



## What happens after age 18?

Successful Life Skills:  
Community and Financial Manual

## Living on my own

You may think the world of solo living is going to be hard – or that it’ll be the best thing ever. You may feel a mixture of both. Living alone for the first time is exciting, overwhelming and scary. It takes some adjustment but usually turns out fine.

Living alone can be trying for a lot of reasons. Managing finances by yourself is often the biggest challenge. You may have limited income but many expenses.

This manual will help prepare you to successfully live on your own. It doesn’t cover everything but offers some tips to help you along the way.



As you grow up, you take on more personal responsibility.



### Carlee’s Village of Hope

Oasis of Hope Transitional  
Independent Living (TIL)  
has been developed in honor of

Jacqueline Reed

\* Oasis of Hope Transitional Independent Living (TIL) *Successful Life Skills: Community and Financial Manual* has been developed in partnership with: Children’s Services Council of Broward County and America’s SBDC Florida at FAU Division of Research, Florida Atlantic University.



## The 7 rules

These 7 rules should help you avoid any major financial problems.

### 1. Budget before and after you move

Before moving into your new home, make a budget. List your current income and expenses. You already know some of them – phone bill, car payments, insurance – and will have to guess at others.

Use this budget to help plan your spending after you've moved in. Look at your real bills and update your budget. Note that your utility costs vary by season, such as running the air conditioner in summer increases your electric bill.

### 2. Don't buy gadgets and appliances you don't need

One mistake a lot of young people make is to get everything they had at their childhood home. Buy only what you need to keep yourself healthy, sheltered and happy.

You could save money and fill your new home with secondhand items. When you can afford better, think about how long a cheaper item will last. Maybe a mid-priced item will be a better buy over time.

### 3. Weigh quality versus cost when making major purchases

Think of your purchases as investments. How will they pay out down the road? An overly cheap bed might fit your budget now. But if you're buying a new bed 6 months later because you haven't had a good night's sleep, the cheap bed was a bad deal. Spending \$0.50 on a spoon from Goodwill, though, should work out fine.

### 4. Create a borrowing network

You can't buy everything you might someday need. Instead, figure out who in your life has the things you might need once in a while and borrow it from them. This could be part of a larger borrowing network. Each member would also share items with friends and neighbors. This way, everyone saves some money.

When borrowing something, be sure to say how you'll use the item and how long you plan to have it. Then follow through and return the item when you said you would, in the same shape as when you borrowed it.

## **5. Invest in maintenance and save on repairs**

The more you can do to keep your stuff in good working order, the less you'll have to spend getting things fixed when they break down.

Maintenance doesn't have to be tricky. Put screens over your drains to prevent blockages. Keep things clean, tidy and organized to help prevent unseen water buildup or mold damage. Use your appliances only as directed.

## **6. Create a system for paying bills and stick with it**

Living on your own usually means you'll have a whole new set of bills to manage on top of bills you already have. If you don't have a system in place, it's easy to lose track and fail to make a payment that's due. Just one missed payment can lower your credit score significantly.

Find a bill-paying method that works for your habits. Set reminders, set up auto pay or pledge to make a payment as soon as you get a bill. Pick the style that works for you and stick with it.

## **7. Learn how to use food in bulk**

Food is one of the hardest budget items to keep under control when you're living alone. Buying the right amount of groceries for meals that only serve one is hard. It's easy to give up and order takeout.

A better, less costly choice is to cook large quantities of food and freeze the leftovers in wrapped portions. You save money by making 6 meals versus making just one. Plus, in the future, you will save a lot of time on food prep.

# Prerental knowledge assessment

## What do you know about renting?

Check or write down your answers.

1. Do you currently live with relatives, friends or on your own?

Relatives      Friends      On my own

2. Do you pay rent where you live now?

Yes      No

3. If you pay your own rent, do you think it's a fair amount?

Yes      No

4. How do you get money to pay your rent each month?

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5. How do you think your rent should be paid?

Cash      Check      Money order

6. Have you ever signed a lease agreement?

Yes      No

7. Do you know what a lease agreement is?

Yes      No

8. Do you know what signing a lease means?

Yes      No

9. What do you think should be in a lease?

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10. Who pays for your monthly rent?

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11. If you can't pay your rent, what should you do?

Tell your landlord      Walk away

12. Do you have a job?

Yes      No

13. Do you think you earn enough money on your job to live on your own?

Yes      No

14. Do you feel you should be restricted about who can live in your apartment?

Yes      No

15. Do you know you can be evicted for not paying your rent?

Yes      No

16. What is the amount you think it takes to get an apartment? (Check all that apply)

First month's rent

Last month's rent

Security deposit

17. Do you pay electricity and water bills where you live now?

Yes      No

18. What happens if you don't pay your electricity and water bills?

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19. Are there rules that you should follow when you rent your own apartment?

Yes      No

20. Are you ready for a background check and application credit check when you apply for an apartment?

Yes      No

21. At what age do you decide renting is best for you?

At age 18, when you have a job

When you can pay your own way to fulfill a lease agreement

A transitional independent living (TIL) program is different than renting from a regular landlord. Most TILs have rules to follow. Knowing and following the rules will help you avoid eviction or going to court. Try to get help from an adult who can give you good advice on renting an apartment for the first time.

# What is a lease?

## Contents of a lease agreement

The lease agreement lists the responsibilities of the landlord (lessor) and the tenant (lessee). It states:

- What the landlord and tenant have agreed upon about the length of the lease
- How much the monthly rent will be
- Who will be responsible for upkeep of the property

Tenants can ask that a lease agreement be changed before being signed. If there's something that you do not understand or agree to, or if there's a section that needs to be changed, discuss it with the landlord before signing the lease.

## Sample rental agreement

Address of rental unit: \_\_\_\_\_ Date: \_\_\_\_\_

This agreement is made between \_\_\_\_\_ landlord(s) and \_\_\_\_\_  
\_\_\_\_\_ tenant(s).

Name of spouse: \_\_\_\_\_

Number in family: Adults \_\_\_\_\_ Children \_\_\_\_\_ Ages \_\_\_\_\_

Present address of tenant: \_\_\_\_\_ Phone: \_\_\_\_\_

Place of employment of tenant: \_\_\_\_\_ Address: \_\_\_\_\_  
\_\_\_\_\_

Tenant(s) agree to pay the landlord(s) \$ \_\_\_\_\_ dollars per month, payable in advance on the \_\_\_\_\_ day of each month as rent for said premises. Tenant(s) agree to pay a security deposit of \$ \_\_\_\_\_ dollars with the first month's rent.

