

## What's Your Stuff Worth?

One reason people give for skipping renters insurance is, "I don't have that much stuff. And none of it's very nice." Use this [interactive](#) to "customize" your hypothetical first apartment. Then, answer the following questions:



1. What did the website estimate it would cost to replace all the items in your apartment? You will have to do basic subtraction to determine the cost of your bathroom, kitchen, living room.

Room	Estimated Cost (\$)
Bedroom	
Bathroom (Estimated Cost - Bedroom)	
Kitchen (Estimated Cost - Bathroom & Bedroom)	
Living Room (Estimated Cost - Bathroom, Bedroom, & Living Room)	
	Total:

2. On the final screen, it asks how much "disposable income" you have per month. That's the amount of money you'd have each month after saving/investing and paying all your other required expenses (rent, loan payments, food, gas, etc.). Many Americans live paycheck to paycheck (with no disposable income), but let's assume you have \$300. How long will it take you to replace EVERYTHING in your apartment?

3. Do you think you will get renter's insurance as a young adult? Why or why not?