

◇ Unit 6
Move Toward Independence

Family & Community Involvement

DEVELOP LIFE SKILLS

Living in a house or apartment with other people can be fun. It is also a good way to learn how to resolve differences, plan ahead, save money, and solve problems creatively. The skills, lifestyle habits, and patterns of communication you develop while living with roommates can tell you a lot about how you will later adapt to marriage. The problem-solving skills you learn can also strengthen your ability to compromise and work through problems when you have a family of your own.

Directions: Get together with a few friends or family members and brainstorm solutions to the problems below.

1. You are moving into an apartment with two friends. There are two bedrooms. Think of three ways you could work out who gets the private room.

2. The apartment has great light but no curtains. Name four kinds of coverings you could use for the windows that would look great and would save you the expense of buying curtains.

3. Your combined food budget does not leave room for eating out or buying take-out meals. Name five things you could cook in big batches and freeze ahead for quick, tasty dinners.

4. You have a small patio that gets plenty of sun. What vegetables could you grow in containers to save money and make your patio look great?

(Continued on next page)

Name _____

Unit 6

5. Your two roommates often ride with you, and you're spending a lot of money on gas. How can you work out the gas situation?

6. One roommate tends to do most of the cleaning. How can the three of you share the responsibilities and make it fun?

7. Describe three plans for having friends over without spending a fortune on snacks and beverages.

8. The walls are bare, and you're tired of posters. What four wall decorations that would look great and would cost little or nothing could you hang instead of posters?

9. You and your roommates decide it's time to pool your money and buy *one* kitchen appliance that you know will make cooking easier and more efficient. Which appliance will you buy, and why? How will you decide who will keep the appliance once you are no longer living together?

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◇ Unit 6
Move Toward Independence

Family & Community Involvement

TRAVEL PRECAUTIONS

Many young adults save money to travel outside the United States after they graduate from high school. They may spend time in a college- or church-sponsored educational exchange program. Some people routinely travel to other countries as part of their work.

Research what you would need for travel in certain parts of the world. You might visit your local public health department or the Web site for the Centers for Disease Control and Prevention (www.cdc.gov). This site provides information on worldwide health alerts and precautions, and vaccinations.

Directions: Imagine that you are going to travel to the places listed below. Access the Web site above to find any required or suggested vaccinations, along with any other precautions or suggestions noted for safe travel.

Travel Area	Required/Recommended Vaccinations	Other Precautions/ Suggestions
1. Russia		
2. Kenya		
3. Australia		
4. South America		
5. Mexico		
6. India		

In Your Grandparents' Day

Many people in your grandparents' generation remember the polio epidemic in the late 1940s. Ask them to tell you what they remember. Did anyone they know get polio during that time? How did families try to protect themselves and their children from the epidemic? What made it possible for people in later generations not to worry so much about polio?

Unit 6
Move Toward Independence

Family & Community Involvement

SPENDING AND SAVING

As you get older and live on your own, you will have many financial decisions to make. Distinguishing between wants and needs is a good first step in figuring out *what* to spend your money on and *how* to purchase the item.

List three things that you really NEED right now:
Now list three things you WANT:

Buying on Credit

Many credit card companies target young people. Credit cards tempt many teens to live beyond their means and buy things they can't afford. Pretend that you want to buy a new computer. You decide to put \$2,500 on a credit card with a 19 percent interest rate. You charge only an additional \$25 per month on the card and faithfully make your \$52 minimum payment each month. How long do you think it will take you to pay off this debt?

The answer will — and should — shock you. If you are twenty-five years old at the time you buy the computer, in forty years — when you are sixty-five years old — you will have paid a whopping \$24,960 in interest and you will still have a balance due of \$2,500. Before you go into debt for any reason, do yourself a big favor. Consider how important the item is to you, the best way to pay for it, the “costs” of your decision (including the costs of owning and maintaining the item), and how long it will take you to pay for the item if you buy it on credit.

