biggest reason budgets don't work is that all of the spending and expenses change month to month. You can't budget for what you don't know. You can't budget for what you don't track.

Tracking your spending will tell you all of the details of your money, really. Once you know all the details, you can then make changes to your spending. You can then make changes to your budget.

If your monthly expenses are consistently higher than your monthly income, you have **overspent**, not **over budget**. Increase your income, or cut back.

References to websites used in the publication are for your convenience and not an endorsement of one product over another.

Best Budget Action 1: Make a Plan

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Optional Activity:
Small Change Adds
Up

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Optional Activity:
Group Budgeting
Exercise

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For Assistance from UW-Extension...

- Money Matters - <https://fyi.extension.wisc.edu/moneymatters/>
- Financial Coaching - <https://finances.extension.wisc.edu/people/contact-a-uw-madison-division-of-extension-financial-educator/>
- Planning AHEAD - <https://aging.extension.wisc.edu/programs/planning-ahead/>
- UW-Madison Financial Education Hub - <https://finances.extension.wisc.edu/>
- UW-Madison, Division of Extension Calendar - <https://extension.wisc.edu/events/>



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Module B: Checking Out the Rental Property and the Landlord

<https://fyi.extension.wisc.edu/rentsmart/modules/module-b/>

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Module Objectives

- Identify what they want and need in a rental unit.
- Identify resources to help locate potential rental properties.
- Learn strategies for comparing and inspecting rental units.
- Increase readiness and confidence in securing rental property.

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Determining your Housing Needs

What features are must-haves and what are conveniences you can live without?

Module B, [Handout 1](#)



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 **Rent Smart** My Housing Needs

	Not Important	Important	Very Important
Near work			
Safe neighborhood			
Pets Allowed			
Off-street parking			
Air conditioned			
Affordable rent of \$_____/month			

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Determining your Housing Needs

Neighborhood: Near family/friends?
 Building: Pets allowed?
 Unit: 3 Bedrooms?



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How to Locate Affordable Rental Housing

- How have you (personally) found housing in the past?



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Beware: Fake Apartment Listings Are All Over the Internet

- Never put money towards a house or apartment you haven't seen
- Beware of how you're asked to pay
- Take your time
- Report the listing

BEWARE

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Comparing & Inspecting Rental Units

- [Module B, Activity 4](#)
- initial property inspection
- Blank checklist to compare 3 units

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Module B: Comparing & Inspecting Rental Units
Don't Rent Trouble

Module B: Comparing & Inspecting Rental Units

Don't Rent Trouble

These items listed in "don't rent trouble" activity 4, handout 5

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Plumbing

- Turn on the sink and bathtub faucets to see if they work or leak.
- Flush the toilet to see if it operates properly or leaks.
- Are ceilings and/or walls stained or cracked?
- Look at the water heater to see if it is leaking.

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Electrical

- Turn on each switch to see if it works.
- Check every outlet.

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Safety

- Does the rental unit have smoke detectors?
- Does the rental unit have carbon monoxide detectors?
- Are there deadbolt locks on the rental unit doors and building's exterior doors?

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Windows

- Are there storm windows and screens?
- Are they secure or loose in the frame.
- Do windows open and close?

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Rodents and Other Pests

- Open cabinets and immediately shine in flashlight to detect roaches. Look for roaches.
- Look for rat and mouse holes and droppings in the back of cabinets and closets.

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Heating and Cooling

- Furnace
- Air conditioner

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Comparing & Inspecting Rental Units

- Which unit is most convenient? [Case studies](#)
- Which rental unit has more of what the tenant wants? Why? [completed checklists](#)

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How to Locate Affordable Rental Housing

- Local list or speaker on affordable housing resources
 - How have you (personally) found housing in the past?



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The Fair Housing Act prohibits discrimination in the sale, rental and financing of dwellings, and in other housing-related transactions based on **race, color, national origin, religion, sex, familial status** (including children under the age of 18 living with parents or legal custodians, pregnant women, people securing custody of children under the age of 18), **and handicap (disability)**.



