



**I'M GETTING  
READY...**

**I CAN DO IT!**



I'M GETTING READY . . . I CAN DO IT!

By Marian B. Latzko

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# GETTING READY TO MOVE OUT ON YOUR OWN?



**YOU CAN DO IT!**

**BUT . . . .**

**YOU CAN DO IT BETTER IF YOU'RE PREPARED.**

**This book can help.**

- It will show things that you will need to know when you take care of yourself.
  - It will help you avoid some costly mistakes.
  - It should even be **fun** as you experience the activities.

It will help you think through the choices you will make as you take responsibility for such things as:

- |                                         |                                                                  |
|-----------------------------------------|------------------------------------------------------------------|
| 1. Finding a place to live              | 6. Taking care of what you own as you clean, repair, and protect |
| 2. Signing legal papers                 | 7. Managing your money, paying your bills, and using credit      |
| 3. Keeping yourself safe                | 8. Protecting your future through insurance and savings          |
| 4. Feeding yourself so you stay healthy | 9. Shopping to get the most for your money                       |
| 5. Buying and caring for your clothing  | 10. Setting goals and planning your future                       |

## ***NOTICE TO "HELPERS"***

"I'M GETTING READY" is designed as an interactive workbook. Its activities are created to motivate learning. The "lessons" encourage involvement of friends, groups, family, community, and/or the individual.

It can be used by an individual or with the help\* of teachers, mentors, friends, parents, grandparents, foster parents, social workers . . . . . anyone who is trying to help people launch into successful adulthood.

\* Background information for completing the activities can be found in the book ***I CAN DO IT!*** ***A Micropedia of Living On Your Own*** by Marian B. Latzko, ISBN# 0-9651826-0-6, Fifth edition 2001, \$16.95 plus S/H. For further information, call MICROLIFE at 888-357-7654 or order it on the Internet or at your local bookstore.

***I'M GETTING READY* is designed to keep track of learning. When a learning activity is completed, it can be marked off in the box beside the activity.**

## INDEX

### Section 1 MAKING MY MONEY STRETCH

Learning Activity	Page
Checklist of Making My Money Stretch	M
1. Visioning future	M-1
2. Setting goals	M-2&3
3. Goal planning	M-2&3
4. Values, needs/wants, goals	M-4
5. Money needs at different life stages	M-5
6. Tentative career plan	M-6
7. Current budget plan	M-7
8. Future budget plan	M-8&9
9. Ways to save money	M-8&9
10. Envelope budgeting	M-10
11. Payment methods	M-11
12. Bank services and checks	M-12
13. Checking accounts, balancing accounts	M-13, M-13-1
14. Insurance	M-14

### Section 2 FINDING A PLACE TO LIVE

Learning Activity	Page
Checklist of Finding A Place To Live	PL
1. Housing needs and wants	PL-1,2,3 & 4
2. Housing budget	PL-1,2,3 & 4
3. Utilities, phone, and water	PL-1,2,3 & 4
4. Affordable housing	PL-1,2,3,& 4
5. Rental agreements and leases	PL-5, PL-5-1
6. Rental applications	PL-6
7. Apartment inspection checklist	PL-7
8. Equipment & furnishings	PL-8 & 9
9. Planning for equipment & furnishings	PL-8 & 9
10. Landlord and tenant roles	PL-10
11. Roommate communications	PL-11
12. Informal roommate contract	PL-12
13. Landlord complaint process	PL-13
14. Ways to protect security deposits	Create your own

### Section 3: CLEANING MY PLACE

Learning Activity	Page
Checklist of Cleaning My Place	C
1. Use of household cleaning products	C-1
2. Cleaning household areas	C-2, C-2-1 thru C-2-4
3. Remaking a bed	Create your own
4. Disposing of garbage	C-4
5. Value of cleanliness	C-5&6
6. Making a cleaning plan	C5&6, C-6
7. Fuses and circuit breakers	C-7&8
8. Changing light bulbs	C-7&8

**Section 3 continued**

Learning Activity	Page
9. Clearing clogged toilets	C-9-10
10. Clearing clogged drains	C-9-10
11. Painting	C-11&12
12. Fixing holes in walls	C-11&12
13. Getting rid of insects	C-13

### Section 4 LOOKIN' GOOD!

Learning Activity	Page
Checklist of Lookin' Good!	LG
1. Stain removal	LG-1
2. Laundry	LG-2, LG- 2-1 to 3
3. Ironing	LG-3
4. Grooming	LG-4
5. Clothing messages	LG-5
6. Clothing inventory	LG-6
7. Clothing plans	LG-7
8. Clothing budget	LG-8
9. Comparison clothing shopping	LG-9
10. Thrift stores	LG-10
11. Personal clothing design	LG-11
12. Judging clothing quality	LG-12
13. Mending	LG-13&14
14. Clothing storage	LG-13&14
15. Shoe care	LG-15

### Section 5: HUNGRY? EAT HEALTHY!

Learning Activity	Page
Checklist of Hungry? Eat Healthy!	H
1. Food guide pyramid	H-1
2. Diet record	H-2
3. Diet analysis	H-3, H-3-1
4. Restaurant nutrition	H-4
5. Fast foods nutrition	H-5
6. Kitchen equipment and utensils	H- 6
7. Recipe terms	H-7 & 8
8. Cooking demo	H-7 & 8
9. Changing recipe math	H-9
10. Grocery storage	H-10
11. Food safety	H-11, 11-1
12. Food labels	H-12
13. Buying fresh produce	H-13
14. Food quality comparisons	H-14
15. Comparison shopping for groceries	H-15
16. Low cost menus	H-16

## **I'M GETTING READY! I CAN DO IT!**

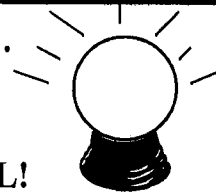
### **(MAKING MY MONEY STRETCH)**

As each activity is completed, mark it off

- 1. I visioned what my future would be like.
- 2. I set goals to reach the future I dream of.
- 3. I made a plan to reach my goals.
- 4. I recognize how my personal values, needs/wants, and goals affect how I manage my money.
- 5. I understand my money needs at different stages of my life.
- 6. I made a tentative career plan.
- 7. I created a current budget.
- 8. I created a future budget.
- 9. I figured ways to save money to help meet my budget plan.
- 10. I practiced the "envelope system" of budgeting.
- 11. I know how to use different methods of paying for what I buy.
- 12. I know how to choose bank services.
- 13. I know how to write checks and balance a checking account.
- 14. I understand how to use different types of insurance to protect myself.

I DID IT! \_\_\_\_\_(date)      SIGNED: \_\_\_\_\_

**IF YOU COULD SEE YOURSELF 20 YEARS FROM NOW...  
WHAT WOULD YOU WANT TO SEE?**



**LOOK INTO THE CRYSTAL BALL!**

The following questions will guide you. You might like to write a log of your life through the years.

You might prefer to draw pictures symbolizing your future life.

When you're done, you will be better able to prepare a plan for where you want to go with your life.

Are you married now? \_\_\_\_\_ Were you married before? \_\_\_\_\_ How many children do you have? \_\_\_\_\_ Do you want

more? \_\_\_\_\_ What's your occupation? \_\_\_\_\_ How long have you been at your present job? \_\_\_\_\_

What's your spouse's occupation? \_\_\_\_\_ What are the occupations of your children? \_\_\_\_\_

Did you continue education after high school? \_\_\_\_\_ What did you do? \_\_\_\_\_

Did you have mentors who helped you through your life? \_\_\_\_\_

Where do you live? \_\_\_\_\_ Where else have you lived? \_\_\_\_\_

What are your living arrangements now? \_\_\_\_\_

How do you use your free time? \_\_\_\_\_ Hobbies? \_\_\_\_\_

Do you ever think of doing something to help others? \_\_\_\_\_

Have you managed your finances well? \_\_\_\_\_ What's your financial state now? \_\_\_\_\_

What are your relationships with your parents, foster parents, and family members like now? \_\_\_\_\_

Did you have any "hard bumps" in life? \_\_\_\_\_

Do you have any health problems now? \_\_\_\_\_ Has anyone you love died yet? \_\_\_\_\_

Have you thought through how you feel about death? \_\_\_\_\_ Are you religious? \_\_\_\_\_ Are you satisfied with your

life now? \_\_\_\_\_ What things would you have changed? \_\_\_\_\_

What influenced the choices you made for your life? \_\_\_\_\_

What did your parents/caregivers teach that you value most? \_\_\_\_\_

What advice do you have to offer others as they enter young adulthood? \_\_\_\_\_

# PLAN for your future

If you don't know where you're going, you'll never get there!

Try setting some personal goals that will take you step by step toward the life you dream of. Goals can be personal (i.e. social, educational, or financial.) *Short term goals* can be completed in 0-4 weeks. *Medium term goals* take from 2 months to a year. *Long term goals* are completed in more than one year.

SHORT TERM GOALS	MEDIUM TERM GOALS	LONG TERM GOALS



Prioritize your goals by marking #1 beside the most important, #2 the next, #3 as the least. **NOW** plan how to accomplish the goals you consider most important. You can consider the finances and help that will be needed. Then you can create a time line for reaching the goal.

**SHORT TERM GOALS:** \_\_\_\_\_ Estimated cost \_\_\_\_\_ Target date \_\_\_\_\_

STEPS TO TAKE TO REACH GOAL: \_\_\_\_\_

WHERE TO GET HELP TO ACCOMPLISH GOAL: \_\_\_\_\_

**MEDIUM TERM GOALS:** \_\_\_\_\_ Estimated cost \_\_\_\_\_ Target date \_\_\_\_\_

Money still needed \_\_\_\_\_ Money to put aside each week: \_\_\_\_\_

STEPS TO TAKE TO REACH GOAL: \_\_\_\_\_

WHERE TO GET HELP TO ACCOMPLISH GOAL: \_\_\_\_\_

OTHER WAYS TO REACH GOAL: \_\_\_\_\_

**LONG TERM GOALS:** \_\_\_\_\_ Estimated cost \_\_\_\_\_ Target date \_\_\_\_\_

Money still needed \_\_\_\_\_ Money to put aside each week: \_\_\_\_\_

STEPS TO TAKE TO REACH GOAL: \_\_\_\_\_

PERSONS WHO CAN HELP ME REACH GOAL: \_\_\_\_\_

FURTHER INFORMATION THAT I NEED TO ACCOMPLISH GOAL: \_\_\_\_\_

OTHER WAYS TO ACCOMPLISH GOAL: \_\_\_\_\_

TIME TABLE \_\_\_\_\_

# THE BIG . 3 .

## THAT GUIDE YOUR SPENDING

List the things that you spent money on in the last couple of weeks. Then you can think about what guided your spending.

