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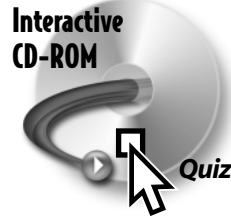
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Chapter 1 Quiz

Can I afford to move out?

So, you want to live on your own. Can you afford to? Have you done the math? Complete the following quiz to help you decide if you're ready to move out — or if you need to stay where you are for a few more months to save some money.



Section A. Am I independently wealthy?

Yes ____ No ____

If **Yes**, you don't need to take the rest of this quiz. If **No**, continue with Section B.

Section B. Do I have a job?

Yes ____ No ____

If **Yes**, continue with Section C. If **No**, how are you going to pay rent and other expenses? Get a job, and then continue with Section C.

Section C. Subtract all the monthly expenses that apply to you:

How much money do I bring home each month? \$ _____

1. Subtract my rent payment - _____
2. Subtract my electric payment - _____
3. Subtract my water payment - _____
4. Subtract my sewer payment - _____
5. Subtract my trash payment - _____
6. Subtract my telephone/cell phone/pager payment - _____
7. Subtract my cable TV payment - _____
8. Subtract my Internet connection fee - _____
9. Subtract my tuition payment - _____
10. Subtract my transportation/car payment/gas - _____
11. Subtract my auto insurance payment - _____
12. Subtract my rental insurance payment - _____
13. Subtract my health insurance payment - _____
14. Subtract my food expenses - _____
15. Subtract pet care costs (food, etc.) - _____
16. Subtract my clothing expenses - _____
17. Subtract my investment in myself (savings/investing) - _____
18. Subtract my fun and entertainment expenses - _____

Do I have any money left over? \$ _____

continued...

Moving Out

In this Chapter

Can I afford to move out?

How do I find an apartment?

What about

 Landlord & Tenant rights?

Why is the phone book

 my best reference tool?

How do I find a good roommate?

Do I need renters insurance?

How do I change my address?

What about household safety?

How can I keep my home clean?

What about food safety?

How do I sort my

 dirty clothes?

What can I recycle?

Have you been dreaming of your first apartment since you became a teenager? Oh, the freedom you'll have ... No one to tell you what to do, when to do it, or how to do it. In theory, it sounds fun. In reality, though, it's work! First, can you afford to move out? And stay out? Learn the basics of having your own place: from finding an apartment to using the *Yellow Pages* to doing your laundry.

How do I find an apartment?

How do I find an apartment or house to rent?

Check the yellow pages of your phone book for "Apartments"; look in the classified ads in the newspaper; pick up free magazines listing rental properties in your area (usually found at the entrances of grocery stores); ask friends and co-workers; check with local real estate offices; check bulletin boards at the bank, the Laundromat, school, etc. Check with your local Housing & Credit Counseling office. Check the Internet at www.AptsForRent.com. You might even drive by an apartment complex that has a sign advertising "Apartment for Rent." Visit as many rental properties as you can, so

Finances

In this Chapter

Do I control my money?
 How much money do I need?
 What if I don't have enough?
 Where'd all my money go?
 Do I have to pay taxes?
 How do I balance my checkbook?
 Should I use a debit or ATM card?
 How long will it take to pay off
 my credit card?
 Why do I need a good credit record?
 Should I worry about retirement?
 Will I get Social Security?
 Do I need insurance?
 Can someone steal my identity?
 Should I buy the service contract?
 Do I have to leave a tip?

It's not the amount of money you make that's important. It's how you manage the money you make that counts. Do you have enough money to pay all your expenses each month? Do you know how to balance a checkbook? Should you carry a balance on your credit card? When do you start planning for retirement? And what happens if you get in over your head? Take control of your money — and you'll take control of your life.

The information in this chapter is intended for informational purposes only. It is not all-inclusive and cannot substitute for professional financial or legal guidance.

How much money do I need?

Do I need a budget?

