



Extension
UNIVERSITY OF WISCONSIN MADISON

Rent Smart Train-the-trainer

Welcome

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Agenda for Rent Smart train-the-trainer

Day	Time	Activity
Day 1	9:30 AM	Open Zoom Room with technology trouble shooting (if needed)
	10:00 AM	Welcome, Instructor introductions and Background
	10:15 AM	How to use the curriculum and website
	10:30	Discussion of teaching techniques and strategies
	10:45	Module A
	Noon	Q and A time
Day 2	9:45 AM	Open Zoom Room
	10:00 AM	Welcome and Instructor Introductions
	10:15 AM	Module B
	11:30 AM	Break
	11:45 AM	Module C
	1:00 PM	End
Day 3	9:45 AM	Open Zoom Room
	10:00 AM	Welcome and Instructor Introductions
	10:15 AM	Module D
	11:30 PM	Break
	11:45 AM	Module E
	1:00 PM	End
Day 4	9:45 AM	Open Zoom Room
	10:00 AM	Welcome and Introductions
	10:15 AM	Module F
	11:30 PM	Best practices and teaching tips
	11:45 AM	Wrap Up - Website recap - Evaluation
	Noon	Q & A time




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Module B: Checking Out the Rental Property and the Landlord





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More Flexibility...

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

For Extension:


Extension is a non-profit organization that provides educational and enrichment programs to the community. It is a part of the University of Wisconsin-Madison and is governed by a Board of Directors. Extension programs are designed to meet the needs of the community and are often offered in partnership with other organizations.

For the Community:

Extension programs are designed to meet the needs of the community and are often offered in partnership with other organizations. They provide a wide range of educational and enrichment opportunities, including courses, workshops, and seminars. Extension programs are often offered in partnership with other organizations, such as schools, libraries, and community centers.



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Evaluation


Your input is really important to the Rent Smart Design Team. We are currently in the process of evaluating the current program and we need your input to help us make the program better. We will be using your input to help us make the program better and we will be using your input to help us make the program better.

How to provide input: You can provide input by filling out the survey or by attending the meeting. We will be using your input to help us make the program better and we will be using your input to help us make the program better.

Thank you!



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Survey

1. How often do you use the program? (Select one)

2. How satisfied are you with the program? (Select one)

3. How often do you use the program? (Select one)

4. How satisfied are you with the program? (Select one)

5. How often do you use the program? (Select one)

6. How satisfied are you with the program? (Select one)

7. How often do you use the program? (Select one)



8. How satisfied are you with the program? (Select one)

9. How often do you use the program? (Select one)


10. How satisfied are you with the program? (Select one)

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Support Videos




- <https://www.youtube.com/c/UniversityofWisconsinExtension/search?query=Mindful%20Money%20Moments>

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How to make this work as a class...

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

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Tips and Tricks

- Printed Participant Book
- Lamination
- Free Tools*




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

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Teaching Techniques and Strategies



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6 Assumptions of Adult Learners

<https://teach.interpro.wisc.edu/learning-theories-and-principles/adult-learning-theory/>



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

Assumption	Description
Self-Directed	Adults are responsible for their own learning.
Experience	Adults learn from their own and others' experiences.
Goal-Oriented	Adults learn to solve a problem or to perform a task.
Practical	Adults learn to solve a problem or to perform a task.
Contextual	Adults learn in a context that is meaningful to them.
Internal Motivation	Adults learn because they want to, not because they are forced to.



<https://teach.interpro.wisc.edu/learning-theories-and-principles/adult-learning-theory/>

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



What type of learning activity should you use?

absorb	do	connect
		
Traditional Lecture Reading Video Webinars Podcasts	Experiential Case Studies Role Play Simulations Workshops Hands-on Activities	Collaborative Group Work Peer Review Discussion Debates Presentations

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


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

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Module Objectives

- Identify total cost of individual rental units.
- Compare rental units based on total costs.
- Practice balancing personal income and expenses.





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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)

What Do the Ads Tell you?


