

CULTURAL AND PRACTICAL TIPS
TO BE A SUCCESSFUL ADULT

**GET IT
TOGETHER**®

SCOTT PALY

Get It Together Introduction

Hi! Thank you for downloading the sneak peek of *Get It Together*. Why did I write this book? After many years in the business world and mentoring quite a few young people entering the workforce, I noticed that many of today's youth lack certain life skills that allow them to be successful. My observations, media stories and accounts from both parents and kids point to an ever-growing number of young people in a crisis state, unable to escape the dreaded cycles of debt, stress and underachievement. Many youth these days don't seem to have learned the value of keeping commitments and communicating respectfully; they have flaky "friends"; they don't know how to hold a job or find a good roommate. And they haven't been instructed in how to manage their finances, stay out of debt and save for the future. My larger concern is, what's going to happen to our country? Do we want our kids to grow up in a country where no one trusts each other, where we can't have a civil conversation and where everyone is stressed about money and frustrated about how their lives are playing out?

In 2014, I had recently sold my last company, an internet security firm, and I had been thinking about how I could give back to society in appreciation for my success and good fortune. A book seemed to be the best way to reach a national audience to try to bring about positive change for all young people. Part of my effort, in addition to reaching out to you directly, is to work with school systems to introduce the book as a resource for teaching life skills. **Imparting critical life skills is crucial to creating a society of self-reliant, forward-looking young people. This book provides tips related to key elements for your young person to lead a successful life.**

I put the table of contents at the end of the sneak peek. Take a look. You can see that the sneak peek only scratches the surface of the content in the book. Everyone knows teenagers don't like to listen to their parents. *Get It Together* is young-person-friendly and contains short sections so that the book doesn't seem like a big, long lecture. Many of the sections also include a paragraph called, "Why Should You Care?" which allows the reader to understand why the advice for that section benefits them, without feeling "nagged." There are also many exercises throughout the book, so that the lesson for that section can be practiced. Everyone knows that learning by doing sticks better, and that was my hope when I included the lessons.

Again, thank you for agreeing to download this *Get It Together* sneak peak, for helping that special young adult or adults in your life to be the best that they can be, and to help me in my mission to spread positive change for young people across our country!

—SCOTT PALY

To learn more or to order a book, please go to: www.getittogethertips.com. You can also order on Amazon: [Click here](#)

BEFORE WE START: YOUR TEAM

No one makes it through life successfully entirely on their own. This book is full of tips and suggestions, but if you just do the suggestion in this section alone, you would be more likely to have a successful life.

When life was centered around small communities with the family as the central building block, getting help along the way was fairly simple. People in the community knew you. Despite the advantages of our inter-connected world, these days it's easy to feel lost. It is very rare that lost people stumble upon success. It makes for great television, but don't bet on it to pay off in reality. In short, you need a team.

"Your Team" is something that will be referenced throughout these pages, and you will lean on them throughout your life. The decisions that you face at 16 are so drastically different from the ones you make at 26 or 36 (or 56), so Your Team will change over time. In the early part of your life, it will likely consist of mentors like parents, teachers, guidance counselors, religious leaders, and coaches who could help you with goals like doing better in school, making college possible, figuring out a fulfilling career path, dealing with relationship problems, buying your first car, and more. Later, your team will be people who are experts in certain fields: accountants, doctors, lawyers and business people who have certain skills and expertise that you will need to tap at different times when facing tricky decisions or asking for career advice.

To get the most out of Your Team, it should be built on successful people: folks who you and others respect highly and who have been successful in their own right, as defined in the Introduction. Remember, a team is more than one person, and it never hurts to put the same problem in front of a few experts to get different perspectives. Experienced perspectives on the problems you face will save you a lot of heartache and big mistakes. Why not learn from the heartache and mistakes Your Team has dealt with, so you don't have to?

So how do you go about recruiting your team?