### Tenant will:

- Keep apartment clean and quiet at all times and leave it in good condition
- Be responsible for all personal utilities (gas, electric) cable and telephone
- Give 30 days notice before leaving and agree to show the unit to prospective tenants

### Tenant will not:

- Allow any animals in apartment at any time
- Sublet or allow anyone to live in the apartment except the persons noted above
- Repair any motor vehicle on premises or store unused vehicles

### Landlord will:

- Pay water utility bills

This agreement will continue until either party shall give the other party one month's advance written notice of the intent to terminate. Landlord may change the monthly rent as stated herein only by giving one month's advance written notice to the tenant. One month's advance written notice shall begin at next rent payment date after notice is given and shall run until the succeeding rent payment date.

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

Landlord(s)

Tenant(s)



### **A legal, binding document**

Once your lease agreement is signed, it rules what the landlord and the tenant can and cannot do during the term of the lease. The lease agreement acts as a legal, binding contract between the landlord and tenant. It will be used by the court if any legal issues arise between the 2 parties. If there's more than one tenant on the lease, a landlord can enforce the lease against all the tenants. So all tenants need to know what their responsibilities are under the lease.



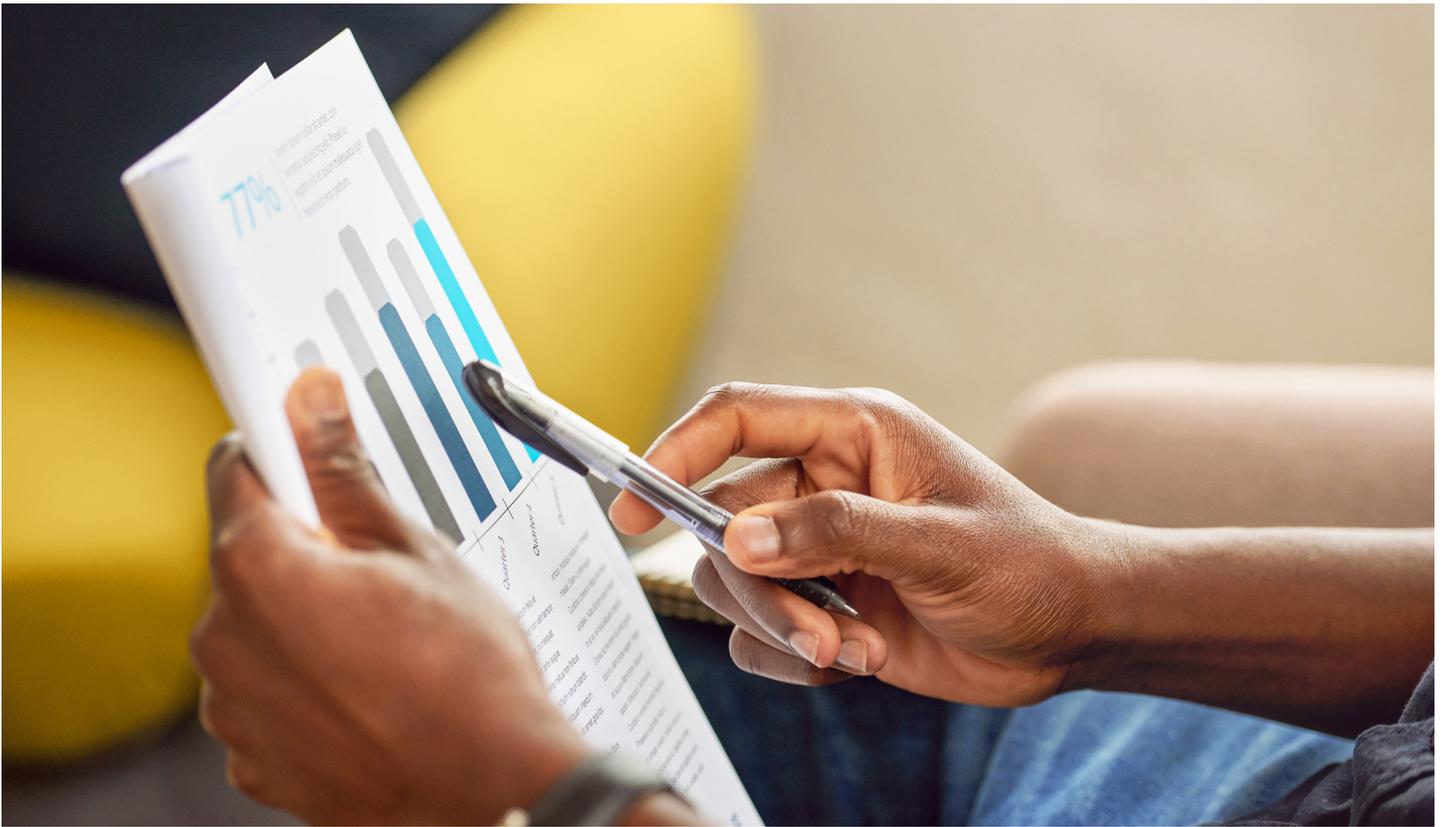
### **Verbal lease agreements**

Most lease agreements are written. But there also are verbal lease agreements that can be enforced as oral contracts. Some states don't allow verbal residential lease agreements. Tenants with verbal residential lease agreements are protected by tenants-rights laws that exist in each state.

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A lease agreement is simply a contract between a landlord and a tenant that states what the tenant will pay monthly for rent and for how long. Lease agreements, like many contracts, tend to frighten some people because much of the language in the contract can be confusing. But having a basic understanding of what's in a lease agreement can help you avoid needless disagreements or costs.

It's important to understand that lease agreements are in place to protect both the landlord and the tenant. They are not traps that need to be feared by either party. The most important thing is to communicate throughout the entire process. Most problems can be resolved without legal action.



## Budgeting 101

### 1. Managing your finances = path to independence

The first and most important step to good financial planning is creating a budget. This will help you live within your financial means. That sounds easy and even simplistic, but it's harder than it seems.

### 2. Needs versus wants

You have a limited amount of money to spend each month, so you need to know your needs from your wants. Your needs include housing, utilities, food and clothing – the things you can't live without. Once your needs are taken care of, any leftover money can go to wants. Those are items that are nice to have but not needed to live, such as cable TV, internet, restaurant meals, a smartphone, etc.

Be careful not to confuse wants and needs. People can get into serious debt by failing to live within their means.

### 3. Developing a budget

The first step in setting up a budget is to list your monthly income. This may be more than income from your job. Also include income from babysitting, child support, tips, etc.