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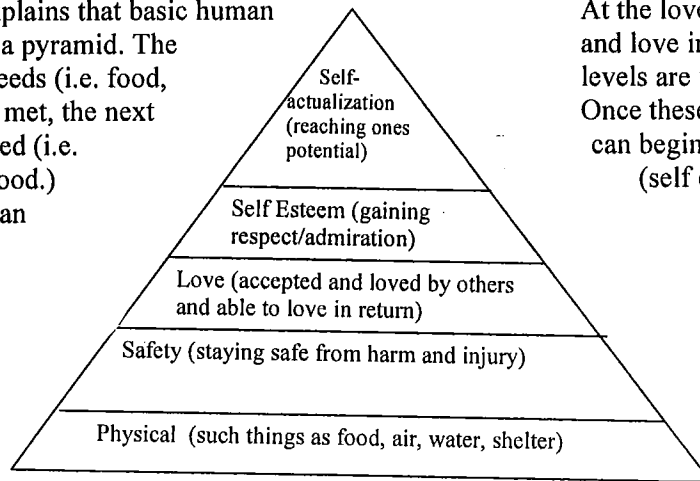
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1

### NEEDS & WANTS

It's hard to figure the difference between our real basic "needs" and our "wants". Since we can't have everything we "want", decisions must be made.

Psychologist A. H. Maslow explains that basic human needs build on each other like a pyramid. The bottom base meets physical needs (i.e. food, water.) When those needs are met, the next level of safety can be considered (i.e. a man will risk his safety for food.) When a person feels safe, he can build to the next level of love.



At the love level, he can be loved and love in return. These first three levels are usually met by the family. Once these levels are met, a person can begin to feel good about himself (self esteem). Then he can become the most he can be (self actualization).

2 NOW look at the items you purchased and write an "N" beside each item that was a basic physical need. Write a "W" beside each item that was a "want" that you could have done without. Did some items appear to be physical needs, but really met other needs?

### VALUES

Now mark a "V" by the values that you hold that are listed below. (Values are qualities or principles that are desirable and have worth.)

- |           |            |             |             |         |            |          |        |
|-----------|------------|-------------|-------------|---------|------------|----------|--------|
| religion  | caring     | hard work   | education   | arts    | love       | fun      | health |
| winning   | excitement | music       | truth       | leisure | security   | prestige | beauty |
| 3 sharing | family     | money       | sex         | freedom | friendship | safety   |        |
| comfort   | ownership  | convenience | environment | sports  | community  | play     |        |

NOW look at your purchases and see which values are represented by your purchases.

### GOALS

NOW

look back at the goals you set. Ask yourself these questions:

1. Did my spending help me reach the goals I set for myself?
2. How much money did I save to reach my goals?
3. What alternatives could I have chosen?
4. What changes can I make to help me reach my goals?

# **LEARN FROM THOSE WHO'VE BEEN THERE!**

It's helpful to learn about successes and pitfalls from others with more experience. TRY IT! Interview one person in each of the following ages and stages of life. See how financial decisions change as you grow older. These interviews could help you make plans for your future.

## **#1 A person between ages 18-23 who has been on his own for over two years.**

- What kind of things did you buy before you started out on your own?
- How did your spending patterns change when you were really on your own?
- What do you wish you had known about spending or saving money when you started out?
- How do you feel about using credit?
- What were your parents/caretakers attitudes about borrowing money and being in debt?
- What would you have done differently with your spending patterns if you started over again?
- What advice can you offer a person starting out?

## **#2 A person between ages 24-30 who has a family.**

- What kind of things did you buy before you started out on your own?
- How did your spending patterns change when you were really on your own?
- What do you wish you had known about spending or saving money when you started out on your own?
- If you have a family, have your spending patterns changed?
- How do you feel about using credit?
- What were your parents/caretakers attitudes about borrowing money and being in debt?
- What would you have done differently with your spending patterns if you started over again?
- What advice can you offer a person starting out?

## **#3 A person between ages 35-60**

- What kind of things did you buy before you started out on your own?
- How did your spending patterns change when you were really on your own?
- How have your spending patterns changed since you were 35 years old?
- What do you wish you had known about spending or saving money when you started out on your own?
- If you have a family, have your spending patterns changed?
- How do you feel about using credit?
- What were your parents/caretakers attitudes about borrowing money and being in debt?
- What would you have done differently with your spending patterns if you started over again?
- What advice can you offer a person starting out?

## **#4 A person older than 65**

- What kind of things did you buy before you started out on your own?
- How did your spending patterns change when you were really on your own?
- How did your spending patterns change during your child rearing years?
- How have your spending patterns changed since you were 60 years old?
- Did you use credit during your younger years?
- What were your parents/caretakers attitudes about borrowing money and being in debt?
- What do you wish you had known about spending or saving money when you started out on your own?
- What would you have done differently with your spending patterns if you started over again?
- What advice can you offer a person starting out?

**Now consider why it is important to look at your life as a whole when making money decisions. Share the things you learned through these interviews.**

## I NEED A JOB TO SUPPORT MYSELF

Research careers in which you are most interested. Choose 3. Complete the charts below.

CAREER	INCOME RANGE	EDUCATION REQUIRED
_____	_____	_____
_____	_____	_____

CAREER	INCOME RANGE	EDUCATION REQUIRED
_____	_____	_____
_____	_____	_____

CAREER	INCOME RANGE	EDUCATION REQUIRED
_____	_____	_____
_____	_____	_____

### NOW FIND OUT MORE ABOUT A CAREER

Interview a person in the career in which you are most interested. Then write how you feel about the career after the interview is completed.

What is your job?

CAREER INTERVIEW WITH _____
What do you like best about your job?
What do you like least about your job?
What kind of education and experience do I need for a job like yours?
What do you think the future of this type of job is?
Are changes occurring within your career area?
What advice do you offer to help me prepare for a similar job?
What did you learn from this interview? _____

How do you feel about your career choice after interviewing a person in the field? \_\_\_\_\_



## MAKE A MONEY PLAN FOR TODAY

You've already: gathered information about yourself; checked your values, wants and needs; set your goals. Now it's time to consider making a money plan (budget). List some reasons for making a money plan. Begin by keeping track of money you spend for one week. Keep a record on a piece of paper folded into eight sections. Copy the example below. Carry it in your pocket or purse. You may want to keep track for more than a week. When you complete the record, transfer the information to the chart below:

<b>MY WEEKLY INCOME AFTER TAXES</b>		
Job (Take-home pay*)	\$	_____
Allowance		_____
Scholarship grant		_____
Gifts		_____
Government subsidies		_____
<b>TOTAL INCOME</b>		_____
<b>TOTAL EXPENSES</b>		_____
<b>AMOUNT LEFT for savings &amp; reaching your goals</b>	<b>\$</b>	_____
<small>* Take-home pay is the amount received after taxes, insurance, dues, etc. are taken out. These deductions are about 20% of the amount earned.</small>		

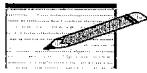
Sunday	Monday	Tuesday	Wednesday
Thursday	Friday	Saturday	Totals:
			Sun \$
			Mon \$
			Tues \$
			Wed \$
			Thurs \$
			Fri \$
			Sat \$

FIXED EXPENSES	\$	FLEXIBLE EXPENSES	\$
Rent		Food	
Utilities: Gas/Electric		Furnishings	
Credit card payments		Clothing	
Telephone		Transportation	
Renter's insurance		Automobile expenses	
Auto insurance		Laundry/cleaning	
Life insurance		Personal care supplies	
Medical insurance		Tuition/education	
Water		Books/supplies	
Savings		Medical expenses	
Pledges		Vacations	
Cable television		Recreation	
Other:		Other:	
<b>Total Fixed Expenses</b>	<b>\$</b>	<b>Total Flexible Expenses</b>	<b>\$</b>

**TOTAL income after deductions**      \$ \_\_\_\_\_  
**TOTAL of fixed and flexible expenses**   - \$ \_\_\_\_\_  
**TOTAL left for saving & reaching goals** = \$ \_\_\_\_\_

**What changes could you consider making?**

**MAKE A FINANCIAL PLAN WITH YOUR PARENTS/CARETAKERS HELP. (Consider what you will need when you go out on your own. What can you buy now? How can you save?)**



# MAKE A \$ PLAN FOR BEING ON YOUR OWN

## MAKE A \$ PLAN FOR BEING ON YOUR OWN

### BUDGET STEPS:

# #1 Figure your income.

Source	Per month	Per Year	Available
once			
Take home pay full-time job			
Take home pay part-time job			
Savings			
Allowance			
Gifts			
Scholarships			
Loans			
Government subsidies			

# #2 Figure your expenses.

<b>FIXED EXPENSES</b>	
Rent	
Credit card payments	
Car payment	
Insurance(medical, car, renter, life)	
Day care for children	
Savings	
Other	
<b>FLEXIBLE EXPENSES</b>	
Gas/electricity	
Heat	
Telephone	
Food	
Clothing	
Personal care	
Laundry/dry cleaning	
Health care/supplies	
Car expenses	
Bus, taxi, other	
Entertainment	
Gifts	
Donations	
Other:	
Other:	
<b>TOTAL EXPENSES</b>	\$ _____

#4 Figure how to cut your expenses.

Make lists of ways to save money. Research ways by:

- looking on the Internet
- looking in a library
- talking with appropriate people including family members
- looking in magazines

When making this list remember to include the principle of "Opportunity Cost" to avoid overspending. (Ask yourself the question, "If I buy this, what else will I not have the opportunity to buy? You may prefer spending your money in a different way.)

Now create a pamphlet of money saving ideas.

You might even like to sell this pamphlet to others. This would be a great way to make extra \$\$ (You may want to work with someone else while doing this and start your

#5 Create a budget method

Plan how you will keep track of your spending and how you will pay your bills. (You might like to try an "envelope method" of figuring what expenses you have each month. You'd put money in labeled envelopes to use for paying bills when



#3 FIGURE IF YOU'VE BALANCED YOUR INCOME & EXPENSES

Total fixed expenses	\$ _____
Plus total flexible expenses	+\$ _____
<b>TOTAL EXPENSES</b>	= \$ _____
<b>Total Income</b>	\$ _____
<b>Minus total expenses</b>	-\$ _____

#6 Evaluate your spending.  
Make any changes you feel are necessary.