Inviting Someone to Be on Your Team

When inviting someone to be on our team, do it personally, either face-to-face or through a phone call. Don't send a text or an email. This is important, and you want them to feel honored to help you. A direct invitation shows respect.

To get ready, think about what you want to say, then write down some notes in the order you want the conversation to go. "Winging it" takes more experience than you've likely got, and this is not the time to experiment. Once you've got your outline and notes in place, practice the conversation in the car, in the shower, or at the bathroom mirror. Do it a few times and then a few more until it sounds natural. This may sound silly, but it's what every successful actor on the planet does. Most everyone else too—they just don't admit it.

If you are meeting someone in person, you can have some notes handy—just say you want to be sure to cover all the important points—but don't read directly from them. You need eye contact. If you are on the phone, you've got a little more leeway but, again, don't read directly from your notes. You'll sound terrible.

The point is to jot down some ideas so you'll feel comfortable with the general direction of the conversation *before you have it*. Include:

- Who you are. . .
- Why you are calling: *I have an important matter to talk to you about, and I hope you can give me a few minutes of your time.*
- Mention some things about yourself, what you're planning on doing, or what you're interested in: *I don't have people who I can go to for advice; I plan to go to college; I'd like to go to tech school because I like cars; I love the fashion world; and so on.*
- Invite them to become a member of Your Team: *I'm trying to take charge of my life, and I feel it's important to reach out to people I respect who would allow me to call on them from time to time to ask for advice about situations where I could benefit from their experience. I really respect you or I've always admired you or My parents have always spoken highly of you (pick something that works for each person), and I hope that you'll be on My Team. What do you think?*
- Then, let them talk.

The truth is that most successful people usually like to give advice and are generally happy to offer help to a young person who wants to learn from them. The reason is simple: they got help along the way too.

If you are refused, it's probably not personal; they may not have the time. If you are rudely refused, don't think of it as a wasted effort, because you have now learned you don't want to be like that person.

Exercises:

What sort of issues do you think an advisor/mentor could help you with?

Write down the names of at least three people in the Your Team document on the previous page who you would want to invite to be part of Your Team. These people don't necessarily have to be people you know well, or at all. A way to do this is by writing your name in a circle on a page (or use the space below) and then drawing circles around your name. In the circle closest to you, write people who are close to you like family and friends of the family. The next circle out would be people you know and communicate with like teachers, coaches, or a boss. The next circle out would be people they know, people you've heard or read about, who you'd love to talk to in the community who you could actually meet with. We're not talking about celebrities here.

Note: If you're still in high school, use the High School column. If you're out of high school but in college or graduated and working, use the Post-High School column.

Write a script following the outline on page 3 of some points you want to discuss with your advisors so you can have a smooth conversation. Use the example above but make the words your own.

Practice "the ask" with a partner.

Listen to this story on NPR One entitled "People Helped You, Whether You Knew It Or Not." It's a three-minute interview of one student who was "saved" by His Team:

<http://one.npr.org/?sharedMediaId=545848025:545998906>

PART ONE: THE CULTURE THAT MADE AMERICA EXCEPTIONAL

Traditional Values: You Are (or Almost Are) an Adult. What Does that Mean?

You may have noticed that for the last few years your parents, teachers, and coaches have all been telling you that you are (almost) an adult and need to start acting like one. However, they may not have fully explained what that involves. So, what does being an adult mean? Well, it means lots of things.

It means that as a child your thoughts and actions were based entirely on immediate whims and wants without much thought to the long-term consequences. As a child, you could throw a tantrum and while you might get punished, nobody really held it against you. People are always saying, “Oh, she’s just a kid.” But you’ll never hear someone say, “Ah, he’s just an adult; he’ll take that toilet seat off his head soon enough.” And with good reason. As an adult, you are expected to know better. If you don’t, be warned—that kind of foolishness sticks with you. Facebook, Instagram, and Twitter have a perpetual memory.