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Pay Yourself First

It is important to develop a habit of saving money each month. Keeping track of where you spend money over a week or two will give you useful information about how you might begin to save money. Once you have developed a habit of saving, you will see how fast your money adds up. You can plan when you'll have enough saved to buy certain items — without paying any interest charges.

Savings Tip

In some banks and credit unions, it is possible to set up several separate savings accounts. Roberto needs to save money for his mother's and brother's birthdays in two months. His car is due for a tune-up in four months. He also wants to save money for a trip after he graduates in ten months. He has a budget that includes saving \$100 each month.

1. What are some possible problems Roberto could have if he puts all his savings into one account?

2. If Roberto had three separate savings accounts, labeled Birthdays, Car, and Trip, how might he decide how much to put in each account per month?

3. What could Roberto do after both birthdays have passed?

Make a Savings Plan

Imagine opening three separate savings accounts of your own. What will you label each one? How much money do you want to save in each one and by what date? Make a chart on a separate piece of paper. How can you reasonably save as much as possible toward each goal?

Unit 6
Move Toward Independence

Family & Community Involvement

THE COST OF MAINTAINING YOUR PURCHASES

Perhaps you, like many people, assume that your expenses are over once you pay for an item (a car, for instance). In most cases, that's far from the truth. Most items cost money and/or time to maintain and repair. If you estimate these costs *before* you make a purchase, you can work them into a realistic budget. Using your hard-earned money to buy a car that you can't afford to drive or repair is a waste of money!

What are the costs of car ownership? If you now own a car or borrow your parents' car, use that car to answer these questions. If you plan to buy a car in the future, keep that car in mind as you list the monthly amount you will need for the following:

- Insurance (divide a 6-month insurance premium by 6) _____
- License fees (divide a yearly cost by 12) _____
- Maintenance and repairs _____
- Gas and oil _____

Directions: In the chart below, list six items that take special care or upkeep. Include a child and a pet as two of the items in the list. List some of the necessary "costs of ownership" in terms of time and money.

Items That Take Special Care or Upkeep	Cost of Ownership

Planning Ahead

Why is saving $\frac{1}{6}$ of your car insurance premium *each month* a good money management strategy? Look at the items in your chart. List some other items with "costs of ownership" that would benefit from this kind of planning.

◇ Unit 6
Move Toward Independence

Family & Community Involvement

CAREER EXPLORATION

Picture yourself having the job of your dreams. Perhaps you already know the number of years of education or training that are needed to fulfill your ambition. Still, there are things you can do now to help you move toward your goal.

Volunteer

When you volunteer, you often have opportunities to acquire skills and gain knowledge about careers that interest you. Milo wants to be a graphic designer. He offered his services on a volunteer basis to the top design team in town. He is gaining knowledge and skill by working with these highly creative professionals. Little by little, they are giving Milo more responsibility to see how he handles the challenge. They have even offered him a part-time job starting in the summer.

Cheri has wanted to be a veterinarian for as long as she can remember. She offered to volunteer at a local veterinary clinic. She started out scheduling appointments, cleaning cages, and ordering supplies. Last week she assisted during a surgery. During her time at the clinic, Cheri has had a very hard time seeing animals in pain. Even though she likes many aspects of the job, her firsthand experience has helped her evaluate her career choice more realistically.

Kim wants to be an archaeologist. Last summer she joined an Earthwatch expedition as a volunteer. She worked alongside archaeologists, graduate students, and other Earthwatch volunteers on a dig in Spain. The work was physically demanding but very exciting. It was the first time Kim had been able to test her goal. Her experiences on the expedition increased her desire to become an archaeologist.

Start a Career File

Begin a file on a career that interests you. In the file you might include:

- Magazine or journal articles.
- Newspaper articles.
- Information from the Internet.
- Lists of people in your area with this type of job or career.
- Information on needed education and training, including colleges, universities, or trade schools (including education and training costs).
- Personal characteristics needed to succeed in the career.
- Include the name of one person who works in this career field in your local area. Then call that person for an appointment to ask questions about the career.
- You may also want to ask about volunteer positions. (Don't forget to write a thank-you note the day after the appointment to show that you appreciate the time and information you were given.)