## UNIT III: SPENDING SMART

**LEARNING FOCUS AND SUPPLEMENTAL RESOURCES**

**Dear students the website and documents are intended to help you. If a link is broken or a video or podcast or anything you encounter is missing or glitchy or no longer available. PLEASE LET ME KNOW!**

**Learning focus UNIT #3**

This unit asks students to examine their needs and wants and learn how to establish a spending plan to meet a financial goal. Then the unit has students make real world applications of these skills for hypothetical future vehicle and housing purchases.

## 5 Things to Do Before Buying a Car

<https://www.msufcu.org/blog/?post=126>

**Buying a Car 101**

<https://www.financial40.org/financial40/story/728/>

**Applying for an Auto Loan**

<https://ou.financial40.org/financial40/story/677/>

<https://www.financial40.org/financial40/story/676/>

**What is Vehicle Equity?**

<https://www.financial40.org/financial40/story/779/>

**Statistics on homeownership**

<https://www.oucreditunion.org/blog/?post=155>

**Benefit of homeownership** <https://www.msufcu.org/finedu/>

**Ins and Outs of Buying a home** <https://msufcu.podbean.com/e/ins-and-outs-of-buying-a-home/>

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## Buying vs. Renting a Home <https://www.oucreditunion.org/blog/?post=104>