After listing all of your sources of income, note the net amount you get from each source. Net income is the amount of money you have after taxes and other paycheck deductions (health and life insurance, 401k contributions, etc.). Gross income is the amount you earn before those deductions. Base your budget on your net income, because this is the amount of money you actually have available to spend.

Your next step is to write down all of your major expenses and subtract them from your net income. Examples of major expenses include a mortgage or rent payment, car payment, insurance premiums and utilities. These payments are often fixed, and you pay them every month.

Some major expenses, such as insurance, can be paid periodically. For these expenses, it's wise to divide the amount of the expense over several months. (For example, a quarterly payment would be divided over 3 months.) Set aside money each month for periodic expenses and pay them when they become due.

## 4. Setting realistic goals

After subtracting your major expenses from your net income, you should have money left for other key items like groceries, gas and credit cards. When setting up a budget, estimate costs for the first month. As the month goes on, track your spending to check your estimates. After you have a better idea of your expenses, update your budget.

You'll likely be surprised at the amount of money that's spent on needless items. It's important to hold funds to cover your high-priority bills first. To decrease spending, budget fewer dollars for want items. For example, if you've been spending \$100 per month on dining out, set only \$50 in your budget. After you've spent that amount, don't spend any more. It takes discipline, but it's well worth it.

It'll be hard at first. You're changing your mindset about your money. But the longer you do it, the easier it becomes. Over time, your budget will become your habit.

## 5. Tracking expenses

Tracking expenses is a key part of sticking to your budget. If you don't track your expenses, there's no way of knowing if you're staying within your budget. For example, you may have set \$150 for groceries this month. But if you don't watch, you may not notice you spent \$225.

Spending more than the budgeted amount in one area means that you need to decrease spending in another area. The only other choice is borrowing and credit. That can be expensive if used often. Tracking expenses will also help you to see where your money is going.

There are some easy ways to track expenses. The most basic method is writing down all your expenses in a notebook daily. It's helpful to list expenses by type – food, utilities, gas, etc. There are also many apps you can download to help you track expenses. Don't forget to log expenses made when you're out.

Another way to track is by saving receipts for purchases and logging them in a notebook or on your computer. Many people now pay their bills online. Your payment history is an easy way to review your monthly spending. You may spend money on items for which you aren't given a receipt. Make a mental note or carry a small notebook to write down cash expenses.

If you use a debit card, review your bank statements. You can find them on your bank's website or app. You may also want to track expenses on your computer. Some programs can even be linked to your debit and credit accounts.

Whichever route you take, be sure to enter your expenses regularly so you don't lose track.

## 6. What type of bank account fits your needs?

Be sure to have a bank account and know how to use it. Ask the right questions to choose an account that will suit your needs. It might be best to start with a savings account. This will give you the same flexibility as a checking account or credit card but will stop you from going over your limit, avoiding fees. You can also earn interest and learn how that works.

## 7. Becoming independent

It's tempting to depend on others financially. But before you experience independence, you must become independent. True independent living is based on financial freedom. That means you pay your own bills, drive your own car and sign a personal check for your rent.

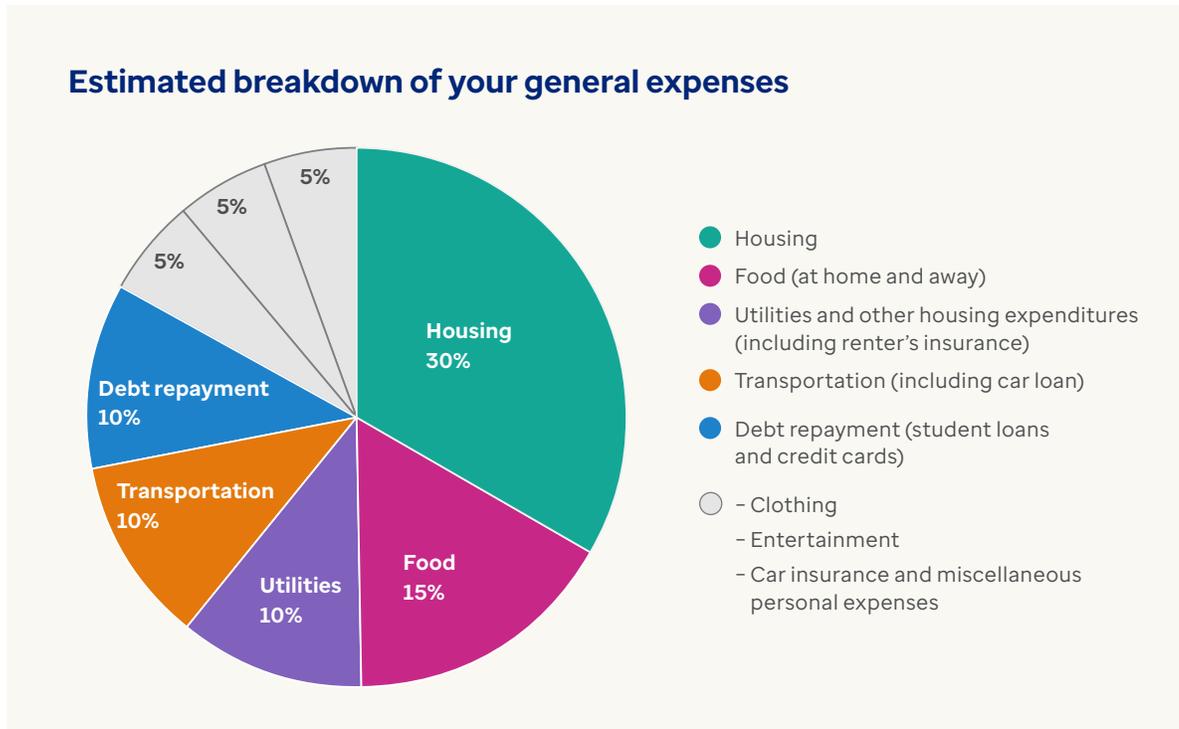
If you don't have the money for these expenses, save aggressively. Saving to gain financial freedom will feed your motivation.

## 8. Saving money

Save as much as you can. This will help you create an emergency fund. Accidents, health problems or natural disasters can happen when you least expect them.

You may not think that you can save money. But even small things, like making your own coffee instead of going to Starbucks, can save you a lot of money.

Here is a sample percentage-based breakdown of expenses (provided by Quicken):



These expenses will vary. For example, some renters won't have any debt, while others will.

## 9. How much should you save before moving out?

Budgeting should start long before you move out. It's best to start saving 25%-30% of your paycheck for rent while you're still living at home. It's a good idea to have 3 months' rent saved before you move. This will help cover deposits and moving expenses.