The Ad...	Questions...
<p>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</p>	<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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Rental Cost Comparison

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



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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

Item	AM	PM	DD
Expense/Income Item			
Security Deposit	\$625		
Application Fee	\$50		
First Month's Rent	\$625		
Total	\$1300		
Monthly Cost			
Rent	\$625		
Water & Sewer	Included		
Trash Pick-up	Included		
Electricity	None		
Gas	\$10		
Internet/Streaming Sub. Fees	None		
Car Insurance	\$100		
Commutation	\$25		
Total	\$760		
Money Available (Profit)	\$540		

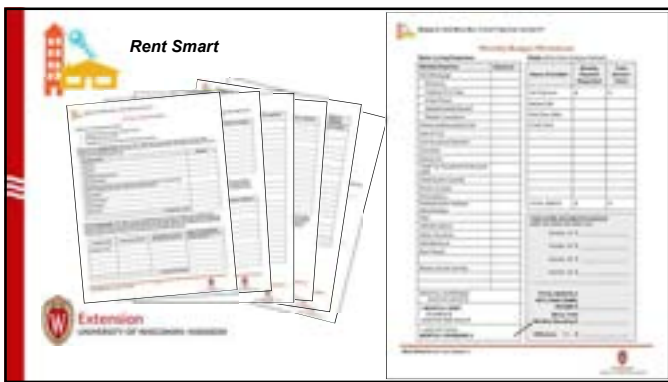
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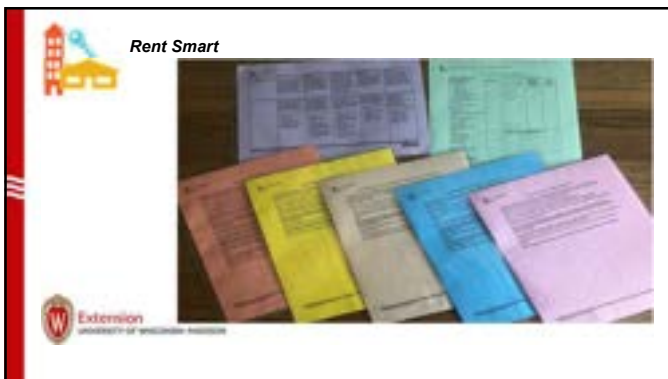
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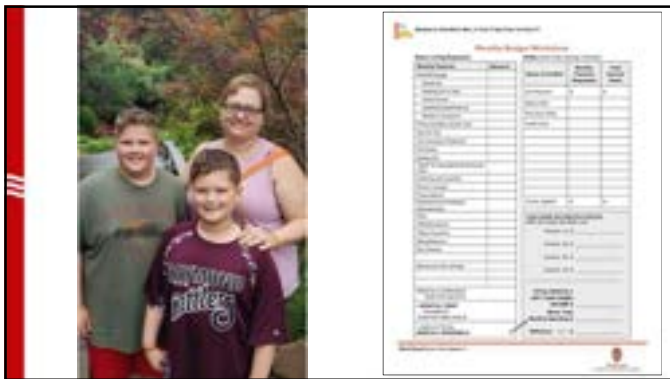


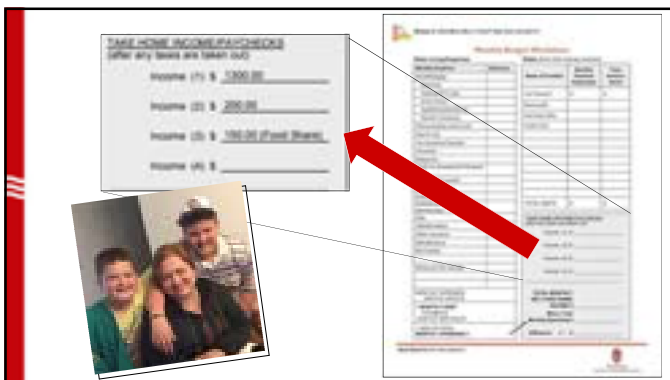
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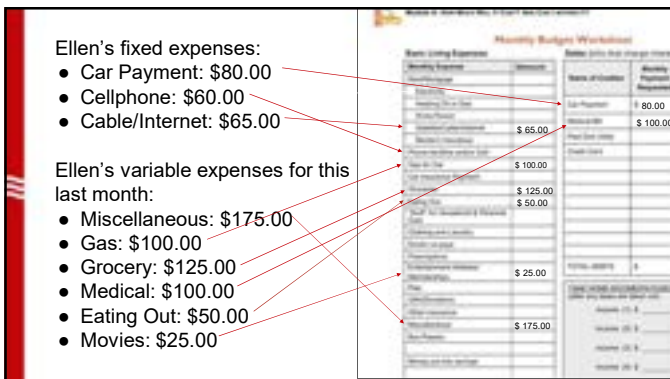