Does the idea of planning for your financial future seem too complex or confusing? Do you live paycheck to paycheck, with no spending plan, no savings plan, and no idea when you're going to be out of debt? Do you think you shouldn't even bother since you don't earn enough money to make ends meet now? You're wrong! You just need a plan.

People who know how they spend their money are in control of their finances. Whether you earn \$5,000 or \$500,000 a year, a budget is the first

Just Cats

How do I keep my cat healthy?

Should I keep my cat indoors?

Yes. The average life span for indoor cats is 13 years (though some live past 20 years). The average life span for outdoor cats is less than three years.



What vaccinations does my cat need?

Most cats require vaccinations that only veterinarians know how to pronounce — so here's their shortened version:

FDCVR or FVRCP with leukemia and rabies

(as indicated by your veterinarian).

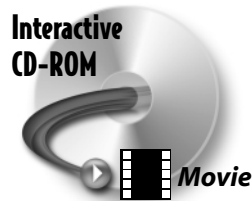
What weekly checks does my cat need?

You should check your cat's eyes, ears, and mouth weekly. If anything seems unhealthy, or if you pet seems to be in pain, check with your veterinarian.

If your cat has any redness or discharge from his eyes, or if your cat squints, he may have an eye infection.

If there's too much wax in your cat's ears, clean them with a cotton ball or Q-tip. Don't stick the Q-tip into your cat's eardrums. Use it only on the parts of the ears you can see. If your cat's ears have a foul odor, or if he's scratching, rubbing, shaking his head, or tilting his head to one side, he may have ear mites, allergies, or other traumas to the ear.

If any of the following symptoms are present, your cat may have periodontal disease: bad breath (one of the first signs of dental disease); red and swollen gums; tenderness when his mouth or gums are touched; difficulty with eating or drinking; or loose or missing teeth.



Car Ownership

In this Chapter

Am I ready to own a car?
How do I buy a car?
What car insurance do I need?
What general maintenance does my car need?
What signs of car trouble should I be aware of?
How do I find a good mechanic?
Any special traffic safety issues?
Can I be charged with vehicular manslaughter?
How can I avoid road rage?
How can I prevent my car from being stolen?
Does my car need winter/summer care?

Sure, you've been driving since you were 16 years old. But were you always paying insurance? And what do all those abbreviations on that insurance form really mean, anyway? When's the last time you changed your oil or rotated your tires? There's a lot more to owning and operating a vehicle than remembering to put gas in the tank. Make sure you know the basics in car maintenance!

(The word "car" is used in this section, but implies any type of vehicle: car, truck, SUV, motorcycle.)

How do I buy a car?

Should I buy a new or used car?

Almost 75 percent of all cars purchased each year are used. Before you start shopping for a car, you need to do some homework. Spending a little time now may save you a lot of money later. Think about your driving habits, your needs, and your budget. Learn about car models, options, and

Career Guidance

In this Chapter

Will I get the job?
How do I find a job?
How do I write a résumé?
What happens in an interview?
What happens if I'm offered the job?
What are my responsibilities at work?
How do I ask for a raise?
What if I want to quit my job?
What is the
 Americans with Disabilities Act?
How can I resolve conflicts at work?
What is sexual harassment?
Can I join the military?
What is the formula for success?
Any other interview questions
 I can practice?

Write the résumé that will get you an interview for the job you want! With a thorough knowledge of the business world, you can avoid sweaty palms and a racing heart as you prepare for that all-important job interview. Know how to dress and what questions you can expect to answer. Remember: Knowledge is power and the more prepared you are, the better you'll do!

How do I find a job?

What do I want to do?

Before you find a job, you have to know what kind of job you want to find. Make a list of things you enjoy doing. The following questions will help you begin:

- What do I like to do?
- What skills and abilities do I have?

Opportunity
is missed by most
people because it is
dressed in overalls and
looks like work.

~ Thomas A. Edison