

TABLE OF CONTENTS

INTRODUCTION

UNIT 1	Setting Financial Goals	1
UNIT 2	Using and Abusing Credit	17
UNIT 3	Housing in the United States.	27
UNIT 4	Finding a Home in Your Community	37
UNIT 5	How Much Can I Borrow?	51
UNIT 6	Understanding a Mortgage	65
UNIT 7	Appraisals and Appreciation of Home Values	75
UNIT 8	The Amortization Table	87
UNIT 9	Basic Economic and Housing Statistics	97
UNIT 10	Careers in Real Estate	101
GLOSSARY	121