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If it is not a protected class, landlords can decide who they will accept as tenants

- Criminal history
- Communities can regulate how closely certain sexual offenders can live in proximity to schools, parks, and daycare centers. The [Wisconsin Department of Corrections sex offender registry](#).
- Smoking
- Pets



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Interviewing Landlords/Property Managers

. Breakout rooms into triads, use Module B, [Handout 6](#) and “Tenant” pick 3 questions to ask “Landlord”. Then discuss the following:

01	Tenant	<ul style="list-style-type: none">• Were you listened to and given sufficient answers?• How comfortable were you?
02	Landlord	<ul style="list-style-type: none">• If probing questions were asked, were they appropriate or intrusive?• Were you treated with respect?
03	Observer	<ul style="list-style-type: none">• Did they exhibit a business relationship?• What did they learn from each other?

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Sources to Research Landlords

- CCAP stands for Consolidated Court Automation Programs in Wisconsin. This site provides public access to Wisconsin Circuit Court Records. <https://wccca.wicourts.gov>
- The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is the state's primary consumer protection agency. The Bureau of Consumer Protection has broad authority to regulate unfair business practices. This state agency handles landlord/tenant issues. datcp.wi.gov
- Housing or building inspectors in the community where you are looking to rent may have information regarding issues of repairs not being made by the landlord/property manager.
- Local public safety departments may track number of calls made to rental properties in the community.


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Module C: Application Process

<https://fyi.extension.wisc.edu/rentsmart/modules/module-c/>

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Module Objectives

- Understand why and how landlords screen applications and how to prepare.
- Become familiar with the information on a credit report, how it is used and how to improve a credit report.
- Be aware of the fair housing protections available and where to find assistance for fair housing mistreatment.


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Why Landlords Screen Applicants

Assume you have just inherited a rental property and are looking for a new tenant. What would you want to know about applicants before renting to them?



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How Landlords Screen Applicants

- Credit check
- Employer and income check
- Previous landlords
- Arrests and convictions
- Utility payment verification



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Completing a Rental Application

- Names that are requested -
- Numbers requested
- Addresses requested





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Application Fees

- Considered earnest money (WI Statutes/Admin Code)
- Paid before lease is signed
- Credit check actual cost/fees (up to \$25) are NOT included in earnest money
- Applicant can provide own printed credit report accessed within the last 30 days


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Application Fees (continued)

- If application not approved, landlord must return the fee (less the credit check fee)
- If landlord approves application, but renter decides not to rent, the landlord may withhold the application fee actual costs
- If the landlord accepts the tenant & lease is signed, they must return the fee or apply it to the security deposit or first month's rent.


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File a complaint with DATCP

- Go to <http://datcp.wi.gov> and type Landlord Complaint in the search bar
- Complete the online form
- A mediator will be assigned to your case
- It may take up to 90 days to complete the complaint and mediation process


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Application Problems and Explaining Negative Information

When _____ happened,
 I was _____
 because _____
 I have _____
 I would like (or hope) _____

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Example 1 Explanation

When I was behind on my rent at my last apartment,
 I was laid off from my job **because** of budget cuts.
I have gotten a new full time job since then, and have
 been working there for 3 months.
I hope my stable employment allows you to accept my
 rental application.

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Example 2 Explanation

When I was evicted for repeat noise violations, I was 18
 years old and I had moved into an apartment with 2 of my
 friends.
Because I was desperate for a place to live, I stayed even
 though they had loud parties several times a week.
I have not had any noise violations since leaving that
 apartment 3 years ago.
I hope you will not let this incident keep you from renting to
 me in the future.

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The image features a stylized icon of a house with a yellow roof and a brown base. A blue key is positioned above the house, with its handle pointing towards the top left and its head pointing towards the top right. To the right of the icon, the words "Rent Smart" are written in a bold, black, sans-serif font.

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<div style="text-align: center;">  Red Portfolio </div> <p>Use this form to list your needs for your senior year information about your name, financial, living situation, and personal history. This can help when applying for loans and exploring choices from your plan for senior year.</p> <p>What are your needs for your apartment/home?</p> <p>Monthly rent budget _____ Number of bedrooms/baths _____</p> <p>Number of bedrooms you would like to have after the age of 18 _____</p> <p>Number of bedrooms you would like to have before the age of 18 _____</p> <p>Do you require parking? _____ If so how many vehicles? _____</p> <p>Do you need to be located in or near a bus route? _____</p> <p>Do you need to be located in or near a train route? _____</p> <p>Do you need to be located in or near a bus route? _____</p> <p>Do you need to be located in or near a train route? _____</p> <p>Any other items or specific company requirements? _____ _____ _____ _____</p> <p>Rental History</p> <p>Your current address _____ Date _____</p> <p>Describe your current living situation _____</p> <p>Reason for leaving _____ Last page _____</p>	<p>References for above living situation _____ Your previous address _____ Date _____</p> <p>Describe your previous living situation _____ _____ _____</p> <p>References for previous living situation _____ Describe any other previous living situations in which you were paying money to live somewhere _____ _____ _____</p> <p>References for permanent living situation _____ Have you ever been evicted? _____ If so when? _____</p> <p>If yes, please describe the circumstances, what you have learned and what has changed in your life since that time(s) you were in a temporary apartment _____ _____ _____ _____</p> <p>References for above eviction _____</p> <p>Employment History</p> <p>Your current employer _____ Direct supervisor _____</p> <p>Date _____ Gross Pay before taxes _____ per month</p> <p>Describe position and any relevant employment details _____ _____ _____</p> <p style="text-align: right;">5 total pages</p>
--	---