## 10. Ways to save money

Once you've moved, budgeting should still be a priority. This doesn't mean you should starve while you sit at home doing nothing. There are easy ways to save money so you can still enjoy being on your own.

Save \$80+ a month by cutting cable. Instead, get subscriptions to a couple services like Netflix and Hulu. Eat in instead of dining out. Pack your lunch with leftovers from last night's dinner. Invite friends over for movie night at your place instead of going out.

Turn off lights when you leave a room. Buy energy-efficient lighting. Think about getting a roommate to share expenses on rent and utilities. Carpool, walk or ride your bike to save money on gas.

## 11. Make shopping lists

Before going out to shop, making a shopping list. It'll keep you focused on what you really need. Avoid impulse buys. Get what you can at discount stores. Compare prices on an item to see which store has the best deal. Using coupons or rebates will also save you money.

## 12. Watching for overlooked expenses

For a budget to work, it must account for everything you spend money on. This includes little things like parking lot fees, late-night drive-thru meals and random purchases. Like to rent movies on the weekend? Add it to your budget. Tend to drop a few bucks on mobile apps each month? List those, too.

You are likely to face a flurry of unexpected expenses during your first months on your own. In the kitchen alone, you'll likely need to buy dishes, cookware and a dozen foods to stock your pantry. You'll need to get cleaning supplies. Don't forget your subscriptions or annual bills like car fees and tax prep.

It helps to look at last year's expenses to make sure you're not missing anything.

## 13. Budget form

Below is a form you can use to create a budget plan. Enter your incoming and outgoing expenses. Here are common expenses:

- **Rent:** Likely your largest single expense
- **Utilities:** Electricity, gas, water, cable TV, internet, etc.
- **Meals:** Supermarkets, restaurants, drive-thru and delivery
- **Transportation:** Flights, cab rides, fuel, auto insurance, vehicle registration, etc.
- **Medical:** Prescription drugs, copays, etc.
- **Entertainment:** Date nights, adventures, vacations
- **Clothing and toiletries:** Clothes, laundromat, soaps, shampoos, shaving cream, etc.
- **Subscriptions and memberships:** Gym, magazines, online movie or music services
- **Gifts:** Birthdays, weddings, baby showers and holidays

## Monthly budget worksheet

Monthly income	
Monthly income	\$ _____
Scholarships/Loans	\$ _____
Salary/Wages	\$ _____
Misc.	\$ _____
<b>Total monthly income</b>	\$ _____

Monthly living expenses	
Tuition/Fees	\$ _____
Books/Supplies	\$ _____
Rent	\$ _____
Electricity	\$ _____
Natural gas	\$ _____
Water service	\$ _____
Waste management	\$ _____
Telephone	\$ _____
Cable/Internet	\$ _____
Groceries	\$ _____
Eating out	\$ _____
<b>Total living expenses</b>	\$ _____

Debt	
Credit card payments	\$ _____
Loans	\$ _____
Money toward savings	\$ _____
Other:	\$ _____
<b>Total monthly debt</b>	\$ _____

Insurance	
Car	\$ _____
Renter's	\$ _____
Health/Life	\$ _____
Misc.	\$ _____
<b>Total insurance costs</b>	\$ _____

Personal expenses	
Clothing	\$ _____
Laundry/Dry cleaning	\$ _____
Haircut/Manicure, etc.	\$ _____
Organization dues	\$ _____
<b>Total personal expenses</b>	\$ _____

Transportation expenses	
Car payment	\$ _____
Gas	\$ _____
Car maintenance	\$ _____
Public transportation	\$ _____
<b>Total transportation</b>	\$ _____

Transportation entertainment	
Vacations	\$ _____
Pet/Pet care	\$ _____
Books, magazines	\$ _____
Mobile apps	\$ _____
Games, movies, etc.	\$ _____
Other:	\$ _____
Other:	\$ _____
Other:	\$ _____
<b>Total entertainment</b>	\$ _____

Total expenses	
Total living expenses	\$ _____
Total debt	\$ _____
Total insurance	\$ _____
Total personal	\$ _____
Total transportation	\$ _____
Total entertainment	\$ _____
<b>Total expenses</b>	\$ _____

Total monthly income	\$ _____
Total monthly expenses	\$ _____
<b>Total +/-</b>	\$ _____

## 14. Create a financial cushion

In case of an emergency, everyone should have a financial cushion big enough to cover 3-6 months of living expenses. Yet, many people think that's simply not possible, so they don't bother trying.

But having even some money set aside is better than none. There are many ways to work on building an emergency savings account. Set aside loose change and deposit it at the end of the month. Have part of your paycheck automatically moved into your savings account.

Many people use the simple 50/20/30 rule of budgeting to get a balanced bank account. This means dividing take-home income into 3 groups: 50% needs, 30% wants and 20% savings and debt repayment.

Start now. Even if you only save a few dollars a week, it'll add up over time and help you avoid financial hardship later.

Learning how to make a budget isn't the most exciting thing you'll do when first moving out and living on your own. But it can mean the difference between just getting by and making the most of your money.

## 15. Set a money limit

Having a cap on the amount of money you can spend on household and groceries is key to not overspending. We must learn to live within our means and not try to live as others do. We may not have as much money.

## 16. Common mistake

The biggest mistake young adults make when starting out is not making a budget. It's simple: Find out how much income you earn each month, how much you spend and on what. Based on those numbers, set aside a certain amount of each paycheck for expenses. Actively track your spending so you don't run out of cash.



## Credit

If you have far more debt to pay off than money coming in, you can feel helpless. And, unfortunately, it often takes far longer to get out of debt than it took to get into it. If you're going to get out of debt without going bankrupt, you have 3 strategies to help.

### The snowball method

If you have several credit cards, you could work on paying off the smallest debts first, even if others have high interest rates.

"It's a psychological approach rather than the most mathematically efficient method," says Joseph Carpenito, a financial advisor with Raymond James Financial Services. "Most people attack their highest credit card balance first, with the reasoning that they are paying the most in yearly interest on that card."

This makes sense from a math standpoint, and it's a good plan. But it isn't for everyone.

"Unfortunately, life gets in the way and that card never gets paid off, and they are only able to make a dent in the balance owed," he says. "If you like landing small victories, the snowball strategy is probably for you."

For instance, let's say that you have 3 credit cards. One is a credit card with \$500 on it. A second credit card has \$2,000 on it. A third has an eye-popping \$7,000. First, you should pay the minimum payment on each account every month.

But add as much as you can above the minimum to the credit card with the lowest balance. Once that's paid off, take the money you were saving for the first credit card and use that every month for the credit card with the next-highest balance. Once that card is paid off, all the money that went to the second card is now added to what you're paying every month for the \$7,000 credit card.

