

Capstone Bibliography Requirements

Due: End of Capstone Week

By the end of Capstone Week (the week between your first and second semester senior electives), you should have a completed annotated bibliography that synthesizes the majority of the research you have done thus far.

How many sources do I need?

At a minimum, you must have **10 annotated sources** (MLA Format). You may have more sources that you do not annotate, and you may also have more annotated sources if it helps you synthesize what you are learning.

What counts as a "source"?

Typical printed and digital resources such as books, reliable websites, and journal articles are all solid sources. However, depending on the nature of your Capstone and research, you may also have resources such as people (interviews). You must have a variety of sources. In other words, all ten of your sources should not be websites.

What does "annotated" mean?

Each annotation should include a description of what the source is, why you selected it, and an evaluation of the merits of the source. Example sentences:

- "This source provides information about. . ."
- "I selected this source because. . ."
- "I found this source useful because. . ."
- "One limitation of this source was. . ."

How long does the annotation need to be?

Each annotation must be at least 100 words and no more than 250 words.

Example from previous Capstone (courtesy of Matt Scuderi, Class of 2012)

Simmon, Bill. "How to make a documentary film." *How to make a documentary film*. Bill Simmon, VCAM Blog, 17 Oct. 2008. Web. 31 Jan. 2012.
<<http://candleboy.com/2008/10/17/how-to-make-a-documentary-film/>>.

When I reviewed this source I first thought it was too unreliable, but it in fact is effective in providing a great overview of what will be required of me to complete the documentary. Looking over the blog post, I see the necessary procedures and requirements for a documentary. I think that this will come in most handy when brainstorming about what the documentary can use and how I can gather the things that I require. Though this source does not entirely apply to me and is in fact an assignment overview for a class on a documentary, it does help me organize what need to go into the documentary.

Fontinelle, Amy. "First-Time Homebuyer's Guide." Investopedia. Investopedia, September 18, 2020. <https://www.investopedia.com/updates/first-time-home-buyer/>.

-I selected this source because it gives important information that's helpful and necessary to know when buying your first home. The information that it stated which I found important was, first time home buyers can get help from state programs, what type of debt-to-income ratio you should have, and how things like the amount of debt you have, your monthly income, and how long you've been at your current job play a role into the process. This is important because the earlier you know about these things the better you can prepare. Thus when it is time for you to buy your first home you can be in a good spot that will get you into a first home you like without you hurting your pockets.

"10 Steps to Buying a House - Home Buying Process." Discover. Accessed January 27, 2021. <https://www.discover.com/home-loans/articles/10-steps-to-buying-a-home/>.

-This source provides information about 10 steps to buying a home. The steps aren't that detailed but it gives a good overview of each step which can make it easy for me to discuss with my mentor. The source also provides the necessary documentation that you need throughout the process which is helpful because there's an immense amount of documentation that is needed for this process. The documentation the source states you need is W-2 statements, paycheck stubs, bank account statements, and etc. Though this isn't all the documentation the fact the source listed some of what is needed is still helpful. The source also breaks down the roles and responsibilities of everyone involved which is a strategy I will use.

Kielar, Hanna. "12 Steps To Buying A House." 12 Steps To Buying A House | Quicken Loans. Quicken Loans, November 16, 2020. <https://www.quickenloans.com/learn/steps-to-buying-a-house>.

-This source provides information about 12 steps to buying a home. These steps are identical to the "10 Steps to Buying a House" source, but this source contains more information. This source offers what type of credit score you need to have to qualify for certain types of loans, different types of questions you should ask yourself throughout the process, understanding of contingencies, and definitions/ explanations of most things talked about. I selected this source because the information I took away from it proved helpful and is also stuff my mentor (who is a real estate agent) agreed with. Also the source broke down specific topics in an understandable way.

Gobel, Reyna. "Are You Ready to Buy a House?" Investopedia. Investopedia, January 25, 2021.

<https://www.investopedia.com/articles/mortgages-real-estate/10/ready-to-buy-house.asp>.