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Obtaining a Credit Report

- Phone: 1-877-322-8228
- Mail - Print and complete the form on the website: www.annualcreditreport.com

and mail it to:

Annual Credit Report Request Services
P.O. Box 105281
Atlanta, GA 30348-5281



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Wisconsin Extension

Annual Credit Report Request Form

Obtaining a Credit Report

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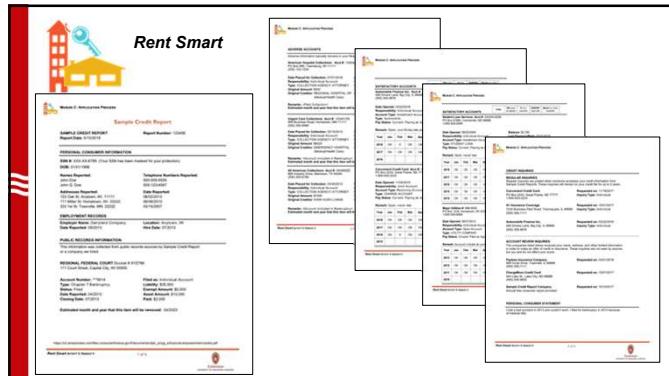


Rent Smart **Reading a Credit Report**

- **Identification information Name(s)**
Social Security Number, Current and former addresses
 - **Employment data**
Current and previous employers' length of employment
 - **Public records**
Bankruptcies, evictions, court judgements
 - **Bill paying history**
All loans are listed here, Unpaid or overdue payments are also listed here. How much and to whom does she owe
 - **Inquiries**
 - **Businesses/individuals who have inquired about your credit**



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Things Landlords Check on Credit Reports

- A record of paying/not paying rent
 - Utilities paid on time
 - Pattern of unpaid bills
 - Number of applications to other landlords
 - Addresses consistent
 - Social Security number matches
 - Payment plans



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Sample Credit Score: FICO



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Ways to get out of debt

- Snowball/avalanche methods
- Debt Management Plan
- Balance transfer
- Chapter 7 bankruptcy



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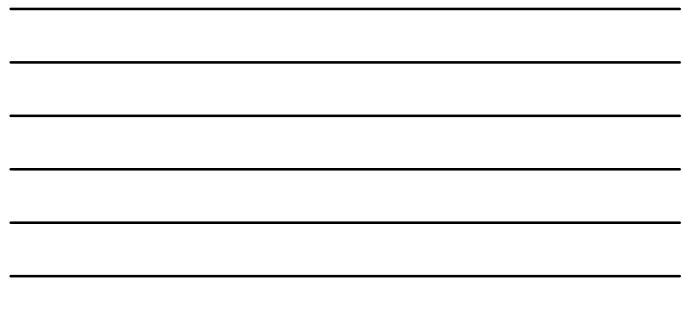
Module C: Application Process

Type of Fair Housing Violations

Each of the following describes a violation of the Fair Housing Act. Is it a prohibited class, or is the practice discriminatory to exclude and to denied housing? It all starts with:

- Refusing to rent:** There may be an advertisement in the newspaper offering an apartment for rent, and the rental agent refuses to rent it to a family with children. The rental agent may be discriminating because they are afraid families with children will damage the property or because they are afraid families with children will not pay rent.
- Showing different terms or conditions for tenancy:** The rental agent may require a larger security deposit for families with children than for other families. The rental agent may require a higher security deposit for a family with children, or the rental agent may require a higher security deposit for a family with children than for other families.
- Showing apartments to particular rents or in other places:** The rental agent may show apartments to families with children only in certain parts of the city or in certain neighborhoods. Families with children may be denied the opportunity to live in other apartments.
- Providing different housing services:** The rental agent may provide different services to families with children than to other families. For example, the rental agent may make an appointment for a family with children to view an apartment, but the rental agent may make an appointment for the other family, on the other hand. Or the agent may treat a the apartment differently and charge the families with children more.