It's called the snowball method because the amount of money going to each card gets bigger, like a snowball rolling down a hill. And your debt decreases faster.

## The avalanche method

This is the strategy of paying off the cards with the highest interest balance first. You pay at least the minimums on the credit cards with the \$500 and \$2,000 debts, but you throw most of your money at the credit card with \$7,000.

“In the long run, this is the fastest way to get out of debt because it cuts the rate of continued debt accumulation,” says Byna Elliott at Fifth Third Bank.

In other words, think of all the interest that’s building up with the \$7,000 card. If that unsettles you, and you can deal with paying off multiple credit cards, then the avalanche method is probably what you should use.

## The throw everything but the kitchen sink method

This isn’t an official strategy that you’ll hear experts praise, but you could pay your debt with no real strategy. This isn’t bad if you’re always shoveling more than the minimum payments at your cards. If you’re deep in debt, and you only pay the minimum payment, you’ll stay in debt for years.

As you shovel that money toward your credit cards, here are some things you might want to consider.

- Transfer your debt to a credit card with a 0% introductory annual percentage rate (APR). People with large debt may not qualify for zero APR.
- Take out a loan to pay off the credit card debt. This will only help if your loan has a lower interest rate than what you’re paying on your credit cards.
- If things are out of control, ask the credit card companies to close your accounts to stop the interest. But this can blow up in your face. They may simply shut down your account so you can’t use it, but the interest keeps climbing.

Larry Smith, owner of a consumer rights litigation firm in Chicago, says that negotiating a payment plan works out for some cardholders. But often, he says, the credit card company wants you to pay several large payments to get rid of your debt over a few months. This may be more than you can afford.

Still, as long as payments are made monthly, even in minimum amounts, the credit card companies are happy, Smith says. It’s when the consumer stops paying that there is a problem.

Any way you choose to pay off a large debt, the sad truth is that you are going to suffer some financial pain, Smith says.



## Things to think about before renting your first apartment

Getting ready to move away from home and into your first apartment is exciting, but it can also be very scary. Renting an apartment is a pretty big deal, and the process can make your head spin.

Here are 11 things to think about during your apartment-hunting process that will help make things easier.

### 1. Upfront costs

In addition to the monthly costs of apartment living, you'll probably have to pay up front before you move in – often before you can even sign the lease. Plan ahead to avoid sticker shock.

You'll most likely have to pay a security deposit. This protects the landlord in case you trash your apartment and skip town. As long as you don't do that, you should get it back once your lease is up. Plus, you may have to pay application fees or one month's rent before you can move in.

### 2. Long-term costs

Rent isn't the only thing you'll have to pay month-to-month. You'll also have to pay for utilities like heat, gas and electricity. Different buildings have different rules about what you're have to pay and what's covered in your rent. If you need to pay for it, be ready to contact utility companies to get services set up.

And don't forget about renter's insurance. Some landlords require tenants to get a renter's policy. Insurance protects you in case of accidental damage, theft or disaster. It usually doesn't cost that much per month.

### 3. What you need

Furnishing a new apartment is exciting. And you're probably full of ideas about how you want your new place to look. But furniture is expensive, so try to start with the basics you really need.

Here's a quick list of the basic furnishings you'll need: a bed, couch, table and chairs. You'll also want towels, a shower curtain, cookware and utensils.

### 4. What you don't need

You might be tempted to take every little knickknack you've ever collected with you to your new place. But this baggage may prove to be in the way when you start decorating.

### 5. Lease terms

A lease is often the first legal document a young adult encounters. It's good practice for other contracts later in life. Learning how to read legal text is a valuable skill. Carefully read the entire lease. Don't be afraid to ask questions if there's something you don't understand.

You can also ask the landlord for more time to look over the lease before signing it. Then ask a trusted family member or experienced friend to look it over with you.

### 6. Roommate worries

If you're moving in with roommates, make sure everyone you're going to be living with signs the lease. Otherwise, a roommate could stop paying rent or move out, leaving you to pay their share. If someone refuses to sign the lease, get a different roommate.

### 7. Moving plans

Moving is hard work, and you probably can't do it on your own. For a cheaper option, ask friends if they'd be willing to help. Typical friend payment is pizza and the promise to help them when they move.

If your friends are busy, consider hiring a moving company. The great thing is that professional movers know exactly how to handle the boxes and load the truck. This will help speed up the process.

### 8. Organization

Unless you will have a lot of closet space, think about storage solutions. Under-bed storage bins are a great way to store out-of-season clothes and other small items.

Some furniture can also store things. Hide things in an ottoman or fill an old trunk used as a coffee table. Bookshelves can hold figurines and a basket for your keys.

### 9. Decoration scheme

There's no better time to decorate an apartment than when you first move in. All of your stuff is already out of the way, and you still have all the freedom to sort your items the way you'd like. Unpacking things into their proper place is far easier than moving them later on.

Look at different design schemes to build some inspiration for your new place. Do you want something rustic and earthy or sleek and modern? Make lease-friendly changes before you unpack your stuff so you have room to work. Then your place will look like home as soon as you're done unpacking.

### 10. Transportation

Consider all your transportation choices. Do you really need to drive everywhere, especially if you must pay for parking once you get there? City dwellers may want to ditch their cars and get around with ridesharing services. The cheapest gallon of gas is the one you don't use.

### 11. Time management

There's no doubt about it: Good time management at home matters. Relationships are better because you feel calmer and more in control. You're the manager of a highly complex environment at home.

#### **Demands on an ordinary day could include:**

- Laundry
- Paying bills
- Arranging and attending social events
- Kids' homework
- Meal planning, cooking, cleanup
- Food and household shopping
- Cleaning
- Maintenance



## Time management tips

The time management skills that you learn as a student can help you for the rest of your life. Do something today that your future self will thank you for.

Here are some tips to help you develop good time management skills.

### Create good study habits

- Study at the same time each day so it becomes a habit.
- Plan for weekly reviews.
- Set aside blocks of study time (about 45 minutes each).
- Keep your study area just for studying and get rid of distractions.
- List assignments in every class and the due dates, then check off items as you complete them.

### Take advantage of open time windows

- Use the time you spend waiting, walking, riding, etc., to review what you've learned.
- Just before class, quickly review your notes or readings.

- Set up a school year calendar to get a big picture of your semester. Don't include too much detail at this point.
- Schedule your fixed commitments. Block out time for papers, projects, readings, meetings, exams, holidays, breaks, etc.
  - Allot time for planned recreation, sports, club activities, etc.
  - Enter important dates for your social and family life.
  - Leave free time for yourself so you have flexibility.
- Make a weekly schedule. Once a week, block out time on a more detailed level for important commitments and deadlines you need to meet. Allow time to work on backburner items.
- Make a daily to-do list. At the end of each day, organize and schedule your next day. Include routines, errands and study time.