## BUDGETING USING AN ENVELOPE SYSTEM



When you know what your income will be, you can begin budgeting. Try it with an imaginary budget from a job that has a take-home pay of \$1,400 per month. (Or use the amount you will have when on your own.)

Research the amount of money you will probably spend in general areas such as those listed below. Write the amount in the space provided. You should check to see that the amount you are allowing is about the general percentages people usually spend. Then you can balance your income with your expenses.

### MY SAMPLE MONTHLY BUDGET

ITEM	% of income spent*	Totals of Areas	TOTAL
HOUSING (Including utilities)	30-35%		\$
<u>Rent</u>		_____	
<u>Water</u>		_____	
<u>Gas/electricity</u>		_____	
<u>Telephone</u>		_____	
FOOD	14 %		
CLOTHING	6%		
HEALTH CARE	5%		
TRANSPORTATION (car, public)	21%		
ENTERTAINMENT	5%		
OTHER (Includes items listed below)	19%		
<u>Personal Insurance</u>		_____	
<u>Savings (should be 10%)</u>		_____	
<u>Donations</u>		_____	
<u>Cosmetics, Haircuts</u>		_____	
<u>Child care</u>		_____	
<u>Other</u>		_____	
		<b>TOTAL</b>	<b>\$</b>

\* Adapted from "Average Annual Expenditures of Midwest Household 1997" UW-Extension, Family Living Programs-Family finances)

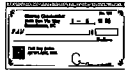
### HERE'S HOW THE "ENVELOPE METHOD" OF PAYING YOUR BILLS WORKS\*

You can practice by making your own take-home pay cash by cutting paper into various dollar bills that equal \$1,400 (or the amount you will have when you're on your own.)

1. Write on the outside of envelopes the names of the general areas listed above. Write the amount you plan to spend in each area. (You may have to readjust your planning.)
2. Put the amounts of money you budgeted into the appropriate envelopes. Then when it's time to pay the bills, you can remove the money and make the payments. (You could also write checks rather than use money.)
3. It's important to decide if you are going to borrow from other envelopes when bills come due. This will be tempting. REMEMBER that using your savings can end up destroying your credit rating. You may not have enough money left to meet your goals, pay for emergencies, or pay your regular bills!

\*This method is sometimes preferred in place of a written budget and checks. A disadvantage is the need for keeping cash in the house. It is also easy to borrow from one envelope to pay another bill.

# DIFFERENT WAYS TO PAY YOUR BILLS



## CHECKS AND CASH



Debate or discuss with someone the advantages and disadvantages of using checks and/or cash for paying your bills.



## ATM/ CREDIT AND DEBIT CARDS

Research ATM/  
have for you:

Credit and Debit cards. List the advantages and disadvantages that an ATM card can

ADVANTAGES	DISADVANTAGES

**Would you choose to have one? Why or why not?**

## MONEY ORDERS

Money orders can be used in the same way that personal checks are used. They can be purchased at banks, post offices and in many convenience stores. Complete the following money order to pay for two tires. Make it out to the Firestone Store.

<b>MONEY ORDER</b>	<b>662-0157-7321</b>
FIRST BANK OF RENO, NE	VOID IF OVER \$1000
Eighty three dollars and Twenty seven cents	\$ 0083.27
<b>Pay To:</b> _____	
<small>Company Name</small>	<small>/ Address</small>
<b>Signature:</b> _____	<b>Date</b> _____
<small>KEEP THE YELLOW COPY FOR YOUR RECORDS</small>	

## CREDIT CARDS



- Interview someone at a bank or credit union to answer the following questions:
- How do I apply for a credit card?
  - How do companies judge whether to offer a person a credit card?
  - How can I use a credit card to establish a good credit rating?
  - What is the cost of using a credit card? (Check the annual fee, APR {annual percentage rate}, grace period.)
  - What are some dangers involved with the use of credit cards?
  - How can I check my credit rating?

following questions:

## CHARGE CARDS

Charge cards are a specific kind of card usually limited to purchases from a specific company or retail department store. What stores in your area offer charge cards?



# CHOOSE A BANK



Look in the yellow pages and choose two banks that are appropriate for you:  
Visit these banks, ask questions and compare the following information:

BANK #1	BANK # 2
Name _____	Name _____
Office hours _____	Office hours _____
Two types of checking accounts appropriate for me: 1. 2.	Two types of checking accounts appropriate for me: 1. 2.
How do you open a checking account?	How do you open a checking account?
Costs of checking account: Cost per check cashed: Service charges: Minimum balance needed in account: What's a canceled check?	Costs of checking account: Cost per check cashed: Service charges: Minimum balance needed in account: What's a canceled check?
Should canceled checks be kept? Will canceled checks be returned to me? What happens if a check "bounces"? What are bank charges for "bounced" checks? Is there a way to avoid "bounced" checks? Is there a 24-hour ATM available? What is the charge for ATM transactions? Are debit cards available? What are costs? Are credit cards available? Are there costs? Are money orders sold? What savings account options are there?	Should canceled checks be kept? Will canceled checks be returned to me? What happens if a check "bounces"? What are bank charges for "bounced" checks? Is there a way to avoid "bounced" checks? Is there a 24-hour ATM available? What is the charge for ATM transactions? Are debit cards available? What are costs? Are credit cards available? Are there costs? Are money orders sold? What savings account options are there?
What interest rate is offered on savings? What other services are offered? What happens if a bank credit card is stolen or lost?	What interest rate is offered on savings? What other services are offered? What happens if a bank credit card is stolen or lost?

Which bank would you choose?

Why?

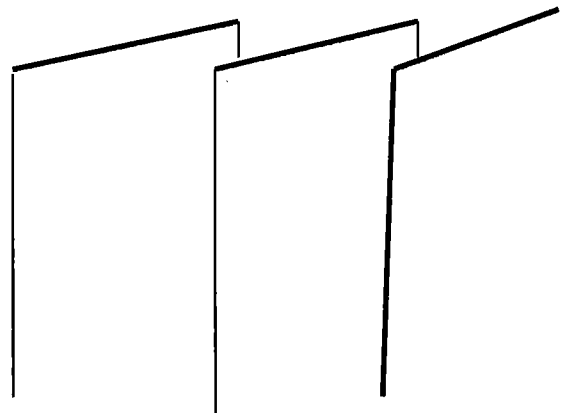
Fill out the following check example. Write the check to pay for a pair of shoes from J.C. Penneys that cost \$39.99. Use today's date.

Endorse the following checks as indicated:

BLANK      RESTRICTIVE      SPECIAL

145

Pedro Martinez	5-494-100
75 Ladwick Lane, San Jose CA 01245	Date: _____
Pay to the Order of: _____	\$ _____
_____ Dollars	
<b>Bank One</b> San Jose CA 01246	_____
For _____ 0510 0251 12 324 67 8	

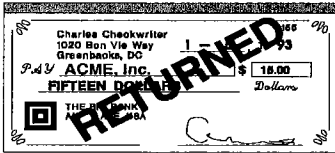




# AVOID "BOUNCING

THEY COST TOO MUCH!

THEY RUIN YOUR CREDIT!!!



REMEMBER that checks can bounce more than once if you've spent more money than you deposited in your account (overdrawn). Fees add up fast! Avoid "bouncing" checks! Carefully record all transactions. Do it right away!

1. Record checks written and deposits made IMMEDIATELY in your Check Register.
2. Carefully subtract the amount of the check from the balance of money you have in your account.
3. Make sure your balance is correct.
4. Balance your bank statement when it arrives.

## FIRST BANK

JOHN DOLLAR  
13908 NORTH AVENUE  
PHOENIX AZ 22202

Account # 315 5678  
Page number: 1 of 1  
Statement date: 01/30/02

### CHECKING ACCOUNT SUMMARY FOR 01-01 THRU 01-30-02

OPENING BALANCE	+ DEPOSITS	- WITHDRAWALS AND CHECKS	SERVICE CHARGE	= CLOSING BALANCE
144   42	245   00	262   50	00	161   92

-----CHECKS-----			... BALANCE CHANGES -----	
POSTED	CHECK	AMOUNT	DATE	BALANCE
1/08	101	22.50	1/04	389.42
1/09	102	145.00	1/08	366.92
1/18	104*	60.00	1/10	221.92
			1/10	161.92

-----DEPOSITS/CREDITS-----			
POSTED	AMOUNT	DATE	DESCRIPTION
1/04	245.00	1/04	

### HOW TO BALANCE YOUR ACCOUNT

(this is usually found on the back of a statement)

#### TO BALANCE YOUR CHECKBOOK WITH THIS STATEMENT:

1. SORT THE RETURNED CHECKS BY NUMBER OR DATE AND CHECK THEM OFF IN YOUR CHECKBOOK REGISTER
2. SUBTRACT FROM YOUR CHECKBOOK BALANCE ANY CHECKS OR PAID ITEMS WHICH YOU HAVE NOT ALREADY RECORDED
3. SUBTRACT ANY SERVICE CHARGES FROM YOUR CHECKBOOK BALANCE.
4. CHECK OFF THE DEPOSITS SHOWN ON THE STATEMENT AGAINST THOSE IN YOUR CHECKBOOK
5. COMPLETE THE FORM ON THE RIGHT
6. THE FINAL BALANCE IN THE FORM AT THE RIGHT SHOULD AGREE WITH YOUR CHECKBOOK BALANCE. IF IT DOESN'T, CHECK HINTS GIVEN BELOW.

#### HINTS FOR FINDING DIFFERENCES:

Have you matched the amount of each transaction of this statement to the amount recorded on your register?

Have you corrected any addition or subtraction errors?

Is the balance you carried over from page to page on your register correct?

Are all of your deposits recorded? Recorded correctly? Recorded twice?

Are any checks recorded as deposits?

Have you subtracted service charges, if you have any?

STATEMENT BALANCE (List amount on other side)		\$	
ADD DEPOSITS MADE SINCE ENDING DATE ON STATEMENT			
SUB TOTAL		\$	
LIST CHECKS NOT RETURNED WITH THIS OR PRIOR STATEMENTS			
NUMBER	AMOUNT		
TOTAL CHECKS NOT RETURNED			
SUBTRACT TOTAL CHECKS NOT RETURNED FROM SUB TOTAL ABOVE		\$	
BALANCE		\$	



## WHAT INSURANCE DO I NEED?



As you grow older, responsibilities increase. As financial plans are made, potential losses need to be considered. What will happen if: You have a car accident? Break a leg in a ski accident? Have a fire that destroys your possessions? You need to plan and protect your future.