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Module Objectives

- Understand tenant responsibilities and those of landlords for repairs and upkeep.
- Learn ways to protect their property and security deposit.
- Gain an increased appreciation of the financial and personal value of caring for rental living spaces.

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Icebreaker

- Think about a time when a client had something in their home that was broken or didn't work.
 - Who was responsible?
 - How did they get it fixed?
 - What challenges, if any, did they face in resolving the situation?
- Type in chat or unmute and share your example.

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Keys to Determining Responsibilities

- Rental agreement terms
- Check-in forms
- Government regulations
- Common practice



Based on Wisconsin law - Must be updated for other locations

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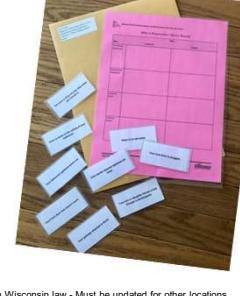
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Who is Responsible?

Activity 1:
Handout 2

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What to do if your landlord won't respond

- Legal Action of WI: <https://legalaction.org/>
- WI Free Legal Answers:
<https://wi.freelegalanswers.org/>
- Contact your local health dept. or building inspector

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File a Complaint with DATCP

- Go to <http://datcp.wi.gov> and type Landlord Complaint in the search bar
- Complete the online form
- A mediator will be assigned to your case
- It may take up to 90 days to complete the complaint and mediation process

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Based on Wisconsin - Must be updated for other locations

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Check-in/check-out form

- Identify items that may end up as deductions from the security deposit.
- To make sure everything is in working order.
- To make sure tenants know how to operate and care for equipment in unit.

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Module 5: Who's Responsible for Maintenance, Repairs and Costs?

Check-In/Check-Out Rental Condition Checklist

ITEM	IN	OUT	Comments
Living/Bedroom	<input type="checkbox"/> Unchecked	<input type="checkbox"/> Unchecked	
Food			
Walls and Ceiling			
Electrical Outlets			
Windows/Screen			
Curtains/Blinds			
Closets			
Light Fixtures			
Electrical Outlets and Switches			
Refrigerator and Ice			
Kitchen	<input type="checkbox"/> Unchecked	<input type="checkbox"/> Unchecked	Comments
Rooms			
Walls and Ceiling			
Glass and Lenses			
Electrical Outlets			
Windows/Screen			
Curtains/Blinds			
Pantries			
Light Fixtures			
Electrical Outlets and Switches			
Refrigerator and Ice			
Oven			
Refrigerator			
Closets			
Clothes			
Site and Disposal			

Print Board Across 1 & 1 Handout 2 2 of 2

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Record Keeping

FAMILY RECORDS: What to Keep When and For How Long

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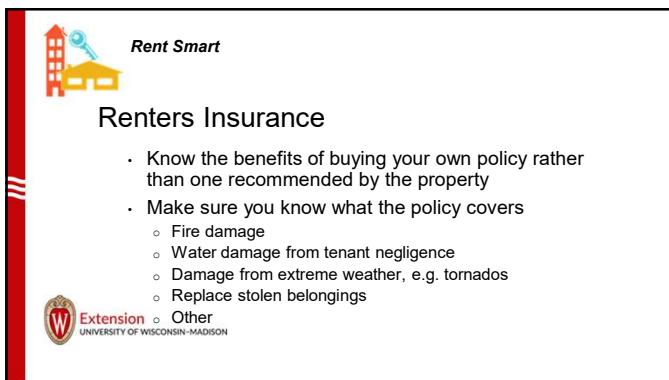


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Renters Insurance

Based on Wisconsin law - Must be updated for other locations

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Renters Insurance

- Know the benefits of buying your own policy rather than one recommended by the property
- Make sure you know what the policy covers
 - Fire damage
 - Water damage from tenant negligence
 - Damage from extreme weather, e.g. tornados
 - Replace stolen belongings
 - Other

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What happens when you don't care for your living space?