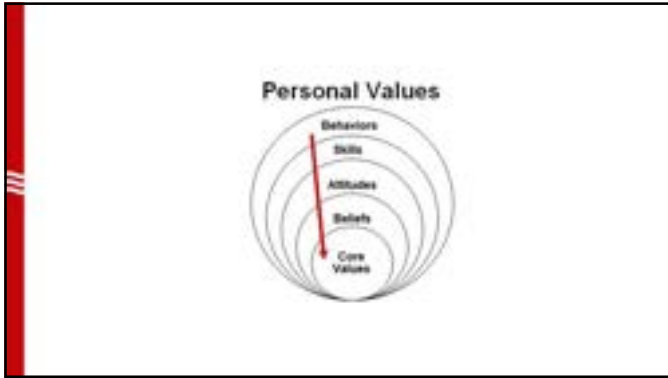












- ### Personal Values
- | | | |
|--------------|-----------------|-----------------------|
| Integrity | Accountability | Respect |
| Loyalty | Family | Wellness |
| Honesty | Playfulness | Spontaneity |
| Creativity | Responsibility | Personal growth |
| Humor | Boldness | Perseverance |
| Compassion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

Section 1: Personal Values

1. Identify your top 5 values from the list above.

2. Explain how these values influence your behavior.

3. Describe how you can use these values to improve your performance.

Value	Influence on Behavior	Improvement Strategy

Section 2: Personal Values

1. Identify your top 5 values from the list above.

2. Explain how these values influence your behavior.

3. Describe how you can use these values to improve your performance.

Value	Influence on Behavior	Improvement Strategy

The first page contains a table with multiple columns and rows, likely a checklist or data table. The second page contains a smaller table and several paragraphs of text.

The first page features a large grid table with many columns and rows. The second page contains a table with a few columns and rows, followed by several paragraphs of text.

The first page includes a list of items, a photograph of two product packages, and a table with columns and rows. The second page contains a table with columns and rows, and several paragraphs of text.





Optional Activity:
Small Change Adds
Up



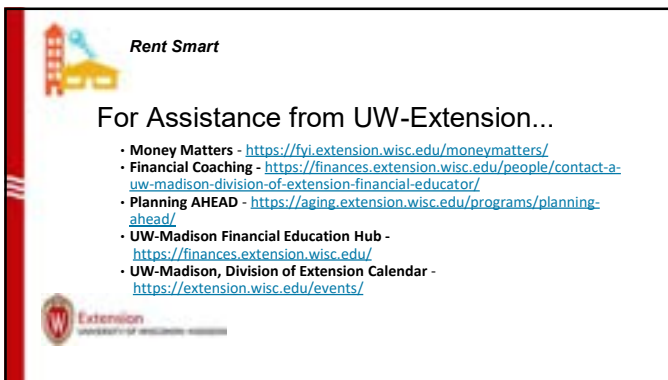
Optional Activity:
Group Budgeting
Exercise



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Reliable Income

- Payroll Deduct (including an emergency savings)
- Cash Payments
- Monthly Spending (includes housing costs)
- Occasional Spending
- Extra Expenses (limited by SD)
- What you have left for housing costs



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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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Determining your Housing Needs

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




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Beware: Fake Apartment Listings Are All Over the Internet

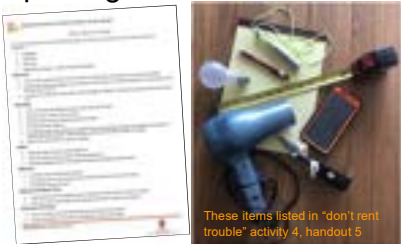
- Never put money towards a house or apartment you haven't seen
- Beware of how you're asked to pay
- Take your time
- Report the listing