The following chart will help you understand insurance. It will help you plan for your needs. You will need to find some information to complete the chart. You should check with two insurance agencies to compare insurance plans and costs. You can find this information in various ways: use the World Wide Web; make phone calls; visit an insurance agent at his/her office; invite an insurance agent to your home to discuss insurance with you and your family/caretaker. You can also find information in publications such as *Consumer Report*.

When you decide to really invest in insurance, be sure to comparison shop.

### USUAL INSURANCE POLICY COVERAGE YOU MAY NEED TO START OUT

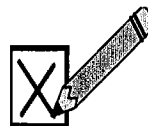
POLICY TYPE	Check if you have it	Who pays the bill now?	Check if you need it	Who will pay for it?	Approximate Cost
<b>Automobile</b>					
Liability					
Collision					
Comprehensive					
Medical					
Uninsured motorist					
No-fault					
<b>Property</b>					
Renters					
Home owners					
<b>Life</b>					
Term					
Whole life					
<b>Health</b>					
HMO (Health Maintenance Organization)					
PPO (Preferred Provider Organizations)					
Regular medical					
Major medical insurance					
Disability					
Surgical					
Government (i.e. Medicaid)					
Dental					
<b>TOTAL NEEDED FOR INSURANCE</b>					<b>\$</b>

**NOW** look at your planned budget. How much have you expected to pay for insurance? \$ \_\_\_\_\_  
What compromises can you make?

## I'M GETTING READY! I CAN DO IT!

### (Finding a Place to Live)

As each activity is completed, mark it off



1. I made a list of "needs" and "wants" for a place to live when I'm on my own.
2. I prepared a housing budget that I can afford.
3. I checked out the costs and deposits for utilities, phone, and water.
4. I found a possible place to live that I could afford when on my own.
5. I read and understood a rental agreement or lease.
6. I filled out an apartment application.
7. I checked out an apartment using a check list.
8. I made a list of basic equipment and furnishings I will need when I move on my own.
9. I made a plan for getting basic equipment and furnishings I will need when I'm on my own.
10. I explained the roles of landlord and tenant.
11. I used a communication method with a potential roommate and reached compromises.
12. I completed an example of an informal roommate contract.
13. I wrote an example letter of complaint to a landlord
14. I made a list of ways to protect my security deposit.

I DID IT! \_\_\_\_\_ (date)

SIGNED: \_\_\_\_\_

# DO I REALLY "NEED" IT... or... DO I ONLY "WANT" IT?

To just stay alive, we have basic needs such as food, air, water, clothing, and housing. We may "need" shoes to protect our feet from freezing, but we may "want" a special label on them. We may "need" protection from the weather, but we may "want" a five bedroom mansion on a hill by a lake. People can't afford everything, so choices must be made.

Consider what your real housing "needs" are with the following list. Check off your real "needs".



- |                                                     |                                                     |                                                     |
|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> Cost should fit my budget  | <input type="checkbox"/> Furniture furnished        | <input type="checkbox"/> Refrigerator furnished     |
| <input type="checkbox"/> Utilities furnished        | <input type="checkbox"/> Washer/dryer furnished     | <input type="checkbox"/> Garage furnished           |
| <input type="checkbox"/> Close to grocery shopping  | <input type="checkbox"/> Range furnished            | <input type="checkbox"/> Window coverings furnished |
| <input type="checkbox"/> Close to my work           | <input type="checkbox"/> Close to transportation    | <input type="checkbox"/> Near family                |
| <input type="checkbox"/> Close to Laundromat        | <input type="checkbox"/> Near to church             | <input type="checkbox"/> In safe and secure area    |
| <input type="checkbox"/> Pets allowed               | <input type="checkbox"/> Loud music/parties allowed | <input type="checkbox"/> Cable hook-up without cost |
| <input type="checkbox"/> Enough room for my hobbies | <input type="checkbox"/> 2 bedrooms                 | <input type="checkbox"/> Private bath               |
| <input type="checkbox"/> Private kitchen            | <input type="checkbox"/> Meals furnished            | <input type="checkbox"/> Swimming pool              |

List other "needs":



## NOW FIGURE \$\$\$... YOU CAN AFFORD FOR EACH MONTH'S RENT:

The recommended amount people should spend on housing is from 30-35% of their income. (It's best to stay within 30% if possible.) This amount includes utilities, phone, furnishings, supplies, and equipment.

My income:

- |                                     |                 |                 |
|-------------------------------------|-----------------|-----------------|
| Job #1                              | \$ _____        | (Take-home pay) |
| Job #2                              | \$ _____        | (Take-home pay) |
| Subsidies from government           | \$ _____        |                 |
| Other <u>regular</u> monthly income | \$ _____        |                 |
| <b>TOTAL .....</b>                  | <b>\$ _____</b> |                 |

**30% OF MY TOTAL INCOME = \$ \_\_\_\_\_** (Divide total income by 3)

**This is the amount of rent you can afford.**

## NOW FIGURE THE AMOUNT YOU NEED FOR EXPENSES BEFORE YOU MOVE:

- |                                                 |                 |
|-------------------------------------------------|-----------------|
| First month's rent                              | \$ _____        |
| Security deposit a landlord may require         | \$ _____        |
| Utility company deposits (gas, water, electric) | \$ _____        |
| Telephone company deposit                       | \$ _____        |
| Hook-ups required for cable or utilities        | \$ _____        |
| Supplies and equipment                          | \$ _____        |
| Furnishings                                     | \$ _____        |
| Moving expenses                                 | \$ _____        |
| <b>TOTAL .....</b>                              | <b>\$ _____</b> |

## NOW FIND AN AD IN THE NEWSPAPER FOR A RENTAL UNIT YOU CAN AFFORD.

### ASK YOURSELF:

- Does it meet my needs?
- Will I need to share the rental unit to help pay the rent?
- What other alternatives do I have?

## WHAT ARE SOME TYPES OF RENTAL AGREEMENTS?

Once a landlord agrees to rent an apartment, an oral or written agreement is usually made. There are:

- formal leases (They are most effective and complete. They are generally long and difficult to read.)
- written agreements (They are shorter and less formal.)
- oral agreements (They allow little proof of arrangements made.)

**Here is an example of what you might find in a rental agreement.**

### APARTMENT RENTAL AGREEMENT EXAMPLE\*

This agreement, Made this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_  
by and between \_\_\_\_\_ Lessors (Landlords)  
address \_\_\_\_\_  
and \_\_\_\_\_ Lessee (Tenant),  
address \_\_\_\_\_

**Witnesseth**, That the said (landlord) does hereby agree to rent the following described premises situated in the \_\_\_\_\_ of \_\_\_\_\_, county of \_\_\_\_\_  
State of \_\_\_\_\_ to be used only as a (RESIDENCE) viz:

Tenant(s) agrees to pay the landlord(s) the sum of \$ \_\_\_\_\_ dollars per month, payable in advance on the \_\_\_\_\_ day of each month as rent for said premises. Tenant(s) also agrees to pay a security deposit of \$ \_\_\_\_\_ with the first month's rent. If, at the expiration of the tenancy herein, tenant returns premises to landlord in as good condition as when tenant entered upon them, and if no rent payments are due, the security deposit will be refunded. Landlord has the right, however, to retain the security deposit or any portion thereof reasonable necessary to compensate him for damages to premises or rent due and owing and retains all legal and equitable remedies for breach of the covenants herein.

This agreement will go into effect and tenancy will begin on \_\_\_\_\_, 20 \_\_\_\_\_

#### IT IS FURTHER AGREED BY BOTH PARTIES;

1. Said premises will be occupied by no more than \_\_\_ adults and \_\_\_ children. Tenant(s) will not house permanent guests on premises or assign or sublet said premises without landlord's written permission
2. Failure by tenant to pay rent or other charges promptly when due, or to comply with any other term or condition thereof, can have this rental agreement terminated by the lessor after giving lawful notice.
3. The tenant will keep premises in a neat and sanitary condition during the tenancy. Upon termination of tenancy, tenant shall surrender premises to landlord in as good condition as when received, ordinary age and damage by elements excepted.
4. Tenant will not mark or deface walls, ceilings and woodwork. All doors, screens and windows will be properly handled and cared for by the tenant. Tenant will keep sidewalks, stairs and driveway clear of snow and ice. Cars will not be parked on grass. No motor vehicles will be repaired or maintained on premises. Vehicles not in working order may not be stored or kept on or about said premises.
5. All alterations, additions, or improvements made in and to premises shall, unless otherwise provided by written agreement between the parties hereto, be the property of the lessor and shall remain upon and be surrendered with the premises.
6. Tenant will not keep or permit to be kept in said premises any dog, cat, parrot or any other animal or bird.
7. Tenant will not violate any city, state or federal law in or about said premises.
8. All public utilities with exception of water rent will be paid by tenant.
9. Landlord will be responsible for structural repairs to premises except those necessitated by tenant's negligence or actions.
10. The tenancy created herein shall continue until either party shall give the other party one month's advance written notice of intent to terminate agreement. This date begins at the next rent payment date after written notice to landlord from the tenant.
11. The \_\_\_\_\_ agrees to cultivate, care for and water lawn, shrubbery, trees and grounds.
12. Landlord may change the monthly rent herein only upon giving one month's advance written notice to the tenant. One month's advance notice as used herein, shall begin at the next rent payment date after notice is given and shall run until the succeeding rent payment date.

**In witness whereof** the parties have herewith have executed in duplicate the day of the year first written above.

\_\_\_\_\_  
Tenant (Lessee)

\_\_\_\_\_  
Landlord (Lessor)

\* This is only an example....not a legal document.

## **READ THE RENTAL AGREEMENT AND SEE IF YOU UNDERSTOOD**

Look for answers to the following questions:

1. Is the gas and electricity included in the rent? Explain.
2. When is the rent due?
3. What is the amount of rent you will have to pay?
4. What happens if you make nail holes in the walls while hanging pictures or paint the woodwork white? Explain.
5. What can happen if you allow your friend to repair his motorcycle in your garage or parking space?
6. Who pays the water bill?
7. Who is going to clear the sidewalks and driveway during the winter?
8. Will your security deposit always be returned in full? Explain.
9. Can you keep a dog in the apartment?
10. If you have to leave town because of a job change, can you sublet the apartment? Is it possible under any circumstances?
11. If there is a hail storm and the roof is damaged, who is responsible for fixing it so it doesn't leak?
12. Can your sister come into the apartment and stay indefinitely?
13. Can you run a mail order business from your apartment?
14. When can the landlord raise the rent?
15. Under what circumstances can the rental agreement be ended by the landlord?