### Follow your plan

- Don't let peer pressure or short-term pleasures rule what you consider important.
- Focus on the goals you've set for yourself and follow up on your true top priorities.
- Align your priorities with your long-term values and goals.

## Set priorities

There's always more to do than you have time for. Think of the actions you can take today that will plant the seeds for long-term success.

- Go over each action and ask yourself, "What positive things might happen if I make this a top priority?"
- Ask yourself, "What negative things might happen if I don't make it a top priority?"
- Write down your answers and sort things out by asking yourself 3 more questions.
  - How good or bad are the best and the worst things that might happen?
  - What are the probabilities of the best and the worst thing happening?
  - How much time and energy would I have to invest?

## Overcome procrastination

Without a due date, you'll procrastinate. When you get an assignment, set a goal for getting it done without a last-minute panic.

1. Once you have a due date on an assignment, count backward from the due date to set a start date. Consider time you'll be spending on other things. Check your school calendar to see if there are conflicts.
2. Keep stress under control. Start early to avoid a frantic finish.
3. If you have a big assignment, break it into smaller steps so it feels less overwhelming.

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## Look back from the future

Things that appear very important today might seem trivial when you look back on them later. And things that seem unimportant today might be very important when you look back.

## Try backcasting

Look back from the future. What things will have been the most significant for you to have achieved for your ideal week, month, year and life?



School is a time in your life that may have a major impact on how the rest of your life turns out. Your success tomorrow depends on what actions you take today. Keep that in mind so that the daily decisions you make are wise ones.



### Work out your week

Plan what you need to do. Learn to estimate how long things will take. Mark your tasks in a [weekly planner](#). Your phone's calendar app likely has daily and weekly views. Once you know what you should do, you'll have a better idea of the time available to do what you want to do.

Strangely, this exercise can be quite motivating. You'll probably find that increasing awareness of your time will increase the value you place on it.



### Put it back

No one wants to waste time, but we all do it. The trick is to get better at doing it less. Don't waste time searching for lost items. Have a place for things and put them back in their place. Setting things down in random spots creates chaos.



### Create a landing strip

Have a certain place to keep your keys, phone, wallet, purse or glasses. Create a landing strip somewhere near the door. It could be a dish, shelf or drawer.



### Delegate

What do you do that you don't have time for? Is there someone else in the house who could take on a task? This could free you to do more important things.



### Tweak, adapt and improve

It's rare to get it right the first time. Your time estimates may need tweaking. Factor in what you didn't account for first time around. Your time management will always need to adapt to changing circumstances.



### Get up earlier

When you're busy, it may help to get up earlier to create more time. If you gain even an extra 10 or 15 minutes, it makes a positive difference on how you feel about your day.



## Living in a community

### **You're surrounded by people who share similar values**

When you join a community that's right for you, you surround yourself with people who care about the same things. Your neighbors are people you look forward to talking with on a regular basis.

### **You have much to learn and much to teach**

Being with like-minded people creates space for sharing. The chances to learn about new things are endless, and you get to share what you know with people who are really interested. When all these ideas mix, you come up with new ideas you otherwise wouldn't.

### **You connect to people on a deep level**

In a community, you learn to see others as members of your family. You open to people like you've never expected to. This leads to a deep connection to others outside your close circle.

When you're having a hard time, you're surrounded by people who love you. Your community will give you the moral support you need to get past anything and grow.

### **You push each other for the better**

You and the members of your community will want to help each other grow and thrive. Their support will help push you to achieve your goals.

### **You find teammates easily for projects you want to start**

Want to figure out how to build a homemade solar heater? Want to go on a walk in the woods and find wild mushrooms? Start a band? You'll most likely find people in your community who would love to do it with you.

### **There's always something fun going on**

Whatever you consider fun, there's always someone or a group who'd join you. Ask around and you'll find your people.

## **You count on your community**

Being nice to your neighbors is important for safety. They can look out for you or check on your apartment while you travel. So head outside every now and again, and be sure to get people's names and phone numbers when possible. If you have a community pool, visit on the weekend when people are likely to be out. If you have a dog, take walks around the neighborhood and introduce yourself to the other pet owners.

## **It's great therapy**

Living in community can be difficult at first. Different personalities can get upset over different things. As you get to know everyone better, you will learn how people like to be treated. Community is a place where personal growth happens at a much faster rate. You find yourself to be much more comfortable with yourself and other people.

## **You make friends for life**

Whether you stay in that community for a year or forever, you'll make friends for life and have great memories.



## How can I become a good citizen?

A good citizen is one who fulfills their role in the community. There are many opinions about what makes a good citizen.

### 10 ways to be a good citizen

1. Volunteer to be active in your community
2. Be honest and trustworthy
3. Follow rules and laws
4. Respect the rights of others
5. Be informed about the world around you
6. Respect the property of others
7. Be compassionate
8. Take responsibility for your actions
9. Be a good neighbor
10. Protect the environment

### A good citizen considers:

- Personal hygiene
- Clothing and clothing care
- Health care

- Cooking
- Eating
- Nutrition
- Home management and safety
- Money management
- Personal growth
- Awareness
- Problem-solving
- Community access

### Accept yourself

You cannot build strong independence you if you can't live with yourself. Accept your body, personality, opinions, choices, preferences and life story.

Don't say things against yourself. Everyone can be strong enough. Everyone has put up with something to prove their strength. Put your mistakes behind you and learn from them. Try to be a better you and, most important, love yourself.

Accepting who you are will keep you from trying to act like someone else.

## **Believe in yourself**

If you don't believe in yourself, who else will? We are all different and have something unique to say. No one can speak the words on your lips, and not everyone is going to agree with what you say. Stand by who you are. At the end of the day, you are all you have, and if you believe in yourself, that's all that matters.

Believing in yourself will help you trust your own decisions. If you don't have faith in yourself, you'll always second-guess yourself. Step away from that.

## **Accept the world**

Independent people are not arrogant, nor do they believe the entire human race is cruel. They see the world with its good and bad and choose to be strong for themselves and others.

You're not independent because you don't trust anyone. You're not independent because you think highly of yourself. Follow this tip: Learn to accept the world and decide to be strong.

Accepting the world and its complications will help you see that there are infinite ways to live.

## **Be emotionally independent**

It's best to realize that everyone you depend on will one day be gone. The only person that will always be with you is you. If you depend on yourself for support, you'll never be let down.

