

# Personal Finance

## Chapter 7: The Finances of Housing

### EVALUATING HOUSING ALTERNATIVES:

Evaluate available housing alternatives.

#### Your Lifestyle and Your Choice of Housing:

Life Situation	Possible Housing Types
Young single	Rental housing requires limited maintenance activities and offers mobility in the event of a job transfer. Purchase a home or a condominium for potential financial benefits.
Single parent	Rental housing provides a suitable environment for children and some degree of home security. Purchase low-maintenance housing that meets the financial and social needs of family members.
Young couple, no children	Rental housing offers convenience and flexibility of lifestyle. Purchase housing for financial benefits and to build long-term financial security.
Couple, young children	Rental housing can provide appropriate facilities for children in a family-oriented area. Purchase a home to meet financial and other family needs.
Couple, children no longer at home	Rental housing offers convenience and flexibility for changing needs and financial situations. Purchase housing that requires minimal maintenance and meets lifestyle needs.
Retired person	Rental housing can meet financial, social, and physical needs. Purchase housing that requires minimal maintenance, offers convenience, and provides needed services.

While personal preferences are the foundation of a housing decision, financial factors may modify the final choice.

Traditional financial guidelines suggest that *"you should spend no more than 25 or 30 percent of your take-home pay on housing"* or "your home should cost about 2½ times your annual income."

#### Opportunity Costs of Housing Choices:

While the opportunity costs of your housing decision vary, some common trade-offs include:

- The interest earnings lost on the money used for a down payment on a home or the security deposit for an apartment.
- The time and cost of commuting to work when you live in an area that offers less expensive housing or more living space.
- The loss of equity growth when you rent a city apartment to be close to your work.

Like every other financial choice, a housing decision requires consideration of what you give up in time, effort, and money.

#### Renting vs. Buying Housing:

Mobility is a primary motivator of renters, while buyers usually want permanence.

# Personal Finance Chapter 7 Study Guide Answers

**Carolyn Wirth,Andrea Bennett,Jenny  
Parry**



## **Personal Finance Chapter 7 Study Guide Answers:**

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Personal Finance Vickie L. Bajtelsmit,2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness Byfocusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life *Personal Finance* Arthur J. Keown,2001 New edition of a text that introduces the concepts tools and applications of personal finance and investments Keown Virginia Polytechnic Institute and State U ties topics together through the use of basic principles or axioms in order to educate the student in the discipline of personal finance not just the procedures The 18 chapters cover financial planning managing money insurance protection managing investments and retirement and estate planning Includes a workbook Annotation copyrighted by Book News Inc Portland OR

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Rosalan Ali, Ismail Ahmad, Mohammed Hariri Bakri, 2023-07-06 This book Islamic Wealth Planning Management The Practice of Personal Finance focuses on personal financial management with applications of Shariah principles that suit both students and working people for entertaining applications It begins with introducing wealth management explaining how wealth can be created accumulated mobilized preserved and purified This book guides readers on investing their surplus income in the

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momen inersia terhadap sumbu x y yang melalui titik berat penampang z adalah  $I_{xz}$  atau  $I_{x12} + b^2 h^3$  dan  $I_{yz}$  atau  $I_{y12} + b^2 h^3$  momen inersia terhadap sumbu x adalah  $I_{xx} = I_{x12} + b^2 h^3$  dan  $I_{yy} = I_{y12} + b^2 h^3$  momen inersia terhadap sumbu y adalah  $I_{yy} = I_{y12} + b^2 h^3$  dan  $I_{xx} = I_{x12} + b^2 h^3$



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jun 26 2009 adalah momen inersia terhadap sumbu x tertentu adalah momen inersia terhadap sumbu netral garis berat adalah luas bangun penampang adalah jarak dari titik berat ke sumbu momen inersia yang dicari catatan untuk tinjauan sumbu y tinggal ditukar aja kok x jadi y y jadi x

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membuat titik berat pita menentukan momen terhadap sumbu x  $I_x$  dan sumbu y  $I_y$  selanjutnya menghitung titik berat tersebut dengan integral 4 untuk menghitung momen inersia langkahnya dimulai dengan membuat pita sejajar dengan garis l sumbu x dan titik berat pita kemudian dibentuk hasil kali luas

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sep 7 2023  $x = 100,82104 \text{ mm}$   $10,4 \text{ cm}$  sementara untuk sumbu y karena masing-masing elemen siku  $100 \times 100 \times 10$  posisi titik berat  $y$  nya berjarak sama dari sumbu dasar maka titik berat gabungannya juga akan sama  $y = 2,71 \text{ cm}$  ada rumus umum mencari titik berat gabungan penampang berlaku juga untuk sumbu y

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145 contoh soal dan pembahasan 1 sebuah partikel bermassa  $0,5 \text{ gram}$  melakukan gerak melingkar dengan kecepatan sudut tetap  $2 \text{ rad/s}$  jika jari-jari lintasan partikel  $10 \text{ cm}$  maka momentum sudut partikel itu adalah pembahasan momentum sudut partikel  $1,05 \times 10^{-5} \text{ kg m}^2/\text{s}$   $1 \times 10^{-5} \text{ kg m}^2/\text{s}^2$

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aug 26 2017 sedangkan bola pejal berjari-jari  $5 \text{ cm}$  dan massa  $4 \text{ kg}$  jika kedua benda tadi berotasi dengan poros melalui pusatnya maka tentukan perbandingan momen inersia silinder dan bola jawab  $m = 2 \text{ kg}$   $r = 8 \text{ cm}$   $8,102 \text{ m}$   $m = 4 \text{ kg}$   $r = 5 \text{ cm}$   $10,2 \text{ m}$  momen inersia silinder pejal adalah  $I = \frac{1}{2} m r^2 = \frac{1}{2} \times 2 \times (0,08)^2 = 6,4 \times 10^{-4} \text{ kg m}^2$

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besarnya momen inersia suatu benda bergantung terhadap beberapa faktor yaitu massa benda atau partikel geometri benda bentuk letak sumbu putar benda jarak ke sumbu putar benda lengan momen rumus momen inersia besarnya momen inersia  $I$  suatu benda bermassa yang memiliki titik putar pada sumbu yang diketahui dirumuskan sebagai berikut

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menentukan titik berat penampang berhubung momen inersia yang diinginkan akan dipergunakan dalam perhitungan lenturan maka momen inersia ini haruslah diperhitungkan terhadap sumbu yang melalui titik berat penampang keterangan

luas a mm<sup>2</sup> jarak titik berat thd garis bawah y mm a x y mm<sup>3</sup> luas total 40 x 60 2400 30 2400 x 30 72000

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dec 1 2009 sekedar pengingat saja untuk persegi momen inersia nya adalah dan lokasi titik beratnya ada pada seperdua lebar dan seperdua tinggi persegi sementara untuk segitiga siku siku momen inersia dan lokasi titik beratnya ada

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menentukan titik berat penampang berhubung momen inersia yang diinginkan akan dipergunakan dalam perhitungan lenturan maka momen inersia ini haruslah diperhitungkan terhadap sumbu yang melalui titik berat penampang keterangan

luas a mm<sup>2</sup> jarak titik berat thd alas y mm a x y mm<sup>3</sup> luas total 40 x 60 2400 30 2400 x 30 72000 luas

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