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Comparing & Inspecting Rental Units

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




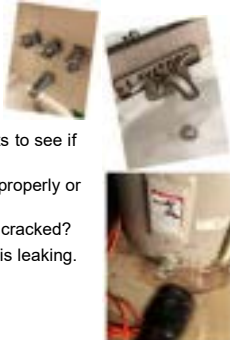
These items listed in "don't rent trouble" activity 4, handout 5



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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).




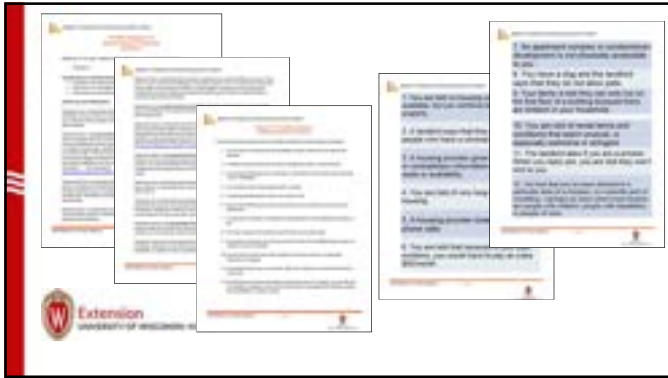


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If it is not a protected class, landlords can decide who they will accept as tenants

- 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 the Landlord/Property Manager

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


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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://wcca.wiscourts.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

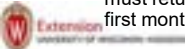
- Considered earnest money (WI Statutes/Admin Code)
- Paid before lease is signed
- Credit check actual cost/fees (up to \$25) are NOT included in earnest money
- Applicant can provide own printed credit report accessed within the last 30 days


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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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If the owner denies your application

- If you feel your application has been unfairly denied, you can consider filing a complaint:
 - 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


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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.

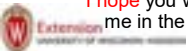


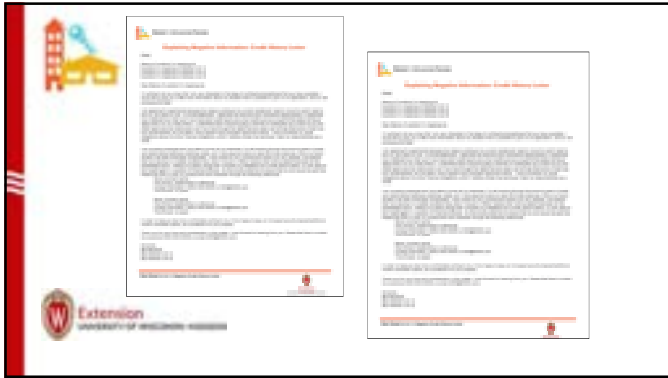
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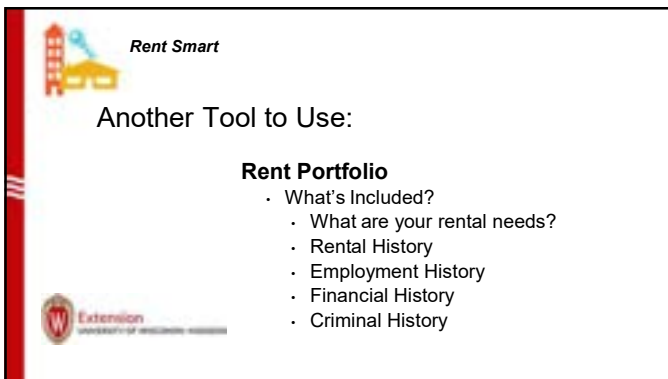
Example 2 Explanation

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.