- Increased chance of sickness and injuries
- Increased wear and tear to the rental unit
- Deductions from security deposits
- Move-out cleaning will be much harder
- Trouble with bugs and rodents
- More danger of fire
- Spend more time looking for things
- Embarrassed to bring friends
- Could be grounds for eviction

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Please use annotation feature of Zoom at the top of the screen to note how often you clean or intend to clean these areas of your home.

How Often Do you Clean It?

	Daily	Weekly	Monthly	Never or Rarely
Wash Dishes				
Mop Floor				
Clean Oven				
Disinfect Counters				
Clean Refrigerator/Freeze r				
Sweep Floor				
Wipe Down Countertops/Stove				

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Four brochures are shown, each with a different title and content:

- How to Make Your Home Safe** (Cover shows a house and a key)
- How to Make Your Home Safe** (Cover shows a house and a key)
- How to Make Your Home Safe** (Cover shows a house and a key)
- How to Make Your Home Safe** (Cover shows a house and a key)

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Ways to save on energy bills

- Use LED light bulbs instead of incandescent
- Put insulating plastic on your windows in the winter
- If you can control the temperature in your home, adjust the thermostat at night when you're sleeping and when you're away
- Unplug things that use energy even when you're not using them, e.g. chargers


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Module E: Communications

<https://fyi.extension.wisc.edu/rentsmart/modules/module-e/>

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Reproduced from Warmups for Meeting Leaders, Sue Bianchi, Jan Butler, and David Richey. San Diego, California: University Associates, 1990.

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Module Objectives

- Understand the difference between business and personal relationships.
- Develop active listening skills.
- Practice formulating clear "I messages".

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Business Relationships Talking Tips

- Plan ahead
- Determine the topic
- Take notes and use written communications, when appropriate
- Have direct conversation in a neutral location
- Be specific


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Active Listening

1. Face the person who is speaking.
2. Focus your attention on what is being said by them.
3. Let the person finish speaking before asking questions or responding.
4. When they're finished, restate in your own words what you heard.
5. Ask the person if you restated their message correctly.
6. Respond to what the person said.


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Positive Messages

- Own the message. Use "I," not "you," "they," or "we."
- Discuss one issue at a time. Don't use the "laundry list" approach.
- Describe the facts:
 - What needs to be repaired or changed?
 - What have you already done to fix it?
 - How is it affecting you/your household?
 - What you want/hope will happen?
- Don't call the other person names or blame. This will put the other person on the defense and meet your negative expectation.
- Start a conversation when you are, and can remain, calm.


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Using “I” Statements

When _____
I feel _____
Because _____
Would you please _____

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Module E: Communication

“I” Messages

When (List what the facts are: What needs reported or changed? Avoid using the word **YOU** here.)

I feel (One must state a feeling here: Angry, disappointed, frustrated, confused, happy, sad, etc.)

Because (State the consequences of the behavior and/or facts: How is it affecting you/your family?)

Would you please (What do you already know to be true?)

RENT SMART Action 1: Message 1

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Think of a conflict or disagreement you have had with someone in the past.

In the chat box, write 1 word to describe how you felt when the situation occurred.

The Feeling Wheel

Developed by Dr. Arnold Mindell

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Scenario

When you got up this morning, you found water dripping into your bathroom from the rental unit above. In addition to the mess and the fact that the water has made the floor slippery, it is causing damage to the ceiling tiles. You haven't spoken with the landlord for several months, but you have heard other tenants complain that he doesn't fix things. You call him and say...

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WHEN I woke up this morning and saw the water dripping from the ceiling into my bathroom I FELT very frustrated BECAUSE the leaky situation upstairs has not been repaired and now it is making a mess in my bathroom WOULD YOU PLEASE come to my apartment today to see the damage and schedule a time to fix the problem.



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Now it is a week later...still not fixed....

WHEN I called last week Tuesday to report that the upstairs tenant's faucet was leaking and making a mess on my ceiling, a repairman was going to be called to come out and fix the leak. It has now been a week. I AM FEELING frustrated and angry BECAUSE the leak has not been repaired. It is causing more damage to my unit. WOULD YOU PLEASE send a repair person TODAY to fix it.