**IF YOU DON'T UNDERSTAND ANY TERMS OF A RENTAL AGREEMENT, TAKE IT TO SOMEONE WHO WILL EXPLAIN IT TO YOU. DON'T SIGN ANYTHING YOU DON'T UNDERSTAND!**

**ROLE PLAY YOUR APARTMENT SEARCH.**

Research carefully the apartment you want to rent. Consider the courtesy and tact you should display. Also plan what you should wear to meet a potential landlord. Carry information with you about your employment history, credit, and personal references. This information may be needed if you fill out a rental application. Plan questions you may want to ask about application fees, when you know if you are accepted, if you must rent the unit if you are accepted, etc.

Here's a rental application to practice on. Read carefully before filling out the information. Write clearly. Try it!

**RENTAL APPLICATION EXAMPLE**

Rental unit # 10 Address 1224 Seventh Street, Los Altos NM Occupancy date June 1, 2002  
Rent \$350.00/month Rent starts June 1, 2002 Lease dates: June 1'02 to June 10'03

**APPLICANT INFORMATION**

Full name \_\_\_\_\_ Age \_\_\_\_\_ Soc. sec. # \_\_\_\_\_  
Present address \_\_\_\_\_ How long? \_\_\_\_\_ Phone \_\_\_\_\_  
Present landlord \_\_\_\_\_ Phone \_\_\_\_\_  
Occupation \_\_\_\_\_ Employer \_\_\_\_\_ Phone \_\_\_\_\_  
Monthly income \$ \_\_\_\_\_ Marital status \_\_\_\_\_ Driver's license # \_\_\_\_\_

**Banking:** Name of bank \_\_\_\_\_ How long? \_\_\_\_\_  
Address of bank \_\_\_\_\_ Phone \_\_\_\_\_  
Type of account \_\_\_\_\_ Account # \_\_\_\_\_

**Financial references:** Name \_\_\_\_\_ Acct. # \_\_\_\_\_  
Address \_\_\_\_\_ Phone \_\_\_\_\_  
Name \_\_\_\_\_ Acct. # \_\_\_\_\_  
Address \_\_\_\_\_ Phone \_\_\_\_\_

**Personal references:** Name \_\_\_\_\_  
Address \_\_\_\_\_ Phone \_\_\_\_\_  
Name \_\_\_\_\_  
Address \_\_\_\_\_ Phone \_\_\_\_\_

Have you ever been evicted or involved in a legal proceeding concerning rental property? \_\_\_\_\_  
Explain: \_\_\_\_\_

Have you ever filed for bankruptcy? \_\_\_\_\_

**NAMES OF OTHER ADULTS WHO WILL BE LIVING IN APARTMENT:**

1. \_\_\_\_\_ Age \_\_\_\_\_ Soc. sec. # \_\_\_\_\_  
Relationship: \_\_\_\_\_ Monthly income \$ \_\_\_\_\_ Driver's license # \_\_\_\_\_  
2. \_\_\_\_\_ Age \_\_\_\_\_ Soc. sec. # \_\_\_\_\_  
Relationship: \_\_\_\_\_ Monthly income \$ \_\_\_\_\_ Driver's license # \_\_\_\_\_

**NAMES OF CHILDREN WHO WILL BE LIVING IN APARTMENT:**

1. \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_  
2. \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_  
3. \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

I, the undersigned, certify that the information given herein is for the confidential use of the Management and is declared to be factual and true. (Management reserves the right to reject any applicant because of misrepresentation.) If this application is accepted, I will abide by all the Rules and Regulations of the Management. I further acknowledge that this deposit will be forfeited in full as liquidated damages, if I do not accept occupancy on approval of this Application. Acceptance of deposit does not imply approval of Applicant and deposit will be returned in event of rejection.

Applicant \_\_\_\_\_ Date \_\_\_\_\_  
Applicant \_\_\_\_\_ Management's Agent \_\_\_\_\_

# INSPECT AN APARTMENT

Interview a person who has been living on his/her own for over a year to discover any concerns encountered when renting an apartment. (Also ask for advice on starting out on your own.) When you're ready to check a real apartment or house, you can use the following check list. You might try the check list on your own house or a friend's house first. Then you'll be more ready to check out the apartment that you choose. (Take someone with you for safety and helping you check it.) If you like the apartment and want to rent it, be sure to get in writing anything that needs to be done. See that these things are done before you move in.

APARTMENT INSPECTION CHECK LIST			
Address _____		Apartment # _____	
Name of landlord or representative _____			
Telephone number of landlord or representative _____			
Rent _____	Deposits _____	Extra fees _____	Rugs included _____
Appliances included are: _____			Draperies included _____
Utilities available: Gas _____	Electricity _____	Water _____	Paid by: _____
Type of heat _____	Paid by: _____		Average cost/month _____
Cable hook-up included _____			Air-conditioning included _____
Pets allowed _____			Subleasing allowed _____
Rental terms: _____			
House rules: _____			
What should be done by landlord before moving in (i.e. painting) _____			
Number of rooms _____		Number of bedrooms _____	
<b>INSIDE SPACE INVENTORY</b>		<b>SAFETY INVENTORY</b>	
<b>Kitchen:</b>		<b>Doors, windows, exits:</b>	
Refrigerator works, shelves all there _____		Dead bolt locks on exit doors _____	
All burners work on range _____		Through-the-door viewing aperture _____	
Garbage disposal works _____		At least two exits in case of fire _____	
Sufficient electrical outlets for appliances _____		Outside doors & windows lock with adequate locks. Windows can open _____	
Sufficient water pressure _____		Fire escapes in good repair _____	
<b>Bathroom:</b>		<b>Entries, parking lots</b>	
Toilet flushes _____		Parking areas, stairways, halls well lit _____	
Sufficient hot & cold water pressure _____		Trash collected regularly _____	
No leaky faucets _____		Railings, balcony, walls, steps in good repair _____	
(Check under sink & toilet) _____		Laundry facility safe _____	
Sufficient ventilation _____		Main floor windows have "stop blocks" _____	
Tub/shower in good condition _____			
<b>Bedrooms:</b>		<b>SERVICES INVENTORY</b>	
Enough closet space _____		Building management reliable _____	
Appropriate electrical outlets _____		Garage well lit and maintained _____	
Sufficient size for bed and furniture _____		Facilities and yard well maintained _____	
Water beds allowed _____		Rodents and roaches under control _____	

## EQUIPMENT & SUPPLY CHECK-LIST



**REMEMBER that you can really start very simply** with such things as blankets to cover you, one pan to cook in, one dish, one knife, spoon and fork. Other things can be added for your comfort and your image. Decide your own "needs". Then make a plan for meeting these needs.

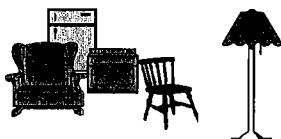
<b>EQUIPMENT &amp; SUPPLY CHECK -LIST FOR AN APARTMENT</b>							
AREA NEEDED	HAVE	NEED	COST	AREA NEEDED	HAVE	NEED	COST
	✓	✓			✓	✓	
<b>Bathroom</b>				<b>Cleaning products</b>			
Bar soap				All-purpose cleaner			
Shower curtains				Tub, tile, sink cleaner			
Soap dish				Insecticides			
Shower curtain rings				Vinegar			
Glasses/cup				Ammonia			
Toilet paper				Detergent			
Tissues				Bucket			
Personal toiletries				Rags/sponges			
Dental floss				Disinfectant			
Hair brush/comb				Broom & dustpan			
Shampoo				Baking soda			
2 large&2 small towels				Bleach			
2 wash cloths				<b>Tools for Repairs</b>			
Toilet brush				Claw hammer			
Toothpaste				2 Phillips head screw- drivers (#1 #2)			
First aid kit				4-in-1 screwdriver			
Tweezers				Crescent adjustable 10" wrench			
Thermometer				Slip-joint pliers with wire cutting jaws			
<b>Storage</b>				Plunger			
Plastic food containers				<b>Appliances</b>			
Garbage bags				Iron			
Freezer paper				Clock/radio			
Aluminum foil				Extension cord			
Plastic bags				<b>Food Staples</b>			
<b>Food preparation</b>				Coffee/tea/chocolate			
2 c.liquid measuring cup				Cereals			
Serrated knife				Vanilla			
Small metal spatula				Salt			
Measuring spoons				Pepper			
Pancake turner/spatula				Pasta			
Bottle opener				Baking powder			
Mixing bowls				Baking soda			
Can opener				Brown/white sugar			
Salt/pepper shakers				Powdered sugar			
Vegetable peeler				Vinegar			
Pot holders				Spices			
Paring knife				Flour			
Mixing spoon				Cornstarch			
Small metal spatula				Cocoa			
Serrated knife				Rice			
<b>Cooking</b>				Shortening			
2-qt. casserole & cover				<b>General Supplies</b>			
Loaf pan				Ironing Board			
6-qt. pot with lid							
Cookie sheet							
Frying pan							



## EQUIPMENT & SUPPLY CHECK -LIST FOR AN APARTMENT (CONTINUED)

AREA NEEDED	HAVE ✓	NEED ✓	COST	AREA NEEDED	HAVE ✓	NEED ✓	COST
1-qt. saucepan & lid				Wastebasket			
2-qt. saucepan & lid				Ironing board			
9x13 cake pan				Covered wastebasket			
Dish towels				Buckets			
<b>Table Service</b>				<b>Bedroom Supplies</b>			
Dinner plates				2 sets sheets/ cases			
Serving dishes				2 or 3 blankets			
Glasses				Comforter			
Cups/mugs				Pillow			
Silverware				Mattress pad			
Cereal bowls				Alarm/radio			
				Bedside lamp			

OTHER NEEDS: \_\_\_\_\_



## WHAT KIND OF FURNISHINGS DO I "NEED" ?

FURNISHINGS CHECK-LIST FOR AN APARTMENT							
WHERE NEEDED	HAVE ✓	NEED ✓	COST	WHERE NEEDED	HAVE ✓	NEED ✓	COST
<b>BEDROOM:</b>				<b>KITCHEN:</b>			
Bed				Table			
Chair				2 chairs			
Bedside table				Refrigerator			
Lamp				Range			
<b>LIVING ROOM:</b>				<b>DINING AREA:</b>			
Chair				Dining table			
Chair				2 Dining chairs			
Couch							
End table							
Dining table							
Bookcase							
Table lamp							
Floor lamp							



## **YOU WERE JUST WILLED AN APARTMENT BUILDING!**

The building is in fairly good repair, but will need some painting and repairs. You will need to find several new tenants. Think about what you would do. Consider:

How you would choose the tenants to live in your apartment building

What you would need to know about possible tenants

How you would find the information you feel you need

How you would expect your tenants to act

What type of rules you would put into your leases and why

What expenses you would have such as taxes, upkeep, repairs, etc.

