

LESSON PLAN

Making it Work Together: Money and Roommates

Learning Objective(s):

- Understand components of financial agreements between roommates
- Evaluate the pros and cons of sharing financial information with another person
- Discover the importance of communicating about finances

Target Group:

- **Grade 9 – Grade 11**

Lesson Excerpt:

Whether it's lending a hand in a group project, passing the ball for a goal or working together to win on a video game battlefield, students often work together for a common purpose. But applying these skills to their finances can be difficult for teens, especially when it comes to learning to balance money and first-time roommates. In this lesson, students will explore what it means to have a financial partnership with a roommate, analyze situations that could test that partnership, and discuss the importance of communication when sharing expenses with another person.

Essential Question “What do I need to consider in a financial partnership?”

Investigate: The Power of Partnerships

[Time Required: 10 minutes]

1. Ask students to record in their notebooks a time when they made a purchase with someone else. For example, have they ever pooled money with siblings to buy their parents a gift, or pitched in with friends to buy a pizza? Ask them to consider how they decided who would contribute what, and if any problems arose in making those decisions.
2. Invite volunteers to share their stories. Ask how they would handle a situation in which someone didn't follow through with his part of the agreement. What would they say to a friend who didn't pay her fair share? Why is it important to agree on how everyone will contribute before making a shared purchase?
3. Explain that making a purchase with someone else means becoming part of a partnership. How would students define the word partnership? What are the traits of a successful partnership (e.g., each pulling their own weight, helping one another out)? Can students share examples of effective partnerships they know in real life? Why are those relationships strong?

Student Preparation: What's Fair When You Share?

[Time Required: 20 minutes]

4. Ask students to think about what it means to have a financial partnership with a roommate. What kind of expenses do roommates share and how do they divide those costs? What happens if someone doesn't follow through or if the roommates disagree on how money should be spent?
5. Record student responses on the board, and then distribute the article “The More the Merrier?,” asking students to read it while keeping the concept of financial partnerships in mind.
6. Next, ask students to analyze the article and discuss the differences between the two financial partnerships portrayed. Why did the second story have a stronger partnership than the first story? What factors were different between the two scenarios? What are the most important elements to consider before creating a financial partnership with a roommate someday? Add students' contributions to the board.

Challenge: Solving Financial Feuds

[Time Required: 20 minutes]

7. Distribute the student activity sheet.
8. Explain that students will work in pairs to solve possible financial conflicts that may arise with a roommate. Give partners 10 minutes to discuss and answer.
9. Invite partners to share their responses to each of the scenarios with the class and compare their solutions with other groups. Ask students why some solutions are better than others. For example, why is sitting down and talking to your roommate a better approach than ignoring the problem?

Reflection

[Time Required: 10 minutes]

Ask students to reflect in their notebooks about how they will approach the relationship with their first roommates. What will they consider before choosing a roommate and what will they do to make the partnership strong? How will they handle problems that may arise?

Student Activity Sheet

You've just signed a lease with a new roommate and you have no idea what to expect. You do know one thing though—money can mean trouble. Working with a partner, read the scenarios below and discuss how you would resolve the financial conflicts with your new roommate. Be prepared to explain and justify your answers to the class.

Who Ate My Food?

You agreed to split the cost of food with your roommate, but you just went to the store two days ago, and your roommate has already eaten your bananas, cereal and soup. You've had enough, and decide that from now on you will buy your own food.

How do you talk to your roommate about your new plan? What kind of conflicts could erupt and how will you diffuse them?

Decorating Your Place

You're getting ready to move into your new apartment and you and your roommate are trying to decide who should bring or buy furniture and other basics. You have everything you need for your own room, but you also need furniture for the living room and dishes for the kitchen.

How will you decide who should bring or buy each item? How can you make sure you are contributing fairly to your shared space?

Streaming Video

You and your roommate decide to have a movie marathon together. Just as you are about to pop in a DVD, your roommate says he can stream video to the TV because he added the service to your cable bill. Oh, and he's going to need an extra ten bucks from you each month to cover it. You're glad to have the convenience, but you're annoyed that he didn't ask first.

How will you communicate your frustrations to your roommate, and what will you do to ensure something like this doesn't happen in the future?

Passwords Please

You're out of town and you forgot your cell phone bill is due. You usually pay it online, but you can't remember your username and password. You call your roommate and ask if she can take care of it for you, letting her know that your usernames and passwords are in a notebook by your desk.

What are the pros and cons of letting a roommate have access to your financial information? What security concerns should you think about in this situation?