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Part Seven

Individual Activity

1. Use your example or one of the scenarios (Module E, Handout 5)
 2. Form an 'I statement' that could work toward resolving the problem
 3. With the group, share your 'I statement'



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	<h2>Rent Smart</h2>
Lesson 8: Communication	
<p>Find Contact</p> <p>Date _____ Time _____</p> <p>Who do you need to contact?</p> <p>What number do you need to contact them at?</p> <p>Other notes about your communication?</p> <p>Second Contact</p> <p>Date _____ Time _____</p> <p>What number do you need to contact them at?</p> <p>What number do you need to contact them at?</p> <p>When are you going to contact them?</p> <p>Other notes about your communication?</p> <p>Third Contact</p> <p>Date _____ Time _____</p> <p>What number do you need to contact them at?</p> <p>Why did you call them?</p> <p>What did you ask them to do?</p> <p>Other notes about your communication?</p>	
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Module Objectives:

- Increase ability to read and understand a rental agreement.
- Gain knowledge of legal procedures related to rental agreements.
- Understand procedures to follow when ending a rental agreement.



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Ice Breaker Activity

Questions from the Module F Pre-Class Poll

- True or False? A verbal rental agreement is legal in Wisconsin.
- True or False? A security deposit can always be used as a payment for your last month's rent.
- True or False? An eviction will be recorded on your credit report but does not show up as a legal record.

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Rental Agreements

- Spoken *or* written **LEGAL** contract in Wisconsin
- Outlines the term of the agreement – what the landlord expects of the tenant and what the tenant expects of the landlord
- Important to read and understand



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Advantages of a Written Rental Agreement

- Easier to enforce if there are problems
- Avoids surprises when memories differ
- Provides a record of the conditions the landlord and tenant agreed to
- Protects tenant from changes in rent or rental conditions that occur after move-in



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When can the landlord enter the apartment?

Live in Wisconsin and experiencing a landlord who is not following the law? Sample agreements can help you know what to expect. If a landlord is not following the law, or if you are not sure if a landlord is following the law, you can use these sample agreements to help you know what to expect. If a landlord is not following the law, or if you are not sure if a landlord is following the law, you can use these sample agreements to help you know what to expect. If a landlord is not following the law, or if you are not sure if a landlord is following the law, you can use these sample agreements to help you know what to expect.

From the Wisconsin Department of Justice

[View the Checklist](#)

Rental Agreement Checklist

A rental agreement is a legal contract between a landlord and tenant. It sets out the terms of the tenancy and the responsibilities of both parties. Below are some key items that the landlord should include in the rental agreement. If you are not sure if your rental agreement includes all of these items, or if you are not sure if your rental agreement includes all of these items, you should consider consulting with an attorney or a legal aid organization.

1. Who signs the rental agreement?

2. Who is responsible for the rent?

3. If you choose to pay by check, what happens?

4. How much is the rent?

5. What is the due date?

6. Is there a penalty for late payment?

7. Who do you pay your rent?

8. What are your rights?

9. What are your responsibilities?

10. Are there any changes you would like to make in addition to the rent, such as security deposit, parking, or utilities?

11. What are the rules for the apartment?

12. What are the rules you must follow before your rental agreement ends?

13. Is there a security deposit?

14. Are you responsible for the maintenance and repair?

15. Is there a written repair report? (If yes, who should have a name, telephone number, address in the apartment?

16. Who is responsible for making sure the smoke detector/monoxide detector in the apartment works?

17. When can the landlord enter the apartment?

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Module F: Rental Assessments—Moving In, Moving On

Moving On Quiz

1. There is no need to give notice before moving out. True False

2. If the tenant moves but forgets to clean up, the landlord can deduct the cost of cleaning. True False

3. Landlords can wait to return security deposits until it's convenient for them. True False

4. When a tenant moves out, landlords are allowed to deduct for normal wear and tear. True False

5. If you need to move out early, your security deposit can serve as your and month's rent. True False

6. Rental Agreements are with a fixed term, and unless the landlord or tenant makes arrangements to continue the lease. True False

7. If you receive a "30-day notice" that your rent is overdue, you must pay the back rent within 30 days or risk being evicted. True False

8. If you have a month to month tenancy and you receive a 14-day notice that your rent is due, you must pay the rent within 14 days or risk being evicted. True False

9. If you receive a notice for a term of longer than one month and less than one year, and the notice is to be given with a day to correct the problem in the last month, you must move if the landlord fails to move the property from the agreement. True False

Rent Smart Answer Key

Based on Wisconsin law - Must be updated for other locations

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Module F: Rental Assessments—Moving In, Moving On