What your responsibilities as a landlord would be

What legal responsibilities you would have.

**NOW CONSIDER WHAT RESPONSIBILITIES YOUR TENANT SHOULD HAVE.**

**WILL YOU BE THE TYPE OF TENANT YOU WOULD RENT AN APARTMENT TO?**

COMPATIBILITY CHART		
Personality	OK	Tolerable
<b>NoWay!</b>		
Lazy		
Outgoing, laughs easily		
Short temper		
Oversensitive		
Self centered		
Dishonest		
Is a prude		
Quiet		
Always late		
TV "Couch potato"		
<b>Sleeping Habits</b>		
Snores		
Stays up late at night		
Early riser		
Sleep walks		
Needs music to go to sleep		
<b>Eating Habits</b>		
Grazes, snacks a lot		
Prefers to cook at home		
Eats out often		
Uses pre-prepared foods		
"Picky" eater		
Has bad nutritional habits		
Buys expensive food		
Has many guests to feed		
Vegetarian		
<b>Personal Habits</b>		
No respect for privacy		
Doesn't budget		
Does drugs		

COMPATIBILITY CHART		
Personality	OK	Tolerable
<b>NoWay!</b>		
Lazy		
Outgoing, laughs easily		
Short temper		
Oversensitive		
Self centered		
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Snores		
Stays up late at night		
Early riser		
Sleep walks		
Needs music to go to sleep		
<b>Eating Habits</b>		
Grazes, snacks a lot		
Prefers to cook at home		
Eats out often		
Uses pre-prepared foods		
"Picky" eater		
Has bad nutritional habits		
Buys expensive food		
Has many guests to feed		
Vegetarian		
<b>Personal Habits</b>		
No respect for privacy		
Doesn't budget		
Does drugs		

## INFORMAL ROOMMATE CONTRACT

Address of unit to be rented \_\_\_\_\_  
Date agreement begins \_\_\_\_\_ month \_\_\_\_\_ date \_\_\_\_\_ year \_\_\_\_\_

### I. Roommates renting units:

#1 \_\_\_\_\_ Present address \_\_\_\_\_  
#2 \_\_\_\_\_ Present address \_\_\_\_\_  
#3 \_\_\_\_\_ Present address \_\_\_\_\_

### II. Rent (Check appropriate statement and complete or mark out blank lines)

Rent amount for the unit is \_\_\_\_\_ per \_\_\_\_\_ Date payment is due \_\_\_\_\_  
This payment includes the following utilities \_\_\_\_\_

### III. Utilities (Check appropriate statement and complete or mark out blank lines)

Utilities not covered by rent:

\_\_\_ Gas bill will be paid by (name) \_\_\_\_\_  
Names on billing will include \_\_\_\_\_  
\_\_\_ Electricity bill will be paid by (name) \_\_\_\_\_  
Names on billing will include \_\_\_\_\_  
\_\_\_ Water/sewer bill will be paid by (name) \_\_\_\_\_  
Names on billing will include \_\_\_\_\_  
\_\_\_ Other utility bills (explain) \_\_\_\_\_

Will be paid by (name) \_\_\_\_\_

Names on billing will include \_\_\_\_\_

\_\_\_ All persons will share equally in the payment of rent and utilities

### IV. Telephone (Check appropriate statement and complete or mark out blank lines)

\_\_\_ Telephone will be paid by (name) \_\_\_\_\_  
Names on billing will include: \_\_\_\_\_

\_\_\_ Each roommate will pay equal portion of base bill.

\_\_\_ Each roommate will pay his/her personal long distance calls.

### V. Security deposit

\_\_\_\_\_ will pay \_\_\_\_\_  
\_\_\_\_\_ will pay \_\_\_\_\_  
\_\_\_\_\_ will pay \_\_\_\_\_

This amount will be paid back when security deposit is returned when he/she moves out.

### VI. Moving out

When roommate moves \_\_\_ days notice will be given. If proper notice isn't given, the roommate must pay his/her share of rent until the notice period is up.

When moving out: (Check appropriate spaces)

\_\_\_ All roommates agree to move out at same time on: Date \_\_\_\_\_

\_\_\_ If, for any reason, a roommate must move, he/she will continue to pay his/her share of rent and bills to end of lease.

\_\_\_ If, for any reason, a roommate moves before lease ends, he/she may replace self with a substitute roommate that is agreed upon by remaining roommates. No financial loss should be left for the remaining roommates.

\_\_\_ If any damage is done to the unit, whoever caused the damage must pay for it.

\_\_\_ Cleaning up process will be shared before anyone moves.

\_\_\_ If there are costs that are charged from the security deposit, each roommate will pay his/her share.

\_\_\_ Other: \_\_\_\_\_

### VII. Food

### VIII. Shared equipment & furnishings

### IX. Renter's insurance

### XI. Space sharing (laundry, rooms, jobs, quiet hours, guests, hobby limits, automobile space)

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

# WHAT CAN I DO IF MY LANDLORD DOESN'T TAKE CARE OF A PROBLEM FOR ME?

Most problems can be taken care of with a quick telephone call to the landlord or the person designated as the apartment caretaker. Sometimes a polite letter can be written to tell of your problem. If there is no reasonable response, further action can be taken.

Laws in each state differ. Check with your local agencies for specific details. You can contact a representative from your local housing authority, social service welfare agency, legal aid service, or the Landlord-Tenant Court to talk with you about the laws in your state regarding rental problems. You could also look up information on the Internet. If you have a problem, you can:

1. Write a polite letter to your landlord to let him know your problem (Give specific details.)
2. If you don't get a response within a reasonable amount of time (30 days), do two things at the same time:
  - 1) Make a formal, written complaint to local housing authorities, asking for an inspection
  - 2) Try to personally contact landlord and come to an agreement. If you do get a response, call off the inspection.
3. Remember that you should:
  - 1) Keep copies of letters you send and send the letter to the landlord by registered mail for proof.
  - 2) Talk directly to the landlord about the problem if you don't get an answer to your letter.

If this direct contact is successful, contact the housing authority to cancel the inspection.

4. If all else fails, you can contact an experienced local agency for help or sue in a small claims court.

**Practice writing a polite letter to your landlord stating a make-believe problem. Here is an example of a letter of complaint.**

150 State Street  
Jonesville WY 22222  
May 17, 2001

Mr. John Appleby  
2222W 22nd Street  
Jonesville WY 22222

Dear Mr. Appleby,

I live in your apartment building at 150 State Street, Apartment #2.

I know that you would like to know that the roof has begun leaking over my bed in my bedroom. I have placed a bucket under the leak and have moved the bed to protect it. The heavy storms are causing much damage in the neighborhood.

The broken window in the bedroom, that I mentioned to you last week, could also be fixed at the same time. If you remember, it was broken by falling branches in the last storm.

I'm looking forward to hearing from you right away so my bed can be put back and my room will be safe again.

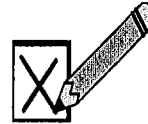
Sincerely yours,

Jane Jobst

# I'M GETTING READY! I CAN DO IT!

## (Cleaning My Place)

As each activity is completed, mark it off



- 1. I recognize household materials and the products to use to clean them.
- 2. I cleaned or explained how to clean the following:
  - a refrigerator       a range       a bath/shower
  - a toilet       a vinyl or linoleum floor       windows
  - a rug and demonstrated use of a vacuum cleaner       wood furniture
  - dishes in a safe and appropriate order       a microwave oven.
- 3. I changed linens and remade a bed.
- 4. I explained the correct ways to dispose of garbage.
- 5. I explained the value of cleanliness.
- 6. I created a cleaning plan.
- 7. I changed a fuse or reset a circuit breaker.
- 8. I changed a light bulb with the correct wattage bulb.
- 9. I explained how to or cleared a clogged toilet.
- 10. I explained how to or cleared a clogged drain.
- 11. I explained how to or painted a wall.
- 12. I explained how to or repaired a small hole in a wall.
- 13. I explained how to control insect pests in a house.

I DID IT! \_\_\_\_\_(date)      SIGNED: \_\_\_\_\_

# HOUSEHOLD MATERIALS SCAVENGER HUNT

The following materials can be found in your house. Where will you find them?

glass	brass	chrome	porcelain
linoleum	ceramic tile	wood	cork
copper	brick	aluminum	concrete
vinyl	wall paper	stainless steel	asphalt
plasterboard	plaster	wall paper	fabrics
plastic	painted steel	Plexiglas	acrylic
fiberglass			

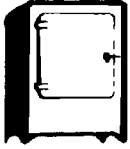
**You can purchase various cleaners to clean these surfaces::**

granular all-purpose	liquid all-purpose	spray or pump all-purpose
aerosol carpet cleaner	liquid carpet cleaner	cleansers
disinfectants	liquid drain cleaner	granular drain cleaner
detergents	soaps	glass cleaners
metal cleaners	wood polishes/cleaners	specialized cleaners
ammonia	liquid bleach	vinegar

Can you think of others? (You might like to look on a grocery shelf to answer this one!)

**Complete the following chart to decide which type of product you would choose to clean an item.**

Area to Clean	Type of Product to Use	Brand Name of Product Choice
Oven		
Wood coffee table		
Painted walls		
Stainless steel sink		
Bathtub		
Fiberglass shower stall		
Outside of refrigerator		
Tile floor		
Toilet		
Chrome fixtures		
Linoleum		
Nylon carpet		



## **You Mean I Have to Get Rid of the Ice?**

John moved into his first apartment and really felt great! Everything was in place. Everything worked. He felt very much in control. After being in the apartment for over a month, he became concerned because there was frost collecting on the freezing compartment of his refrigerator. He had never seen this problem before. He mentioned it to a friend who said that the refrigerator just needed defrosting. John had always lived in a place that had a self-defrosting refrigerator and had never seen ice build-up before. Well.....help John out. Consider how you would explain it to him or demonstrate the defrosting process to him.

Why is it necessary to defrost a refrigerator?

What equipment will you need?

What cleaning products will you need?

What precautions will you need to tell him about?

What are the steps of the defrosting process?

**Thanks! You've been a good friend!**



## FOR RANGES

Fried hamburgers and pizza spillovers spell out messes for the range. If the range doesn't receive immediate attention, the problem grows worse....and harder to remedy.