Miley Cyrus, for example, once said she knows she’ll always be remembered for her controversial video, “Wrecking Ball,” and that isn’t a good thing. “I’m never living that down. I will always be the naked girl on a wrecking ball,” Cyrus said. “I just licked the sledgehammer. I should have thought how long that was going to follow me around. That’s my worst nightmare — that being played at my funeral.”

You must change your thinking in a way that takes the long view of your life, one in which decisions build on each other as you go through the world. This may sound difficult, but it is the price of freedom as an adult.

It’s now up to you to get to class, to study, and do your homework. It’s up to you to get to work and do the job you are paid to do. If you slip up, accept responsibility for your mistakes, apologize, and—most importantly—*learn from them*.

Learning from your mistakes is crucial—the only really stupid mistake is the one you don’t learn from. Successful adults got that way from making good decisions. How do they know how to make good decisions? From experience. How did they get experience? Honestly, from making bad decisions. Old people are wise because they have lots of experience. Use their experience to keep from making your own bad decisions. Learning from the mistakes of others is just plain smart. This is part of where Your Team comes in handy; you won’t know what their mistakes were unless you talk to them and ask their advice.

Exercises:

1. Write down three things that mean “being an adult.”

Take a minute and think about times when you learned a lesson from a mistake.

PART TWO: THE FOUNDATION

How to Have a Successful Phone Interview

The purpose of a phone interview is to get a face-to-face interview or, if you're in another city, a second interview with other people. Very rarely are jobs given without an in-person meeting. An employer may use a phone interview for a few reasons:

1. It's an easy way to screen out poor candidates with minimum time and effort.
2. You're not a local candidate or the hiring manager isn't local.
3. The employer has doubts about your skills and doesn't want to commit to spending time with you without an initial screening.

The most frustrating thing about phone interviews is their nasty habit of not actually happening. The employer gets tied up or distracted with something more immediate or even forgets. Don't get angry; this isn't personal, and it is just one of those things. Still, there are things that you can do to minimize this happening to you:

1. Encourage the employer to schedule the interview for later that day or the next day. Go out much further than that, and the risk of a "no show" increases.
2. Try to schedule for a specific time, say 2:30 p.m., rather than a general timeframe like "tomorrow afternoon." Ask to create a calendar item on the manager's schedule.
3. Don't whine, but it's okay to tell them it will require extra effort on your part to schedule the time (for example: leaving work early to take the call). This may cause them to more likely keep the appointment.
4. Send an email the morning of the phone interview confirming the time and saying you're looking forward to speaking with them.

You may be able to conduct a phone interview in your pajamas, but you still need to prepare. Because it is so different from the face-to-face, it requires a different sort of prep. Experts say that 80% of communication is nonverbal, so you'll need to make an extra effort to "sell" yourself solidly through your verbal skills.

The old advice to smile on the phone because it comes across in your voice is very true—that's the reason most great salespeople do it. Make sure you speak clearly and with animation. Stand up so your voice will sound better, and if you are at home, look in the mirror. This will keep the pep in your voice and keep you from getting too relaxed.

The phone interview will probably be short, maybe 15-30 minutes, so speak in a concise manner—be personable, but don't linger in small talk. All the employer really wants to know is if you can do the job, so just answer the questions asked, stressing your abilities and experience. If you don't understand the question, simply restate it to verify you understand what is being asked, and then answer. You can't assume the interviewer asks perfect questions, so don't be shy about verifying your understanding.

How to Answer Interview Questions

An interview isn't one of those times where you just say whatever pops into your head. It helps to organize your thoughts before replying, which can be tricky. Some tips:

1. After verifying you understand, acknowledge the question. You should state directly that you do or do not have the experience they asked about.
2. Back this up with facts: What exactly did you do? What tools and/or technology did you use? Did you work on a team or by yourself?
3. If you haven't done something, then mention a similar skill, or that if given a chance, you're a fast learner or hard worker, if you are or intend to be. Try to mean it.
4. If the answer is only what the employer can read in your resume, then you haven't gone into enough depth. Offer information and insights not contained in your resume.