Moving On Quiz Answer Key

1. False. You must give notice before moving out.

2. True. Landlords are allowed to deduct for normal wear and tear.

3. False. Landlords must return security deposits within 30 days of the tenant moving out.

4. True. Landlords are allowed to deduct for normal wear and tear.

5. True. Landlords are allowed to deduct for normal wear and tear.

6. False. Landlords are allowed to deduct for normal wear and tear.

7. True. Landlords are allowed to deduct for normal wear and tear.

8. False. Landlords are allowed to deduct for normal wear and tear.

9. True. Landlords are allowed to deduct for normal wear and tear.

Rent Smart Answer Key

Based on Wisconsin law - Must be updated for other locations

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Module F: Rental Assessments—Moving In, Moving On

Security Deposit Deduction Letter

Business Apartments
January 15, 2017
20 Nelson
Apartment 201
Milwaukee, WI 53565

Dear Mr. Nelson:

Enclosed you will find a check for \$200. This is the balance of your security deposit of \$500, after the following expenses were deducted:

1. Overall floor top and replace broken drip pants that couldn't be cleaned	\$25.00
2. Unpaid water bill for December	\$25.00
3. Replaced cracked glass in west window of south bedroom	\$50.00
4. Removal of furniture from property including TV, monitor, print cars and garbage	\$125.00

TOTAL DEDUCTION
Enclosed you will find copies of the receipts for the cleaning service, dry pants, water bill, removal of furniture and trash removal. I have also included pictures of the broken pants, broken window and trash left.

We appreciate your tenancy and wish you well as the future.

Sincerely,

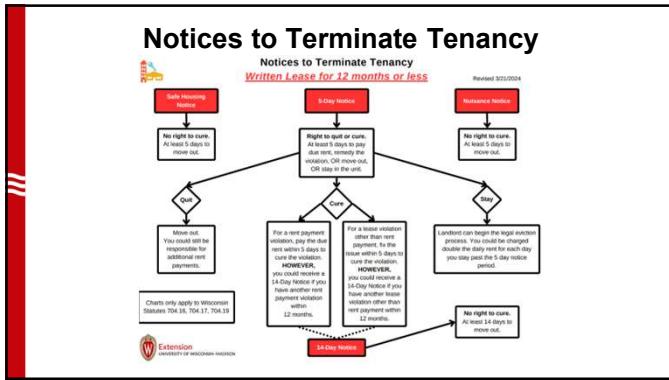
Jane Smith
Business Apartments
2011 Elmwood Ave.
Milwaukee, WI 53205

Rent Smart Answer Key

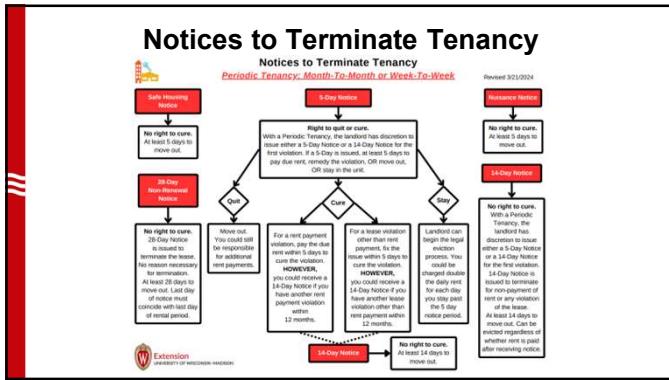
Based on Wisconsin law - Must be updated for other locations

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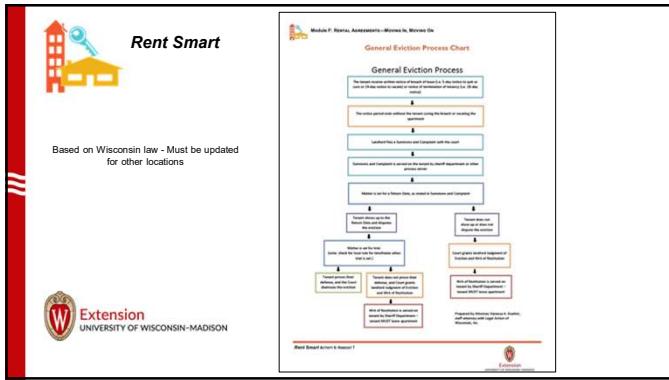
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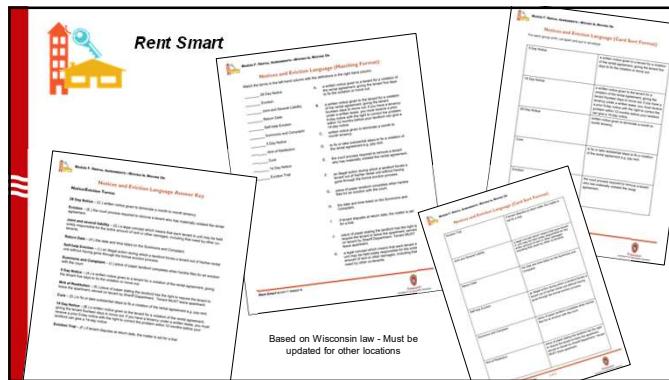
Why Not Get Evicted?