If you need to clean a range, what process would you use? (You can explain or demonstrate.)

**Be sure to use an instruction book if one is available.**

Part to be Cleaned	Cleaning Product	Cleaning Process
Porcelain coated stainless steel grates		
Porcelain finish exterior		
Vinyl finish door handles		
Chrome drip bowls		
Control knobs		
Glass, back guard oven window		
Surface burners		
Polyester end panels		
Aluminum back guard & control panel		
Chrome & stainless steel trim parts		
Broiler insert & pan		
Oven racks		
Door gasket, silicone rubber		
Burner box located under cooktop		
Interior porcelain finish		

**What are some precautions you should take?**

# TEACH SOMEONE TO CLEAN

## MY PLAN:

I want to demonstrate how to clean a \_\_\_\_\_.

What I want to include:

1. Cleaning products to be used
2. Supplies needed
3. Safety warnings
4. Process of cleaning

My own notes:

Cleaning products I want to use:

Supplies I will need:

Safety warnings:

Steps in process of cleaning:

- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10
- 11.

**Now you might like to create a test!**



## ME ... A VACUUM CLEANER SALESMAN?

Role play a vacuum cleaner salesman. \* Your audience can be one person or a group of people. Prepare by being able to answer the following questions. (If you are the person to whom the salesman is trying to sell, write the answers down after the "sales pitch" is finished.)

Brand name of vacuum cleaner \_\_\_\_\_ Cost \_\_\_\_\_

Types of attachments available \_\_\_\_\_

Advantages of vacuum cleaner:

Disadvantages of vacuum:

Process of cleaning rugs with the vacuum \_\_\_\_\_

Process of cleaning furniture \_\_\_\_\_

Process of cleaning stairs \_\_\_\_\_

Would you buy this particular vacuum cleaner? \_\_\_\_\_ Why? \_\_\_\_\_

Why not? \_\_\_\_\_

### ??? Discussion questions

What are some of my alternatives?

Where can I find vacuum cleaners that would be less expensive?

How could I judge the quality of the vacuum I would like?

If I "impulse buy" the vacuum from the salesman, what might the "opportunity cost" be?

- You can also listen to another person demonstrate a vacuum cleaner in your home, classroom, or at a store. You can read advertisements to answer some of the questions.



## I CAN CLEAN IT!

Demonstrate or explain how to clean a household item or area of your choice.

Item or area to be cleaned: \_\_\_\_\_

Products to be used:

\_\_\_\_\_

Supplies needed:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Safety precautions I need to remember: \_\_\_\_\_

\_\_\_\_\_

Process steps:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Did the products you used work well?

Were there any problems with your cleaning process?

What did you find that was fun or funny as you worked?

Is there anything you would do differently next time?

Rate the quality of the cleaning job you did.

GREAT \_\_\_\_\_

OK \_\_\_\_\_

I'LL DO BETTER NEXT TIME \_\_\_\_\_

Name of person demonstrated or explained to: \_\_\_\_\_

Date: \_\_\_\_\_



## TAKE OUT THE GARBAGE!

1. Role play an argument between family members or roommate about who takes out the garbage and how it must be done.
2. Role play a discussion with a neighbor in an apartment next to yours who sets garbage in the hallway in a paper bag until he gets enough to carry outside.

### ??? Discussion questions:

1. What kind of compromises might be made with family or roommate?
2. What methods could you use to get the neighbor's garbage removed from the hallway?
3. Why are sanitary garbage disposal methods important?
4. What effects do garbage disposal methods have on you? What are effects on city government, family members, neighbors?\*
5. How can you keep garbage cans clean?

**Design a plan with a partner** (could be a potential roommate or family member) for getting rid of household wastes.

Item to be disposed of	Container in which it would be placed	Preparation for disposal
wet garbage		
soda cans		
glass bottles		
margarine tubs		
newspapers		
milk bottles		
cardboard boxes		
tooth paste tubes		
motor oil		
paint cans		
hair spray cans		
insecticide containers		
used tissues		
waste paper		

\* You can interview someone from your city who handles garbage and recycling to find out about city rules for recycling.



## SETTING MY OWN CLEANING STANDARDS

**List** reasons why you think that keeping your living space clean is important.

**Now** work with someone else and make a list of household tasks that need to be done.

**Now:** Mark “D” in front of tasks to do daily.      Mark “W” in front of tasks to do weekly.  
Mark “A” in front of tasks to do as needed.      Mark “S” in front of tasks to do seasonally.

**Now** answer the following questions:

How did you decide how often tasks needed to be done?

Did you have disagreements?

What happens when standards differ between people living together?

Why do standards differ?

What can be done ?

**Now** compare your list with the “MY PLAN” worksheet. Are there any differences?

**Now**, working individually, make a list of tasks that are done where you live. Mark an “X” by those you have done at some time. (**You might like to make a family cleaning plan.**)

How are you going to set your own standards of cleanliness when you’re on your own?

What tasks would you like to learn how to do?

MY OWN PLAN

AREA	Suggested Timing	Daily	Weekly	Sometime	Target Date
<b>KITCHEN</b>					
Empty garbage	Daily				
Wash dishes, clean sink & counters	Daily				
Sweep or damp mop floor	Daily				
Wipe range including reflector bowls	Daily				
Dispose of leftovers	Weekly				
Wipe fingerprints on phone & wall switch	Weekly				
Clean range oven and hood/fan	As needed				
Wipe/polish small appliances After use					
Wash walls	As needed				
Clean/defrost refrigerator	As needed				
Clean inside of drawers & cupboards	As needed				
Wash windows & curtains	Seasonally				
Clean/strip/wax floor	Seasonally				
<b>BATHROOM</b>					
Wipe sink & counter top	Daily				
Clean walls of shower	Weekly				
Empty wastebasket	Weekly				
Clean toilet	Weekly				
Wet-mop floor	Weekly				
Replace dirty towels	Weekly				
Clean sink, tub	As needed				
Clean mirrors/accessories	As needed				
Clean shower curtain/door	As needed				
Straighten & wipe drawers & shelves	As needed				
Clean windows/curtains	Seasonally				
Clean/strip/wax floor	Seasonally				
<b>RUGS &amp; CARPETS</b>					
Remove spills	Immediately				
Vacuum rugs	Weekly				
Spot clean heavy traffic areas	As needed				
Vacuum under furniture	As needed				
Clean and/or shampoo	Seasonally				
<b>FLOORS</b>					
Sweep or mop	Daily				
Clean and polish	As needed				
<b>FURNITURE</b>					
Dust	Weekly				
Polish	As needed				
Vacuum upholstery	As needed				
Clean upholstery	As needed				
<b>WALLS</b>					
Clean switch plate/door handle smudges	Weekly				
Dust to remove dust & cobwebs	As needed				
Clean as appropriate	As needed				
Dust woodwork & doors	As needed				
Wash woodwork & doors	Seasonally				

AREA	Suggested Timing	Daily	Weekly	Sometime	Target Date
<b>WINDOWS</b>					
Wipe sills	Weekly				
Wash	As needed				
Wash or dry-clean drapes & curtains	As needed				
<b>ACCESSORIES</b>					
Dust lamps/shades	Weekly				
Clean telephone	Weekly				
Clean media equipment	Weekly				
Wash vases/ceramic	As needed				
Polish mirrors	As needed				
Dust picture frames	As needed				
Polish brass	As needed				
Clean light fixtures	As needed				
<b>BEDROOM</b>					
Air beds briefly before making them	Daily				
Put clothes away	Daily				
Change bed linens	Weekly				
Vacuum/dust	Weekly				
Turn mattress	Bi-monthly				
Move furniture to vacuum	As needed				
Organize closets	As needed				
Wash mattress covers, pads	As needed				
Air pillows, comforters	As needed				
Wash walls, woodwork, windows	As needed				
Wash or dry-clean blankets, spreads	Seasonally				
<b>LIVING ROOM</b>					
Dispose of ashes,, papers, clutter	Daily				
Straighten pillows, throws, accessories	Daily				
Vacuum rugs & upholstered furniture	Weekly				
Dust or vacuum floors, baseboards, doors, corners	Weekly				
Dust & clean accessories/ light fixtures	Weekly				
Empty wastebaskets	Weekly				
Shampoo rugs/furniture	As needed				
Wipe cool lamp bulbs	As needed				
Clean under furniture	As needed				
Wash windows, curtains	As needed				
Clean/wax floors	As needed				
Dust books/pictures	As needed				
Wash walls and woodwork	As needed				
Clean closets	Seasonally				



## ELECTRICAL DETECTIVE AT WORK



It's best to be prepared before lights go out! It's time to do some detective work early .

### **Explore your living space.....**

Where is the electric entrance panel located?

Is there a written list indicating what areas are serviced by each fuse or circuit breaker?

Does the main service panel have fuses or circuit breakers?

If it has fuses, what numbers are on the fuses?

Are there extra fuses near so they can be replaced easily when needed?

Is there a new replacement for each number?

What does a blown out fuse look like?

How is the fuse replaced?

If there is a circuit breaker, how do you reset it?

Is there a flashlight available that works in case it is needed when lights go out?

What precautions do you need to take when you work with the electric panel?

How do you replace a light bulb?

Check for electrical safety!

\_\_\_\_\_ There are not several appliances used with an extension cord.

\_\_\_\_\_ There are no multiple outlet plugs used for appliances.

\_\_\_\_\_ There are no cords running under rugs.

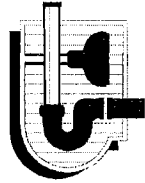
\_\_\_\_\_ There are no worn, broken, or brittle cords.

\_\_\_\_\_ All appliances are in good repair.

\_\_\_\_\_ There is a fire extinguisher quickly available.

When should your landlord or an electrician be called?

What kind of training is necessary for a certified electrician?



## HELP . . . It Needs Fixing!

*Check one of the following items to be repaired and explain or demonstrate the process of repairing the item. You can research how to do it by talking with a plumber, a salesperson in a plumbing supply area of a store, or a knowledgeable person. You can also visit a library or use the Internet.*

\_\_\_\_\_ clogged toilet  
\_\_\_\_\_ running toilet

\_\_\_\_\_ clogged sink  
\_\_\_\_\_ overflowing toilet

### ???? Questions to be answered before you start:

1. Should the landlord be notified?
1. Why should you check a lease before making repairs?
1. What safety measures should be taken to avoid an accident?
1. What caused the problem?
1. How could this repair have been avoided?

