

The next move? My first home

You now know a lot more about all of the things you need to pay for when you move out to live independently. Do they apply to every situation?

Have a think

1. Are you familiar with everything that's listed here? If not, then ask for a definition.
2. Put a tick in every box where you think you'll have to pay for the essentials and non essential payments in each of these different situations.
3. What other categories are there? Fill in the spaces that have a '?' with anything you can think of.
4. Put a tick in the 'compared to living with family / caregivers' column for all of the things you pay for if you live with either of these. This will let you see the cost of moving out compared to your current situation.

Pair-up

5. Compare your chart with the person next to you. Are they the same? Discuss each of your choices.

Share

6. We will compare all our ideas as a group.

What money goes out?	Renting my own place	Room to rent	Buying my own place	Shared ownership	Joint Mortgage	Compared to living with family/ caregivers
Essential payments						
Rent						
Deposit						
Repairs to house or flat						
Mortgage						
Council Tax						
Water						
Gas/electric (Dual fuel)						
Building Insurance						
Communal charges						
Legal fees						
Surveys						
Valuation fees						
Maintenance of appliances (boiler, cooker)						
TV licence						
?						
?						
Non essential payments						
Broadband						
TV package						
Contents insurance						
Drink						
Socialising						
Travel to work						
Clothes						
Holidays						
?						
?						