If you're really interested in the job, say so and tell them why. Say this in terms of how you can participate in the success of the company rather than what the company can do for you.

If they ask how much money you are looking for, respond with how much you've been paid in the past and that "I'd be open to a reasonable offer" or "I'm sure you would present a fair offer." There is a good reason for this: If you're the one who states the money figure, what you say will either be too high, too low, or just right—so the odds are 2 out of 3 that you'll give the wrong answer. It is much better for the employer to make the offer first. Should you feel the offer is too low, you can ask for a compromise or performance review after 60 or 90 days. But you won't have priced yourself out of the job, and you won't have left money on the table.

At the end of the interview, you'll be asked if you have any questions. It's always good to prepare some questions about the company when you're preparing for the interview, the work, or the long-term opportunity, and unless they already told you that you aren't a fit, here's a really great question: How could you see me fitting in with the company? This causes the manager to think of you in the job.

Another good idea is to readdress any points you sense the employer wasn't satisfied with. You could ask specifically if you answered that question to their satisfaction, or if it's about something you haven't done, you could ask if not having that experience will keep them from asking you to the next step. You may as well find out now.

Now ask for the next step—because you aren't likely to get hired without a face-to-face. That is the next step.

Send a thank-you note that day. You want to tell the interviewer you appreciate them taking their time to speak with you *today*—whether you pursue the opportunity further or not. It's good manners.

Exercise:

Practice answering some basic phone interview questions while standing up.

- Tell me what you did at your last job.
- Have you ever worked in the food-service industry? Retail? The industry of the company interviewing you?
- What are you looking for? How much money do you want?

PART THREE: YOUR FINANCES

Credit Cards

Once you turn 18, or even before, like magic, you'll start getting credit card offers in the mail. A credit card is a powerful tool that can do a lot of good—but respect it, or you'll get burned and end up with huge financial problems that could take years to fix. A credit card is simply a pre-approved, high-interest bank loan. While the card holder tends to see (and should be using) credit as a substitute for the cash they have in their checking account, the bank sees it as an *unsecured loan*—meaning there is no collateral—so the rates are going to be very high. The reason is simple. With a loan secured by your house or car, if you stop paying the loan, called a “default,” the lender can, and will, take your house or car. In an unsecured loan, they are relying solely on your history of paying your bills on time.

One advantage to credit cards is that they are not linked to your bank account, so they are generally safer than debit cards, and should someone make fraudulent charges on your account, it is easier to get the charges removed.

Why Have a Credit Card

Simply put, the reason for a credit card is to pay for things you need or want so you don't have to carry that cash in your wallet. It can also be used for emergencies, for the same reason: you don't have the cash on you. That said, it would be smarter to pay cash for everything you can so you never have a bill to pay later, when you possibly won't have enough money to pay the credit card balance. If that happens, you now are carrying a balance and are paying interest on it—and that's how you can start to get into trouble.

What are credit cards *not* for?

- They are not to buy anything you can't afford. Definition: you don't have the cash to pay for it that day and still be able to pay all your other bills.
- They are not to allow you to keep up with your friends who may have been given things by their parents or may have a lot of credit card debt themselves.
- They are not for the purpose of having a nice lifestyle: nice clothes, nice trips, partying, and the like. You need a job for that.

The lesson here is to try to pay cash for everything possible so you never get into trouble. If you use a credit card and can't pay the total balance every month, then you shouldn't use your credit card until you have paid the total balance.

Why You Should Care. . .

Getting in over your head in debt is one lesson you don't want to learn the hard way. When you're in debt, your choices are limited. Credit becomes very expensive, if you can get it at all. It keeps you poor and causes you to have to make tough decisions on where you can live, whether you can afford college, buy a car and how nice of one, being able to socialize, buy clothes (including your interview clothes), and it can even keep you from getting the job you want because a lot of companies check your credit, driving, and criminal records. Resist the urge to keep up with your friends; only buy things on credit you really need and can pay for with cash while still paying your other bills.

