



**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.**

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I'M GETTING READY! I CAN DO IT!

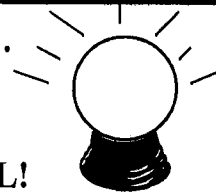
(MAKING MY MONEY STRETCH)

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

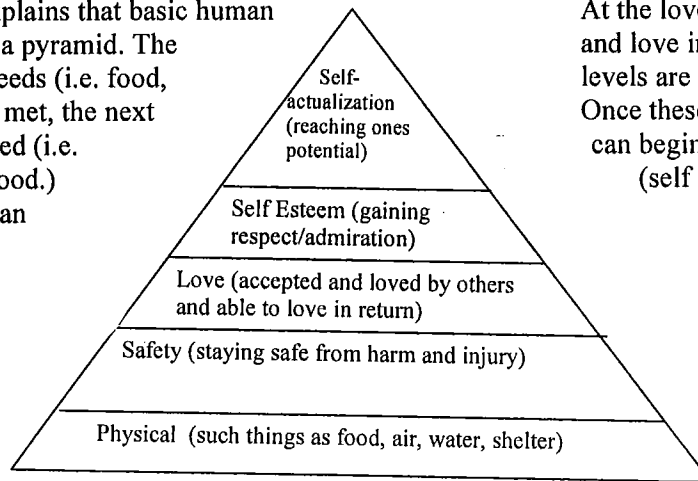
List the things that you spent money on in the last couple of weeks. Then you can think about what guided your spending.

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:

MY WEEKLY INCOME AFTER TAXES		
Job (Take-home pay*)	\$	_____
Allowance		_____
Scholarship grant		_____
Gifts		_____
Government subsidies		_____
TOTAL INCOME		_____
TOTAL EXPENSES		_____
AMOUNT LEFT for savings & reaching your goals	\$	_____
<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:	
Total Fixed Expenses	\$	Total Flexible Expenses	\$

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?)

