Sierra Garland

 When having my first job as an elementary school teacher in the Richmond City Public Schools, I would need a place to live and transportation as well. The three most important things to me when looking for a house are: how close it is to my parents, price and if pets are allowed. I plan to live with my husband and pets. My first choice would be <http://www.apartmentguide.com/apartments/Virginia/Midlothian/Addison-At-Swift-Creek/16335/>, which is Addison at Swift Creek. I would pick the 980 square foot 2 bed, 2 bath option called the Windsor. The apartment is pet friendly and close to my parents. It costs between $1,139 and $1,245 a month. Also I plan to have a dog and a cat. The one-time fee for animals is $300 for the first pet and $100 for each additional pet. Each month it cost $15 per pet. There is a down payment of $200. The apartment is about 20 minutes from my job in Richmond city. My other option is <http://www.apartmentguide.com/apartments/Virginia/Midlothian/Crowne-At-Swift-Creek/40368/>, which is Crowne at Swift Creek. I would pick the 2 bedroom executive which is 1,213 square feet and has 2 bedrooms and 2 bathrooms. The apartment is pet friendly and close to my parents as well. It costs between $1,175 and $1,250 a month. The one-time fee for having one animal is $300 and for the second animal it is $200. The down payment is $175. This apartment is also about 20 minutes from my teaching job in Richmond City. For the apartment Addison at Swift Creek, the down payment including the one-time fee for animals would be $600. The cost of living for one year, not including the deposit is $14,940. For the apartment Crowne at Swift Creek, the down payment including the one-time fee for the animals would be $675. The cost of living for one year here, not including the deposit would be $15,000. Although the down payment for Addison would be cheaper, they charge an extra $15 every month for each pet, which would be $30 more a month equaling $360 more a year. I would pick Crowne at Swift Creek based on the fact that I do not have to pay extra money every month for my pets.

 For picking a car, the three most important things to me are: reliability, cost and 2 door. The first option for a car is <http://www.carmax.com/enus/view-car/default.html?id=12390064&AVi=11&No=0&Rp=R&D=50&zip=23114&N=4294960554&sP=0-15000&Q=92cbc626-56ac-49e4-b4fc-12118be3f19c&Ep=search:results:results%20page>, a 2008 Volvo C30 T5 2D Hatchback. It costs $12,599 and the estimated payments per month will be about $221.77.. The second option for a car is <http://www.carmax.com/enus/view-car/default.html?id=12324150&AVi=10&No=0&Rp=R&D=50&zip=23114&N=4294960554&sP=0-15000&Q=ca202102-fe00-4148-9a4c-212ef9bb4582&Ep=search:results:results%20page>, which is a 2008 Nissan Altima S 2D Coupe. It costs $12,599 as well and the estimated payments per month are the same at $221.77. It is hard to exactly say how much gas, insurance and maintenance will be for a year for each car, but I would set about $2,500, give or take, aside per year for each car. Being that each car is the same price, I would pick the Nissan Altima because it looks better.

 According to <http://www.finaid.org/calculators/scripts/loanpayments.cgi>, if I had $10,000 in student loans, I would have to pay $115.08 per month for 120 months or 10 years. I wouldn’t have to start paying these until 6 months after I graduate.