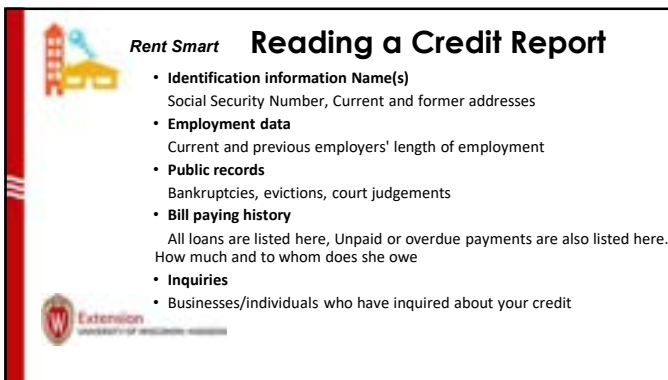




Tips

Negative items can legally be removed if it's been 7+ years

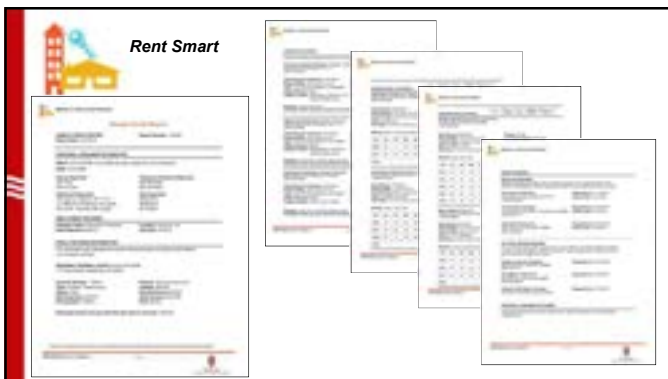
Removing these older items can help because a history of late payments lowers your credit score



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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Pay your bills on time.


Paying off my car loan.

Improving Your Credit

Consistently hitting "credit" when using my debit card.

Pay off debt and keep credit card utilization below 30%.

Consistently using my debit card.





What to Avoid


- Don't open too many credit accounts at once.
- Don't use too much credit.
- Don't have too many credit inquiries.
- Don't have too many accounts in collections.
- Don't have too many accounts in default.
- Don't have too many accounts in foreclosure.
- Don't have too many accounts in bankruptcy.
- Don't have too many accounts in repossession.
- Don't have too many accounts in repossession.
- Don't have too many accounts in repossession.

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What to Avoid


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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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How to Get Out of Debt

Know Your Credit Score

1. Check your credit score regularly. You can get a free credit score from several sources, including credit card issuers and credit monitoring services.

2. Understand what factors affect your credit score. Payment history, credit utilization, length of credit history, and the number of credit inquiries are the most important factors.


3. Pay your bills on time. Late payments can hurt your credit score.

4. Keep your credit utilization low. Using less than 30% of your available credit is generally considered good.

5. Don't open too many new credit accounts. Each new account can lower your credit score.

6. Consider debt consolidation. This can help you manage multiple debts with a single payment.

7. Seek professional help. A credit counselor or financial advisor can help you create a debt management plan.

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Module D: Who's Responsible for Maintenance, Repairs and Care?

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


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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


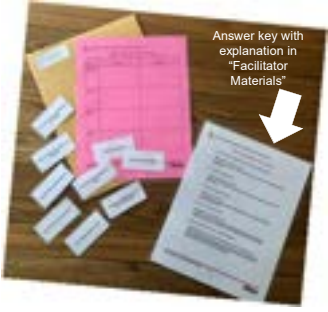


Based on Wisconsin law - Must be updated for other locations



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Who is Responsible?
Activity 1: Handout 2

Answer key with explanation in "Facilitator Materials"

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Based on Wisconsin law - Must be updated for other locations

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Resources for resolving conflicts

- If the property owner/manager is responsible for a repair, start by contacting them to ask for help.
- Try 3 times. If they don't respond you can contact one of these groups:
 - WI Free Legal Answers: <https://wi.freelegalanswers.org/>
 - Legal Action of WI serves all of Wisconsin: <https://www.legalaction.org/>
 - Contact your local health dept. or building inspector

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Based on Wisconsin - Must be updated for other locations

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When to contact DATCP



- If you've tried multiple times and your landlord hasn't respond you can 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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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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Record Keeping



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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



Rent Smart How Often Do you Clean It?

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.