-I selected this source because it goes into detail about things that are important to the process of buying a home. The source goes into detail about debt-to-income ratios and even gives an example of how it's used. The source also goes into detail about things mortgage lenders look for and want. It goes into detail on what type of debt-to-income ratio they prefer. The source also goes into detail on affording a down payment. The source also goes into detail about the housing market and how that plays a role in buying a house. Lastly, the source talks about how economics plays a role in buying a house.

Ramsey Solutions. "How to Buy a House." daveramsey.com. Ramsey Solutions, August 3, 2020. <https://www.daveramsey.com/blog/how-to-buy-a-house>.

-This source provides information about 7 steps to buying a house. This source isn't as detailed but lists some of the same steps as the other sources. It goes into some detail about how to get preapproved. It doesn't list as much information as the other sources but it gives a good overview. Though this source is ok I don't see myself using it as much as the other ones because it's basically the same as them, but it just lacks the detail that the others include. Though it was useful to have to compare how different sources list the steps.

Marquand, Barbara. "14 Tips for First-Time Home Buyers." NerdWallet, December 9, 2020. <https://www.nerdwallet.com/article/mortgages/tips-for-first-time-home-buyers>.

-This source provides information about 14 tips for buying a house. The tips aren't detailed but give a good overview on the information you need to know. Same as the other sources, this source lists some of the same tips but a few more. Some tips this website gives are getting your credit report, paying your bills on time, and keeping your current credit cards open so you can strengthen your credit score. Credit score plays an important part in buying your first home so that tip is important. The source also gives tips on how to select your mortgage and goes into some detail on the different types of mortgages there are.

Gilstrap, Amber. "What I Learned From Buying My First Home." moneyunder30.com. Accessed January 30, 2021.

<https://www.moneyunder30.com/what-i-learned-from-buying-my-first-home>.

-I selected this source because it gives an actual buyers point of view of buying a house. The buyer lists what she learned and experienced. I like the source because it's raw and though it's important to listen to experts such as real estate agents it's also important to

hear the buyers experience too, especially since my capstone is based on buyers and what they need to know. Though I like this source it's not as helpful as the other sources because it mainly lists experience but the authors' experience can be compared to the other sources and what they say the steps are.

Dave Ramsey's Steps To Buying A House. Youtube, 2019.
<https://www.youtube.com/watch?v=d7tshuaQynA>.

--I selected this source because it gives tips from a real real estate agent. The agent has been in the real estate industry since he was 18 and is on the older side so he's been in the industry for a while! The tips he listed were similar to the ones from other articles and he gives insight as a real estate agent. I like this source because he's a real estate agent and they know the best ways to go about buying houses. Also some of the tips he included in his video are similar to the ones my mentor told me.

Cruze, Rachel. "Tips for First-Time Home Buyers." *daveramsey.com*. Accessed January 30, 2021. <https://www.daveramsey.com/blog/tips-for-first-time-home-buyers>.

-I selected this source because it gives 10 tips for first time home buyers. This source has a good amount of detail and has similarities to the other sources. This source also goes into detail on mortgage options and which ones you should avoid. This is something I would double check with my mentor about since she is a real estate agent. The source does compare why what mortgage is better and gives a table as to which one is better and which one isn't though, which is helpful and can help with the conversation I will have with my mentor on this.

First Time Home Buyer MISTAKES | 9 Mistakes First-Time Home Buyers Make | First Time Home Buyer Tips. Youtube, 2017.
<https://www.youtube.com/watch?v=z2R9phdX5W4>.

-This source is different from the others. The other sources give you more so tips and steps on how to go about buying a home. This source goes into the mistakes that most first time home buyers make. I plan to use this source as a conversation starter with my mentor to figure out if these are actual mistakes. If they are actual mistakes I plan to talk about them so my target audience can understand them and avoid making those mistakes. I also like this source because it goes into detail on how the mistakes are made and gives some insight on how to not make them.