Equipment Needed

Products Needed

Steps to take to repair the problem:

# INTERVIEW A PAINTER



Painters have a lot of techniques to share that help do a quality job and save time. Here are some questions to ask. You'll probably have even more once you start talking. A painter can even show you some of the equipment used. (A trip to a paint store may also give you answers and you can see the latest!) You can also research answers with books and catalogs.

What kind of paint brushes are available?

How do you judge good quality in a paint brush?

What type of brush is best for applying latex paint?

What equipment is available to use for paint rollers?

How do you choose a roller pad?

How do you choose a paint pad?

Fill out the following chart:

<u>Paint type</u>	<u>Advantages</u>	<u>Disadvantages</u>
<u>Alkyd-base</u>		
<u>Oil-base</u>		
<u>Latex</u>		

What process do you use for applying paint to a wall with a brush?

What process do you use for applying paint to a wall with a roller?

What process do you use for applying paint with a paint pad?

How do you do ceilings?

What does it mean to "cut in" corners?

How do you clean your brushes, rollers, and pads?

How can you avoid putting paint on the woodwork?

What should be done to prepare a room for painting?

What's the process for filling a small hole in the wall before painting?

## GETTING RID OF UNWANTED GUESTS... PEST CONTROL!



**Y**ou found small holes \_\_\_\_\_ in a wool sweater. What could have caused the holes? \_\_\_\_\_  
What can you do to avoid the insect causing the problem to other woolens?

**W**hen you went into the kitchen at midnight to get a snack, you saw black bugs scurrying across the counter. What might these insects be? \_\_\_\_\_  
What problems could they cause? \_\_\_\_\_

What should you do to get rid of them?

How can you avoid them in the future?

**A**s you cleaned a spot of ketchup from your rug, you noticed that something had been eating the fibers of your rug. You decided to look at night to see if you could discover the insect that might be causing this. When you turned on the lights, you saw a silver bug run back under the floor molding. What could this insect be? \_\_\_\_\_  
How can you get rid of the insects?

How can you avoid them in the future?

**Y**ou found an army of ants crossing your kitchen counter on their way to your cupboard.  
What can you do to get rid of them?

How can you avoid them in the future?

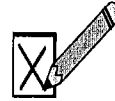
**T**here were mouse droppings in your cupboard. What can you do to get rid of the mice?

How can you avoid them in the future?

# I'M GETTING READY! I CAN DO IT!

## (LOOKIN' GOOD!)

As each activity is completed, mark it off



- 1. I removed at least five stains from fabrics..
- 2. I have washed or explained how to wash and dry the following:
  - jeans  colored clothes and linens
  - a silk article  delicate synthetic clothes
  - a wool article  combination cotton/polyester clothes
  - colorfast clothes and linens  white cotton clothes and linens
- 3. I ironed a:
  - shirt or blouse  pair of pants  a cotton item  cotton blend item
- 4. I made a grooming plan.
- 5. I understood and explained messages that clothing gives to other people.
- 6. I made a clothing inventory of my clothing.
- 7. I made a clothing plan for my future use.
- 8. I made a personal clothing budget.
- 9. I did comparison shopping for at least one clothing item.
- 10. I researched buying clothing at a thrift store.
- 11. I made a plan using color, line, and design for buying a clothing item.
- 12. I judged the quality of two clothing items.
- 13. I mended by:      replacing a button      making a hem      sewing a seam
- 14. I planned winter storage for clothes.
- 15. I polished a pair of shoes!

I DID IT! \_\_\_\_\_(date)      SIGNED: \_\_\_\_\_

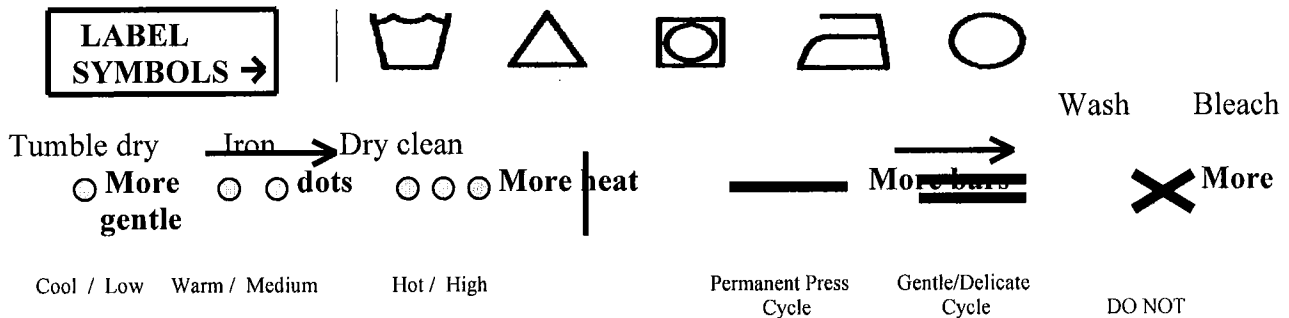
# **R<sub>x</sub>** STAIN PRESCRIPTIONS

Decide how to treat the following stains. Complete the chart below. You can describe or demonstrate.

STAIN	MATERIALS NEEDED	STAIN REMOVAL PROCESS	SUCCESS DESCRIPTION

# MAKE YOUR OWN LABELS

These symbols are found on clothing labels to help you clean items safely. Dots and bars are added to the symbols to help you with further directions.



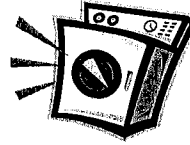
1. Machine wash  
     Warm water  
     Any bleach (when needed)  
     Normal cycle  
     Tumble dry any heat
2. Dry clean  
     Do not wash
3. Machine wash  
     Delicate/gentle cycle  
     Cool/cold water  
     Low tumble dry  
     Iron- low (dry or steam heat)
4. Hand wash  
     Do not tumble dry  
     Drip dry  
     Iron, medium temperature
5. Machine wash/permanent press cycle  
     Only non-chlorine bleach (when needed)  
     Tumble dry-medium heat setting  
     Iron medium (Dry or Steam Temperature)

**Work with someone else and see if your labels agree.**

**Discuss:**

- What can happen if label directions aren't followed?
- Where are clothes made?
- Why were simple symbol labels created?
- Do you know how to recognize different types of fabrics?

# I DID THE LAUNDRY!



Help do the laundry at home or at a Laundromat.

Check off the items that were accomplished:

- Read the labels and analyzed the fabrics.
- Sorted the items by color and fabric.
- Prepared pieces for washing.
  - emptied pockets
  - closed zippers and hooks
  - knotted belts, strings, and long stockings
  - brushed lint from cuffs and pockets
  - repaired holes or tears
  - removed trims that could fade
  - turned inside out: permanent press garments with creases or prints, knits, jeans

Removed stains

Type of stain #1: \_\_\_\_\_

Prechecked stain remover on unseen part of garment? \_\_\_\_\_ (yes or no)

Process and products used: \_\_\_\_\_

Type of stain #2: \_\_\_\_\_

Prechecked stain remover on unseen part of garment? \_\_\_\_\_ (yes or no)

Process and products used: \_\_\_\_\_

Type of stain: #3 \_\_\_\_\_

Prechecked stain remover on unseen part of garment? \_\_\_\_\_ (yes or no)

Process and products used: \_\_\_\_\_

Washed clothes and linens

Load #1 Water temperature \_\_\_\_\_ Type of products \_\_\_\_\_

Load #2 Water temperature \_\_\_\_\_ Type of products \_\_\_\_\_

Load #3 Water temperature \_\_\_\_\_ Type of products \_\_\_\_\_

Load #4 Water temperature \_\_\_\_\_ Type of products \_\_\_\_\_

Garments that were hand laundered: \_\_\_\_\_

Dried and ironed items

Used dryer (Drying temperature of cycle \_\_\_\_\_)  Line dried

Ironed items

Folded items

Put items away






Handled correct money if using a Laundromat.

Problems I had: \_\_\_\_\_

Name of person observing \_\_\_\_\_ Date accomplished \_\_\_\_\_



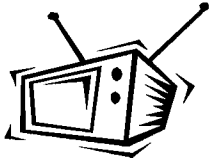
## MY GROOMING PLAN CHECKLIST

GROOMING AREA	I do this regularly	I need to improve	I will change my habits	Date when I will accomplish this
 <p><b>Body</b></p> <p>Wash face twice a day.            Shower or bathe daily.            Wash hands after using bathroom.            Wash hands before eating or preparing food.            Use deodorant or antiperspirant when necessary.</p>				
 <p><b>Hands and Nails</b></p> <p>Trim and file fingernails weekly or as needed.            Trim and file toenails weekly or as needed.            Avoid nail biting.            Remove chipped fingernail polish.            Keep fingernails clean.            Push back cuticle after shower or bath.</p>				
 <p><b>Hair</b></p> <p>Shampoo hair as needed.            Brush daily.            Brush or comb as needed.            Shave facial hair appropriately as needed.            Style hair appropriately.</p>				
 <p><b>Dental</b></p> <p>Brush and floss teeth after meals.</p> <p>Visit dentist at least once a year.            Rinse mouth with water after eating snacks.            Limit carbohydrate intake between meals.</p>				
 <p><b>Clothing</b></p> <p>Wear clean and mended clothes.            Wear clean or polished shoes.            Wear clothes appropriate to the occasion.            Wear clothes becoming to you.            Maintain good posture so clothes look good.</p>				

List any roadblocks you have that can keep you from good grooming habits.

List ways to overcome the roadblocks.

How can you find any help you will need?



## CLOTHING MESSAGES ON TELEVISION

Turn on the television!

Turn off the sound!

Watch for an hour or so and listen to clothes “talk”! Yes, clothes do “talk”. They send messages about the people that are wearing them. Messages may be accurate, or misleading, BUT they do “talk”!

Consider what they are saying to you. . . . .

Observe the type of clothing and the messages sent by the people you watch on television. Describe the messages and clues in just a few words.

Person observed:	Message:	Clues:
Newscasters		
Weather men		
Sports announcers		
Teens		
Persons advertising product		
Game show hosts		
Actors		
Actresses		
Other		

### CONSIDER:

1. Could you tell the type of audiences that advertisers were trying to sell to by the clothing messages?
2. What type of messages do you send with the clothes that you wear?
3. Does personal grooming send messages too?
4. Does clothing send different messages in different types of environments?
5. Are clothing messages always accurate?
6. Why do people judge others by looking at their clothing and general grooming?
7. Do people ever copy the clothing messages with what they wear?
8. How does clothing show personal values, personality, and attitudes?