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



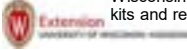
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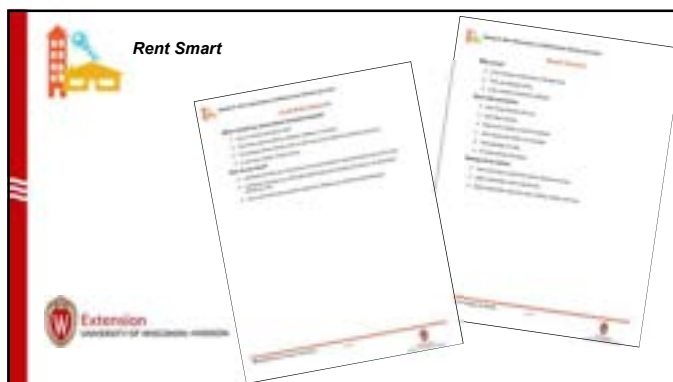
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Ways to save on energy bills


- 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
- Wisconsin's Focus on Energy program offers free energy saving kits and rebates for renters: <https://focusonenergy.com/>















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In the chat, write the answer to the question

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Module Objectives

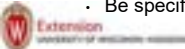
- Understand the difference between business and personal relationships.
- Develop active listening skills.
- Practice formulating clear "I messages".


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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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Think about an issue that you have had with a landlord, neighbor, or roommate.

Write it down so you don't forget it.


We will come back to this later.

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Active Listening Skills




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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 do 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 _____



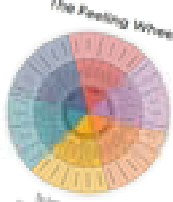
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The Feeling Wheel



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.

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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...

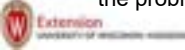



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WHEN I woke up this morning and saw the water dripping from the ceiling into my bathroom I FELT very frustrated BECAUSE the leaky situation upstairs has not been repaired and now it is making a mess in my bathroom WOULD YOU PLEASE come to my apartment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


- One person represent the tenant and another the landlord
- Others are observers
- Try to resolve the issue using the I statements framework
- Debrief and discuss alternative approaches, what to do when this method doesn't work

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Module F: Rental Agreements—Moving In, Moving On

Introduction

What is a rental agreement?

Why is it important to read and understand a rental agreement?

What are the key terms in a rental agreement?

What are the rights and responsibilities of tenants and landlords?

What are the procedures for ending a rental agreement?

Module F: Rental Agreements—Moving In, Moving On

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Module F: Rental Agreements—Moving In, Moving On


<https://fy.extension.wisc.edu/rentsmart/modules/module-f/>

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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




