

Moving Out *on Your Own*



Readiness for Independence
Finding an Apartment
Moving in and Getting Settled
Solving Common Problems

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PREVIEW | Readiness for Independence

■ How much do you already know about the material in this unit? Circle words or letters to correctly complete the sentences. Answers are upside down at the bottom of the page.

1. To live on your own, you must develop (independence from / dependence on) your parents.
2. Competent adults are able to solve (everyday / elaborate) problems.
3. A person with positive rather than negative attitudes about challenges in their life is (more / less) likely to be successful.
4. The first step in changing a bad attitude is to (deny / recognize) that it is a problem.
5. Most efficient adults use (a calendar / their memories) to keep track of appointments.
6. A daily “to-do” list can help you (avoid unpleasant jobs / budget your time).
7. What is one item you might put on a daily to-do list?
 - a. get out of bed
 - b. take a shower
 - c. see dentist at 11:00 A.M.
8. The main part of most people’s income is from
 - a. a job.
 - b. a trust fund.
 - c. a savings account.
9. To avoid debt, you need an income that is at least equal to your
 - a. rent.
 - b. expenses.
 - c. taxes.
10. What is *not* an essential skill for living on your own?
 - a. filling out forms.
 - b. driving a forklift.
 - c. understanding directions.

Answers: 1. independence from 2. everyday 3. more 4. recognize 5. a calendar 6. budget your time 7. c 8. a 9. b 10. b

LESSON**1 Knowledge and Skills Checklist**

Most young people are eager to become independent adults. 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? This lesson can help you identify how far you've come—and how far you need to go—along the path to successful adulthood.

GENERAL SKILLS: Next to each essential skill, rate your achievement level from 1 to 5. Be honest!

STRONG					WEAK	
1	2	3	4	5		

I've developed the ability to . . .

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

SPECIFIC SKILLS: Show your competencies by writing **Y** for yes or **N** for no.

I know how to . . .

- | | |
|------------------------------------------------------------|----------------------------------------------------------|
| 1. _____ take care of my health. | 11. _____ make simple home repairs. |
| 2. _____ cook simple dishes. | 12. _____ use public transportation. |
| 3. _____ write a résumé. | 13. _____ write a business letter. |
| 4. _____ manage a checking account. | 14. _____ fill out forms properly. |
| 5. _____ dress appropriately for different occasions. | 15. _____ get information from maps, charts, and graphs. |
| 6. _____ investigate job opportunities. | 16. _____ get legal help. |
| 7. _____ use the library and Internet to find information. | 17. _____ understand and follow directions. |
| 8. _____ prepare for a job interview. | 18. _____ take care of my clothes. |
| 9. _____ make and stick to a budget. | 19. _____ apply for a driver's license. |
| 10. _____ schedule an appointment. | 20. _____ register to vote. |

- **Thinking It Over:** Check the correct sentence endings.

A competent adult can . . .

1. ___ use basic tools.
2. ___ plan a healthy diet.
3. ___ pay cash for everything.
4. ___ balance a checkbook.
5. ___ read a bus schedule.
6. ___ avoid serious illnesses.
7. ___ save as well as spend.
8. ___ make and keep appointments.

- **Synonyms and Antonyms**

1. What word in the lesson is a synonym (same meaning) of *preparedness*?

2. What word in the lesson is an antonym (opposite meaning) of *foolish*?

Write **S** for *synonyms* or **A** for *antonyms* next to each word pair.

3. ___ essential / necessary
4. ___ specific / general
5. ___ require / need
6. ___ succeed / fail
7. ___ eager / reluctant

- **Everyday Math**

1. The best score on the General Skills survey is (high / low).

2. Suppose you rated yourself a 3 on each General Skills competency. Your *total* score on that section would be (30 / 50).

- **Giving Examples**

1. Tell about a time you *responded to an emergency*.

2. Tell about a time you *resisted peer pressure*.

3. Name three simple dishes you know how to cook.

4. What might you wear for a job interview?

- **On Your Own**

Name an important adult skill that's not mentioned in the lesson.

LESSON**2 Attitudes Assessment**

Suppose you've acquired the necessary knowledge and skills to go out on your own. Good for you! Now it's time to check out your attitudes. What are your basic ideas and beliefs about yourself, others, and the world around you? Do they tend to be negative or positive? Good attitudes can help you through many difficulties and make your life much happier. Bad attitudes can create serious problems and make you miserable.

Do you realize how negative attitudes reveal themselves in your behavior? Read the following examples.