- An eviction results in a long-term court record. In Wisconsin, it can be on your CCAP record for 10 years.
 - Evictions may be posted on your credit reports.
 - The eviction judgment may require you to pay double the rent you owe, legal costs for the landlord, and other fees.
 - You may lose possessions in the apartment if the eviction occurs before you move out.
 - If the sheriff removes your possessions, you will be required to pay for the moving and storage to later recover them.

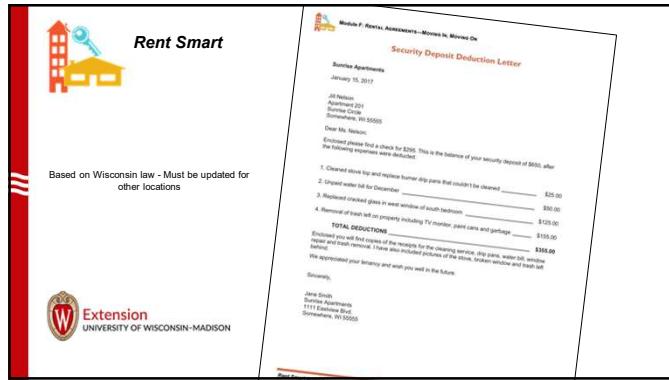


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Recap from today OR Homework for next class

-List two reasons why you want to avoid being evicted.
 -Identify two important things to check for on a rental agreement.
 -True or False? Receiving a 5 Day Notice is a legal document that requires that you move out within 5 days.
 -True or False? A 14 Day Notice allows you to fix the problem with the landlord.

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Best Practices and Teaching Tips

- Incentives
- Audiences
- Locations
- Make up class assignments

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Tips and Tricks

- Printed Participant Book
- Lamination
- Free Tools*

* Red Folder, Notebook and Pen were ordered from 4imprint.com but you can use many vendors that personalize tools.



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Advantage Calculator

Contact Kirby at
Schell@AdvantagePublications.com or
617-742-3222 x 105

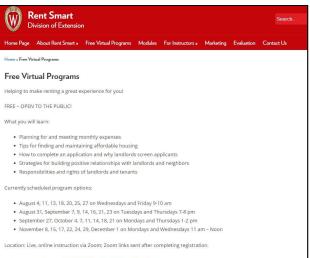


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<https://go.wisc.edu/Rentsmartregister>



The website features a red header with the 'Rent Smart' logo and the text 'Extension Division of Extension'. Below the header, there's a navigation menu with links like 'Home Page', 'About Rent Smart', 'Free Virtual Programs', 'Modules', 'For Instructors', 'Marketing', 'Evaluation', and 'Contact Us'. The main content area is titled 'Free Virtual Programs' and includes sections for 'Upcoming', 'Upcoming', and 'Previously scheduled online options'. Each section lists specific dates and times for the virtual programs.

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Websites to Note:

UW-Madison Financial Education Hub - <https://finances.extension.wisc.edu/>
Money Matters - <https://fyi.extension.wisc.edu/moneymatters/>
Financial Coaching - <https://finances.extension.wisc.edu/financial-coaching/> and <https://fyi.extension.wisc.edu/financialcoaching/>
Check Your Credit Report - <https://finances.extension.wisc.edu/article-topic/building-and-maintaining-credit/>
Rent Smart - <https://fyi.extension.wisc.edu/rentsmart/>
Encouraging Financial Conversations - <https://finances.extension.wisc.edu/programs/financial-capability-for-helping-professionals/>
Planning AHEAD - <https://aging.extension.wisc.edu/programs/planning-ahead/>
UW-Madison, Division of Extension Calendar - <https://extension.wisc.edu/events/>