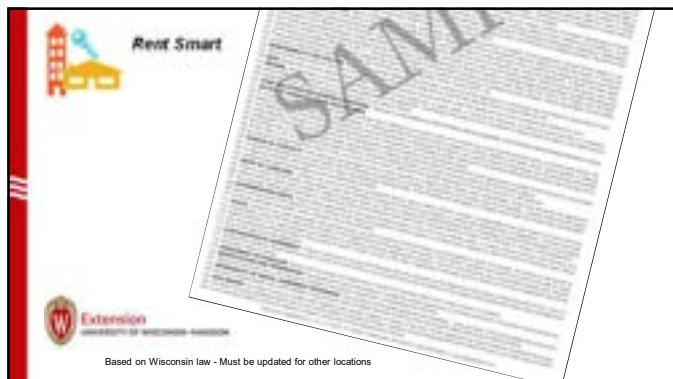


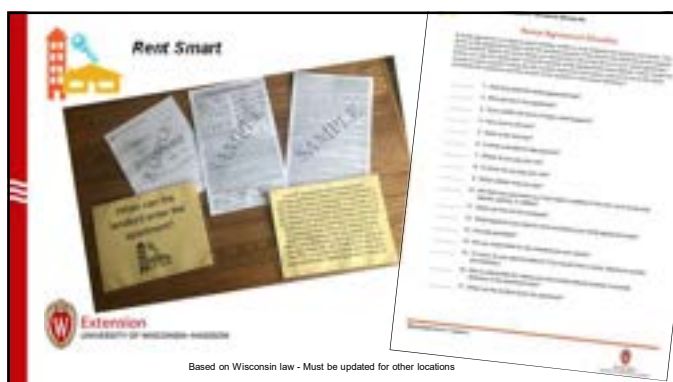
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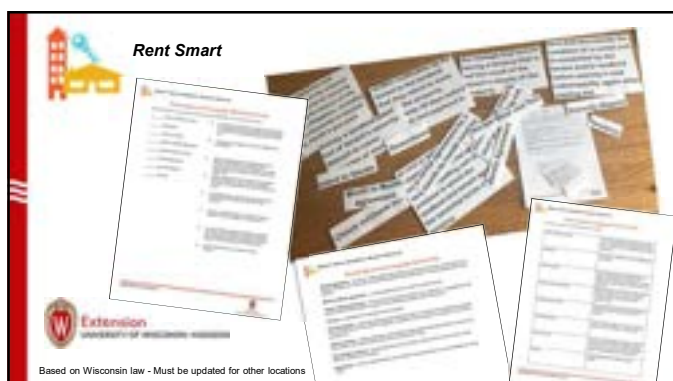
Advantages of a Written Rental Agreement

- 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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Based on Wisconsin law - Must be updated for other locations

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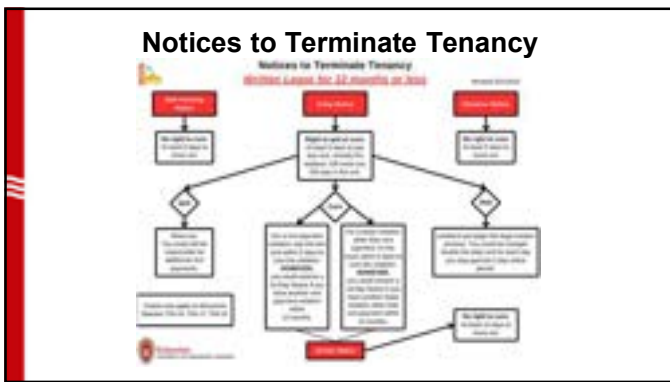


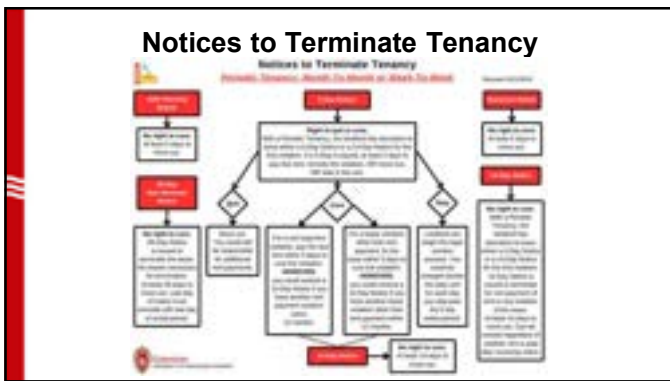
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Should I Evict a Tenant?

1. Identify the problem

2. Review the lease agreement

3. Determine if the problem is a lease violation

4. Give the tenant a written notice to cure the problem

5. Wait for the tenant to cure the problem

6. If the problem is not cured, file a lawsuit for eviction

7. Go to court

8. If you win, get a court judgment for eviction

9. Hire a sheriff to remove the tenant and their belongings

10. Change the locks

11. Get a new tenant

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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 4mprint.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>






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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/>
Money Matters Live - <https://finances.extension.wisc.edu/programs/money-matters/money-matters-live/>
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/>



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Closing

Thanks for taking the Rent Smart course!

Please complete the evaluation:
https://uwmadison.co1.qualtrics.com/jfe/form/SV_eb9Wf2M0S1DNBBj
 After you have completed the evaluation, a certificate will be emailed to you.

You can find the Rent Smart materials at: <https://fyi.extension.wisc.edu/rentsmart/>

To find the next Rent Smart Train the Trainer
<https://fyi.extension.wisc.edu/rentsmart/for-instructors/current-training/>

We will send you your certificate once you complete the evaluation.
 Thanks again for your participation!