ATTITUDE	BEHAVIOR
<i>"I'm always right."</i>	<ul style="list-style-type: none"> blames others for one's own mistakes resents constructive criticism
<i>"I'm no good if I'm not perfect."</i>	<ul style="list-style-type: none"> makes excuses avoids responsibility
<i>"Might makes right."</i>	<ul style="list-style-type: none"> loud and pushy won't compromise
<i>"Rules are meant to be broken."</i>	<ul style="list-style-type: none"> disrespectful of authority tardy; argumentative
<i>"The world owes me a living."</i>	<ul style="list-style-type: none"> lazy and slow-moving expects something for nothing
<i>"Why try? Things never work out for me."</i>	<ul style="list-style-type: none"> sets low standard of achievement readily accepts defeat

No human being is perfect. To one degree or another, all of us tend to have some harmful thinking habits. How do *you* express your negative thoughts and feelings? Be honest with yourself. When you're under pressure, do you tend to be a know-it-all, a bully, or a victim? Are you a perfectionist or a hothead? Are you deliberately slow or even defiant about following directions? Do you give up too easily because you *expect* to fail? These are only a few of the negative attitudes that limit success.

Of course it's easier to see bad attitudes in others than it is in ourselves. Think, for example, about someone who gossips all the time. Trying to make yourself look good by making others look bad is a sign of insecurity. The gossip may not realize that—but other people do. They know they can't trust a person who gets attention by calling attention to other people's problems.

Success in life begins with making a good impression on others. So it only makes sense to check out your attitudes. Some of them may be immature or downright self-defeating. If so, you've already won half the battle just by recognizing them! Changing attitudes takes time, patience, and lots of practice. But the good news is that you *can* do it if you really want to.

■ **Thinking It Over:** Write **P** for *positive* or **N** for *negative* next to each attitude statement.

1. ____ I try to be grateful for constructive criticism.
2. ____ Other people seem to get all the lucky breaks.
3. ____ Asking for help makes me look dumb and weak.
4. ____ I often feel like everyone's out to get me.
5. ____ I take responsibility for my own mistakes.
6. ____ I see many opportunities when I watch out for them.

■ **Synonyms:** Draw a line to connect words with the same meaning.

- | | |
|----------------|-------------------|
| 1. behavior | a. correct |
| 2. beliefs | b. errors |
| 3. defeat | c. accomplishment |
| 4. achievement | d. actions |
| 5. mistakes | e. thoughts |
| 6. right | f. failure |

■ **Inference:** Cross out the *incorrect* sentence endings.

1. Other people can often recognize your attitudes in your
body posture. facial expression.
eye color. tone of voice.
2. Confident people tend to be
cheerful. enthusiastic.
moody. cooperative.

■ **Key Vocabulary:** Complete the sentences with words from the reading.

1. Constructive **c**_____ is the act of pointing out errors and suggesting ways to improve.
2. An **i**_____ person doesn't feel safe or confident.
3. Each side gives up something when a disagreement is settled by **c**_____.
4. An **a**_____ is a way of acting that shows what one is thinking or feeling.
5. An **i**_____ attitude is childish or foolish.
6. To be **t**_____ is to be late for work or school.

■ **On Your Own**

1. Name two of your own *positive* attitudes.

2. Name two ways that negative attitudes could hurt you in the workplace.

LESSON

3 Budgeting Time

Have you learned to organize your time? All successful adults are good “time managers.” They schedule their activities to make sure they won’t fall behind. They remember important dates because they plan ahead.

Jessica has a hectic schedule. She goes to school every weekday, and she works a part-time job. From time to time, she has appointments. And she has regular chores to do in the apartment she shares with her roommates. In addition to all this, she has a social life. How does she keep her schedule straight? How can she remember where she has to be at any given time? Jessica has a system for budgeting her time. She keeps track of what she needs to do by entering it on a calendar that’s on her cell phone, so she can look at it throughout the day. Here is her calendar for September:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 class 8-12 work 1-4 study 4:30	2 class 10-2 work 4-6 gym 6:30	3 class 8-12 work 1-4	4 class 10-2 work 4-6 gym 6:30	5 chores 9-11 Sanjay 7:30
6 study	7 class 10-2 work 4-6 gym 6:30	8 class 8-12 work 1-4	9 class 10-2 work 4-6 gym 6:30	10 class 8-12 work 1-4	11 class 10-2 work 4-6 gym 6:30	12 chores 9-11 family bbq 3:00
13 study	14 class 10-2 work 4-6 gym 6:30	15 class 8-12 work 1-4 study 4:30	16 class 10-2 work 4-6 gym 6:30	17 class 8-12 work 1-4 haircut 4:30	18 class 10-2 work 4-6 gym 6:30	19 chores 9-11 Mia’s wedding 7:30
20 study	21 class 10-2 work 4-6 gym 6:30	22 class 8-12 work 1-4 Alex’s bday	23 class 10-2 work 4-6 gym 6:30	24 class 8-12 work 1-4 Dr. B 4:30	25 class 10-2 work 4-6 gym 6:30	26 chores 9-11 Sanjay 3:30
27 study	28 class 10-2 work 4-6 gym 6:30	29 class 8-12 work 1-4 library 4:30	30 class 10-2 work 4-6 gym 6:30			

