



Contents

Section 1	Preparing for Independence	5
Chapter 1	Knowledge and Skills Checklists	8
Chapter 2	Attitude Assessment	14
Chapter 3	Budgeting Time	20
Chapter 4	Budgeting Money	26
Section 2	Finding an Apartment	33
Chapter 1	A Housing Checklist	36
Chapter 2	Comparing Classified Rental Ads	42
Chapter 3	Filling Out a Rental Application	48
Chapter 4	Rules for Roommates	54
Section 3	Moving In and Getting Settled	61
Chapter 1	Change of Address Forms	64
Chapter 2	Ordering Phone, Utilities, and Internet Service	70
Chapter 3	Buying Essential Household Goods	76
Chapter 4	Renting a Moving Truck	82
Section 4	Solving Common Problems	89
Chapter 1	Do's and Don'ts for Tenants	92
Chapter 2	Unexpected Expenses: Revising Your Budget	98
Chapter 3	Revising Rules for Roommates	104
Chapter 4	Tenants' Legal Rights	110
	Word List	116
	Index	118



CHAPTER 1

Knowledge and Skills Checklists

Most young people are eager to become independent adults. But what does it take to make it on your own in today's world?

One way to judge your **readiness** is to **inventory** your **competencies**. What's the current level of your knowledge and skills? What additional knowledge do you need? What basic skills require more development?



Readiness

Being prepared and willing to do something.

Inventory

To list or record.

Competencies

Skills and abilities.



Complete the following checklists to help you see how far you've come—and how far you need to go—along the path to successful adulthood.

General Knowledge and Skills

Review the following list of *essential* knowledge and skills. For each item, rate your ability level — from 1 to 5. Be honest!

Essential
Necessary or required.

I do this . . .				
Not so well		Very well		
1	2	3	4	5

I've developed the ability to . . .

- ___ 1. balance my wants and needs.
- ___ 2. work hard for what I want.
- ___ 3. manage my money.
- ___ 4. express myself clearly.
- ___ 5. make wise decisions.
- ___ 6. resist peer pressure.
- ___ 7. respond to emergencies.
- ___ 8. cooperate with others.
- ___ 9. manage my time.
- ___ 10. solve everyday problems.





Tips for Handling Peer Pressure



- Choose friends who influence you in positive ways. True friends will respect your values and decisions.
- Think in advance about what a specific situation might involve. Avoid people, places, and activities that involve things you don't want to do.
- Make decisions that fit your values, not other people's values. And then stick with your decisions, no matter what others do.
- Consider the possible consequences of your behavior: Could you get in trouble? Could you get hurt or harm your health?
- Practice ways of saying "no." Either tell the truth or make up an excuse, but be able to tell other people "no."





Specific Knowledge and Skills

Review the following list of specific knowledge and skills. For each item, identify your competency by writing Y for “Yes” or N for “No.”

I know how to . . .

- _____ 1. take care of my health.
- _____ 2. cook simple dishes.
- _____ 3. write a résumé.
- _____ 4. manage a checking account.
- _____ 5. dress properly for different occasions.
- _____ 6. investigate job opportunities.
- _____ 7. use the library and Internet to find information.