Broken Promises

Your roommate has a new boyfriend and you're worried things will change. Sure enough, a few months later she moves out of your place and in with her boyfriend. The worst part? You still have six months left on the lease and she refuses to pay rent now that she has moved out.

How will you talk to your roommate about this situation? What might you do differently in the future when choosing a roommate?

The More the Merrier?



After three months of nightmarish group housing, Lisa Taylor says her cat, Bozer, is the only roommate she needs. (Courtesy of Lisa Taylor)

By Heather Murphy

washingtonpost.com Staff Writer

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When Lisa Taylor locked the thermostat in an attempt to freeze out her roommates, she knew her living situation had reached a new low.

Although it happened over one year ago, Taylor, a graduate student at American University, still remembers feeling guilty about leaving two people shivering in her basement. She also remembers how they owed her thousands of dollars in rent and utility money, had eaten all of her food and had turned her life into a nightmare.

Living with strangers can be a great experience -- or a disaster. In this article, we profile two individuals whose experiences ended up on both ends of the spectrum.

Duped by Your Roomies

It's natural to want to give people the benefit of the doubt, but when it comes to shared housing that can be a mistake. Taylor learned that the hard way when interviewing people to share her Northeast Washington home.

After receiving several responses to her ads on Craigslist and in the Washington City Paper, Taylor picked the two who seemed the "most normal" -- a man who worked in sales and a woman who worked in IT.

"Foolishly, I didn't run credit checks on either of them," says Taylor, who feared the pair would think she was being overly cautious; mistake number one. With move-in approaching, both gave sob stories as to why they couldn't pay the \$730 security deposit. Because they seemed sincere and Taylor was in a rush to find housemates, she let them move in; mistake number two.

Two months into their new living arrangement, both of Taylor's roommates had given her bad checks and refused to pay for utilities. Finances weren't the only problem, however: Neither bothered to lock or shut the house's front or back doors. "It was like they had been born in a barn," she says.

Taylor also recalls returning from a weekend away to discover all of her food and liquor missing and many of her personal items mysteriously sitting in her housemate's room.

Her male roommate, meanwhile, "thought he was going to be 'Rap Master G.'" He set up a recording studio in the basement, mixing beats until the early morning hours almost every night. He also invited his loud, married girlfriend to the house, Taylor remembers, and they would smoke substances prohibited by the lease agreement -- not to mention the law.

And despite owing Taylor over \$1,000 each in unpaid rent and utility money, both refused to leave. It was then that Taylor realized what many in the D.C. area already had: Expelling a roommate, or forcing them to pay rent, can be difficult.

Housing experts agree that renters trying to evict other renters have no legal recourse, unless a detailed document outlining the terms of the living arrangement exists. Without this, Taylor took matters into her own hands. She unplugged her housemates' televisions and locked up the thermostat. With no heat or entertainment, she says, the male eventually left. And she used a no-smoking clause in the lease to get the female out the door: Knowing hearsay wouldn't hold up in court, she snuck up on her drunken roommate and snapped shots of her in the act. She soon left as well.

Now, Taylor lives with her cat, Bozer, in a one-bedroom apartment. "I had no desire to live with another human being ever again," she says.

A Happier Home with a Happier Ending

Living with roommates doesn't have to be unpleasant, however. Just ask Kim Le, a law student at Georgetown University who lives in a Capitol Hill house -- dubbed the "Pi House" because its street address resembles the number Pi -- that has been a group home since the 1970s.

Le learned about the house from a friend, and its affordable rent and friendly tenants -- an archaeologist, government worker, state department official, urologist, and graphic designer -- convinced her to move in. "These types of people don't generally hang out together," she says, "but somehow we've managed to find each other."

The house's screening system would make a lawyer cringe, but has worked so far. No one performs credit checks, and only one person is on the lease. Accountability is largely based on their connections to each other; practically everyone found the house through a friend, co-worker, or similar link.

The Pi House abides by rules discussed in a manual on group living written in the 1970s. The book has since been lost and no one can remember the exact title. However, the housemates credit it with helping them to organize methods for dividing bills, rotating chores, and generally keeping everyone accountable.

There are also unofficial rules, Le says: Don't be passive-aggressive, no romantic relationships between roommates, and cut people slack when they're stressed. After more than a year in the house, Le believes following these rules has led to positive relationships and helped prevent drama.

She also looks forward to walking through the door. "When I come home after a bad day, I always know I have someone willing to listen or watch a movie with," says Le.