It's OK to get attached to a few key people in your life, but you can't let them control your happiness. That's up to you.

## **Be self-motivated**

Other people don't have the same vested interest in your success. Motivation and success are an act of habit. You must break your bad habit of procrastination and replace it with good planning.

The most successful people in the world aren't always the brightest or the best-looking. They use their victories both large and small to increase their self-esteem. This is how you learn anything in school, gain confidence in dating and everything else in life.

If you want to achieve a career goal, it should be to please yourself, not your friends or family. If you want to get amazing grades, the same is true.

Don't try to lose weight, publish a book or build a house just to impress others. Do it because you genuinely want to. Do it for yourself.

## **Be your own hero**

A role model can help inspire you and show you how to live your life. It's not a bad thing to find someone you deeply admire who shares your values. But at the end of the day, it's important to think of yourself as your own role model, as a person who can do and say anything they want. Aim to be yourself and be the best you can be. If you can't look up to yourself, you can't be independent.

Avoid idolizing friends in your social circle. This will only make you likely to forget about doing your own thing.

## **Accept that life is not fair**

The real world isn't fair. The rules of the game tend to favor either the majority or people with money and power. You can be treated badly for all sorts of things: race, gender, intelligence, height, weight, income, opinions, etc.

Don't let the unfairness of the world keep you from doing what you want to do. Want to be a male nurse? A female in the military? The first person in your family to graduate from college? Believe in yourself and go for it.

## **Prove your worth to yourself**

Your opinion matters the most in your own motivation. When facing your responsibilities, believe that you can handle what comes next. Remember that you have handled tough things before.

## **Get your own information**

Watch and read the news and make sure you get it from a variety of sources. Try to get both sides of the story before forming an opinion.

You can talk to a variety of people to learn more about a topic, too. But never let other people tell you what to think. Try to read as much as possible, whether you're reading fiction or a newspaper. Being informed will keep you from being a follower and will lead to more independent thought.

## **Build good character skills and maintain solid friendships**

To be successful in the workplace, you must have good morals and manners toward others. You'll also need to get along well with people. Learn to communicate and collaborate.

When you meet new people, strive to have successful interactions with them. Be sure to shake a person's hand or make eye contact. Can you treat people with respect? Can you carry your own weight? It's very important to be able to do these things in the global workforce.

You don't have to ditch your friends to be independent. In fact, your independence is reinforced by good friends. When your friend needs someone to talk to, be there for them.

Be trustworthy. Don't gossip or tell others' secrets. Be a resource for your friends and loved ones. It shows you're caring. And helping others with their problems will make you more able to handle your own.



### **Breaking the law**

When a person commits a crime, they'll suffer the consequences. There are many different crimes with different punishments.

Some crimes lead to jail time. First-time, nonviolent offenders may only go to prison for a short time. Repeat and violent offenders may serve many years or life sentences. In many states, those convicted of murder can be sentenced to the death penalty.



## Maintaining a household

Some basic home skills such as cooking, cleaning and money management call for critical thinking.

### Laundry

You should know how to sort laundry between colors and whites and how to measure the amount of detergent needed. Look online for stain-removal tips.

### Cooking

Prepping and cooking food is another task that requires thought. Cooking your own meals can save you a lot of money. Knowing how to make 5 basic meals and reheating leftovers can cut your food expenses in half.

**An added bonus:** Homemade food is almost always healthier than prepared meals. If you are often on the go between school and work, it'll be easier to prep your food ahead of time.

### Cleaning

Keeping a clean house is important to healthy living. It's not only sanitary but also a sign of who you are. A clean and orderly home will help prevent potential landlord issues, and it will keep away mice and insects.

### Financial management

When it comes to paying your bills, keep everything in one area. Keep a calendar nearby to write down important due dates. This will help prevent utility shutoffs or late rent payments. Keeping the bills in a visible area will also be a reminder.



## Home cooking

Here are some cheap and easy recipes to help you get started.

### Recipe: Cheesy Chicken and Stuffing

#### Ingredients

- 4 boneless chicken breasts
- 2 (10½ oz.) cans cream of chicken soup
- 10 oz. water
- 4 slices Swiss cheese
- 1 (6-ounce) box seasoned stuffing mix

#### Directions

1. Mix cream of chicken soup with water.
2. Pour into 13x9 baking dish.
3. Lay chicken breasts on top.
4. Add a slice of Swiss cheese on each chicken breast.
5. Pour the dry stuffing mix over the top, covering it completely.
6. Bake covered at 350°F for 1½ hours.

### Recipe: Tater Tot Hotdish

#### Ingredients

- 1 lb. lean ground beef
- ½ medium onion, chopped
- 1 (10½ oz.) can condensed cream of celery soup
- Frozen tater tots
- 1 cup shredded cheddar

#### Directions

1. Preheat oven to 350°F.
2. Brown ground beef.
3. Sauté onion.
4. In a casserole dish, combine ground beef, sautéed onion, cream of celery soup.
5. Top mixture with tater tots.
6. Sprinkle shredded cheddar cheese over top of tater tots.
7. Bake in oven for 30–40 minutes.

### Recipe: Slow Cooker Pork and Noodles

#### Ingredients

- 1 (2 lb.) pork loin
- 2 (14 oz.) cans low-sodium beef broth
- 1 (16 oz.) bag egg noodles
- ¼ cup of water
- Salt and pepper

#### Directions

1. Sprinkle all sides of your pork loin liberally with salt and pepper.
2. Spray inside of slow cooker with spray cooking oil.
3. Place pork in slow cooker along with about ¼ cup of water and cook on low all day or high for about 3-4 hours. Pork is ready when you're able to shred it with a fork.
4. About 15-20 minutes before serving, in a pot on the stove, bring the cans of broth to boiling, then add noodles and cook according to bag's directions. Drain any remaining liquid after cooking.
5. While the noodles are cooking, remove your pork loin from the slow cooker and gently shred the pork.
6. When the noodles are done, add the pork to the pot of noodles and stir so pork is distributed throughout. Add more salt and pepper as desired.

### Recipe: Pesto Chicken and Pasta

#### Ingredients

- 1 package pesto sauce mix
- 8 boneless, skinless chicken breasts
- Breadcrumbs
- 4 slices provolone cheese, cut in half
- 1 (4 oz.) can sliced mushrooms
- 8 oz. package rotini pasta

#### Directions

1. Prepare pesto sauce according to package direction.
2. Preheat oven to 350°F.
3. Spray rectangular dish (9x12 inch) with no-stick spray.
4. Moisten chicken with water, shake off excess and coat completely with breadcrumbs.
5. Place chicken in baking dish.
6. Spread pesto sauce evenly over chicken breasts.
7. Cover each breast with ½ slice of provolone cheese.
8. Spread mushrooms over cheese.
9. Bake in oven for 45-50 minutes.
10. Serve with pasta.