Jessica also creates a daily to-do list on her phone. Every evening, she looks at her calendar. Then she makes a list of things she needs to take care of the next day. She lists only those tasks that are special for that day. She does not include everyday routines, such as brushing her teeth or getting dressed. She goes over her to-do list throughout the day. Then she either checks off or deletes each item as she does it. Here is her to-do list for September 16:

- English homework 8–9
- math homework 9–9:30
- classes 10–2
- card—Alex’s birthday
- gift—Mia’s wedding
- work 4–6
- gym 6:30

■ **Thinking It Over:** Write *yes* or *no* next to each sentence.

1. ____ You should put information about your next dentist appointment on your calendar.
2. ____ Every day, you should put “brush teeth” on your to-do list.
3. ____ Put your friend’s birthday on your calendar so you won’t forget it.
4. ____ A calendar is a good place to keep track of a changing work schedule.
5. ____ A daily to-do list should include long-term goals, such as “Buy a house.”

■ **Everyday Math**

1. Noah worked 4 hours a day, 5 days a week, at his part-time job. How many hours did he work in 4 weeks? _____ hours
2. On Tuesday, Sofia worked 5 hours, attended classes 4 hours, and spent 1 hour getting back and forth. She also spent 3 hours doing homework. How much time does she have left for sleeping, showering, dressing, eating, exercising, and chores? _____ hours

■ **Key Vocabulary:** Circle the word that best completes the sentence.

1. A *hectic* day is (busy / easy).
2. An *appointment* is a (surprise / scheduled) meeting.
3. A *chore* is a (routine / complicated) task.
4. Another word for *system* is (list / method).
5. To *include* means to (keep in / keep out).

■ **Cause and Effect**

1. The reason you should put appointments on a calendar is _____
_____.
2. A to-do list is helpful because _____
_____.

■ **On Your Own**

Write your own to-do list for tomorrow.

LESSON

4 Budgeting Money

Living on your own forces you to manage your money carefully. That means making a spending plan. Follow these steps to establish a basic budget.

- 1. Figure out what your income is.** Consider all sources, such as your job, gifts, allowances, and student loans. Base your job income on your actual paycheck, not your salary. Remember that part of your earnings will be withheld for taxes.
- 2. Decide what you can afford to spend each month.** How much can you afford to pay for rent? How much should you spend on food? What about transportation, utilities, Internet, and phone costs? You'll also need to budget for insurance, health care, clothing, and a certain amount for entertainment. What percentage of your income should you spend on each? Here's a chart with some average U.S. household expenditures. It gives you a basic idea of a balanced budget.

CATEGORY	BUDGET PERCENT
Housing (rent/mortgage, utilities and public services, household supplies, furnishings, etc.)	34%
Food (including eating out and to-go food)	13%
Transportation (car, gas, insurance, parking)	18%
Personal care products and services, including clothing and clothing care services	5%
Reading and education	2%
Entertainment (movies, CDs or MP3s, sports events)	5%
Healthcare (dentist, glasses/contacts, HMO)	6%
Personal insurance and retirement plans	11%
Miscellaneous (gifts, vacations, etc.)	2%

- 3. Create your own budget.** Use a paper or computer-based spreadsheet to make your own budget based on the sample chart and your own expenses and income. (Your categories and expenses may differ from those in the table.) Estimate the dollar amount for each category. In some categories, you will have greater control than in others. For example, you can limit the number of movies and concerts you go to. But you can't tell the electric company how much you'll pay. Remember that some bills may come only once or twice a year (such as auto insurance). Each month you'll have to put some money aside so you can pay such bills when they're due.
- 4. Keep track of what you spend.** Each time you pay for something, enter it in the correct category. At the end of the month, add up what you spent in each area. Keep track of monthly totals.
- 5. Learn how to adjust your budget to fit your needs.** Compare your spending to the amounts you have budgeted. Suppose you're spending too much in one area. *You have two choices: Either adjust your budget or spend less.* If you spend too much in one category, you have to decrease that amount in another category.