### Recipe: Vegetable Lasagna

#### Ingredients

- 1 (28 oz.) jar pasta sauce
- 8 oz. no-boil lasagna noodles
- 15 oz. part-skim ricotta cheese or 1 lb. drained/mashed soft tofu
- 3 cups lightly steamed vegetables of choice
- 8 oz. part-skim mozzarella cheese, grated

#### Directions

1. Preheat oven to 350°F.
2. Spread a thin layer of sauce on the bottom of a 9x13 casserole.
3. Cover with a layer of noodles (3 or 4 noodles should be enough).
4. Place ricotta in a bowl and add about ¼ cup of water, stirring until blended.
5. Spread ⅓ of this mixture over the pasta.
6. Spread ⅓ of the remaining pasta sauce over the cheese.
7. Spread ⅓ of the vegetables over the sauce.
8. Sprinkle ⅓ of the mozzarella over the vegetables.
9. Repeat twice starting with the noodles and ending with the mozzarella.
10. Cover and bake until the noodles are tender (35-40 minutes).
11. Remove cover and bake 5 minutes until cheese starts to become golden.
12. Remove from oven and allow to stand for 5 minutes before cutting into squares.

### Recipe: Italian Chicken

#### Ingredients

- 2 lbs. boneless skinless chicken thighs
- 4 potatoes
- 2 cups baby carrots
- ½ cup Kraft Light Zesty Italian Dressing
- ¼ cup Parmesan cheese

#### Directions

1. Place chicken pieces, cut up potatoes and baby carrots in a large baking dish.
2. Drizzle with Kraft Zesty Italian Dressing.
3. Sprinkle with Parmesan cheese.
4. Bake for 1 hour at 400°F.



## Expectations of program members

We expect each new resident to attend school or be employed. Education and solid job skills are needed for independent living. We expect you'll struggle from time to time, but you'll succeed in the end. Commitment and a strong belief in yourself will help you reach your goals.

Our staff will treat you with respect. We'll challenge you to do your best in all areas of your life. And we'll be there to help you. In return, we expect your full cooperation and respect. The following expectations have been set to ensure you have a safe, pleasant environment during your stay at Oasis of Hope CDC TIL.

- We expect you to remain in school during your entire residency.
- We expect you to treat your neighbors and staff with respect.
- We expect no drugs or alcohol on the premises.
- We expect your full participation in Independent Life Skills workshops.
- We expect you to maintain a clean home and clean community.
- We expect you to follow all overnight guest rules.
- No pets are allowed in our community.
- We expect you to demonstrate self-discipline in your daily decisions.
- We expect you to make healthy lifestyle choices.
- We expect you to be the primary decision-maker in your life.

# Tenant rules

The rules below have been set to give you a safe and pleasant environment during your stay at our TIL housing. If you break any of the rules, management will send you a Notice to Cure the Non-Compliance. You will have 7 days to comply. If you fail to do so, management will take legal action.

- For the first 3-month period of your lease, you'll be required to attend a certain number of Independent Living (Life Skills) classes on a weekly basis.
- A housing counselor may excuse you from TIL programming requirements under certain conditions, such as school, work, medical emergencies and childcare conflicts.
- You shall have no overnight guests for the first 3-month period of the term.
- After the first 3-month period, guests may not stay for more than 7 days in a row. Under no circumstances can a guest stay more than 10 days total in a 3-month period.
- No guest at any time is to be left in unit while you're away, unless approved by the housing counselor (babysitting only). A babysitting request form with proof of school or work schedule must be filed and approved.
- Alcohol possession or evidence of consumption of alcoholic beverages on the premises is strictly prohibited.
- Any violation of this rule by tenants or their guests or invitees may be considered a material breach of the lease.
- Evidence of smoking of any type is not allowed in the units.
- No pets are allowed on the premises.
- The leasing office will not accept partial rent payments.
- You must notify the office 30 days in advance if you plan to move out.
- Be aware that TIL tenants may be given random drug tests to confirm continuing eligibility in the program.
- Be prepared to move into other housing options at age 23.
- You agree to meet criteria for participation throughout the term of the lease.
- You must be in school/full-time work and have a life coach assigned to you while in program.
- You must attend bimonthly community meetings.
- You must keep apartment clean and let your landlord enter the apartment and rooms for monthly inspections.

**Please note:** These program rules and regulations are not a complete list. Oasis of Hope CDC will set up a lease with you, which will include additional rules and regulations and list housing expectations.

# Resources and links



## Helpful links

For legal aid services in your area: Get legal help  
[lsc.gov/about-lsc/what-legal-aid/get-legal-help](https://lsc.gov/about-lsc/what-legal-aid/get-legal-help)



## Social support networks

- Developing your support system  
[apa.org/topics/stress/manage-social-support](https://apa.org/topics/stress/manage-social-support)
- Manage stress: Strengthen your support network  
[apa.org/topics/stress/manage-social-support](https://apa.org/topics/stress/manage-social-support)
- How to create social support in your life  
[verywellmind.com/how-to-create-social-support-in-your-life-3144955](https://verywellmind.com/how-to-create-social-support-in-your-life-3144955)
- How to build and maintain a social support network  
[hopefulpanda.com/social-support-network/](https://hopefulpanda.com/social-support-network/)



## Career networks

- 12 tips for building a stronger personal network  
[indeed.com/career-advice/career-development/personal-network](https://indeed.com/career-advice/career-development/personal-network)
- 7 tips for building a personal network  
[classycareergirl.com/network-personal-building-7-tips](https://classycareergirl.com/network-personal-building-7-tips)
- How to network  
[scienceofpeople.com/networking](https://scienceofpeople.com/networking)



## Healthy relationships

- Am I in a healthy relationship?  
[kidshealth.org/en/teens/healthy-relationship.html](https://kidshealth.org/en/teens/healthy-relationship.html)
- Characteristics of healthy and unhealthy relationships  
[youth.gov/youth-topics/teen-dating-violence/characteristics](https://youth.gov/youth-topics/teen-dating-violence/characteristics)
- Relationships 101  
[plannedparenthood.org/learn/teens/relationships/relationships-101](https://plannedparenthood.org/learn/teens/relationships/relationships-101)
- Teen dating violence  
[nationalsafeplace.org/teen-dating-violence](https://nationalsafeplace.org/teen-dating-violence)







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