PART FOUR: THE HOW-TO'S OF DAILY LIVING

So you are leaving home—maybe to a dorm or maybe you are stepping into the big show: living as an adult with no parents, RA (resident assistant in the dorm), or anyone else nearby to call on. You will still have Your Team—but you don't want to bug them about every little thing, or they'll stop returning your calls. This part is about the things that will make life smoother and make you a star adult.

Be Prepared

Be Prepared. Whether you were a Boy or Girl Scout or not, you've probably heard their motto—and it is good advice. It essentially means being ready in both mind and body at any time to face difficulties or dangers and know what to do and how to do it. It's the purpose of this book, but their interpretation is more of a philosophy for living.

Practically, being prepared means that before you do things you should:

1. Consider what you're trying to accomplish.
2. Decide if you have the knowledge or tools to do it.
3. If not, talk to Your Team or someone who is knowledgeable to get some advice.
4. Plan it, and Do it!

For example, if you buy a car, what sort of things should you put in your car in case of an emergency? Using the steps above. . .

1. I want to be prepared for an emergency.
2. I don't really know what I need.
3. I talked to a mechanic at a garage or some other person and they suggested:
 - a. Jumper cables—in case the battery goes dead
 - b. Basic tools (*See p. 121*)
 - c. Water—in case your radiator starts leaking or you're stuck somewhere
 - d. Emergency flares—in case you need to pull over at night
 - e. USB cable and battery pack to charge your phone
 - f. Additional provisions, depending on how far you want to go
4. Go buy these things while you're thinking about it, and learn to use them.

Why You Should Care. . .

When you leave class one evening and find your battery is dead, you're going to be really glad you were prepared. Asking for someone to jump-start your car is a lot faster and cheaper than calling a tow truck. "Be Prepared" can be applied to almost everything: packing for a trip, bringing a copy of your social security card and driver's license to fill out papers on your first day of a new job, buying the right kind of socks for a long hike, and so on. People will be impressed, and when you are prepared, you'll be the go-to friend.

Exercise:

How would you Be Prepared to:

1. Take a road trip
2. Volunteer for a river clean up
3. Pick up a concert ticket you've already bought from the will-call window

Good Luck!

This book was written with the best of intent to help you navigate adulthood and set yourself up for a successful life, as you define it. It's going to take hard work and putting some thought into how to go about things, but you can do it, and it will be worth it. I wish you all the best!

ABOUT THE AUTHOR



Scott Paly has over 30 years of executive and sales management experience in the Network Security and IT Services industries. He cofounded Global DataGuard, a leading-edge network security technology development, consulting, and managed services firm. Prior to that, he cofounded RealTime Consulting, an IT staffing firm, listed in the Dallas 100, the fastest-growing Dallas/Fort Worth Metroplex companies, for five consecutive years. He also founded RealTime Staffing. Paly served all as President/CEO of the companies from inception through successful acquisition. In addition, he was involved in the start-up and management of Data Management Search, an information-systems search firm.

Paly started and operated a landscaping service in middle and high schools and a mobile home maintenance, renovation, and repair business while working through college. He received a B.A. in Biology and Chemical Science from Florida State University.

Paly is the married father of two daughters. He currently provides consulting advice to entrepreneurs and runs a small farm and a real estate investment company. His interests include volunteering for several organizations, teaching, and learning Shaolin Kung Fu, racquetball, tennis, glass blowing, hydroponic and organic dirt gardening, animal husbandry, woodworking, camping, investing, beekeeping and more. Paly is an Eagle Scout and a US patent holder.

For media requests and information about the book and author:

www.getittogethertips.com

scott@getittogethertips.com

Photo: Laurie Johnson Photography

© Copyright 2017 SP Publications LLC

All rights reserved. No part of this book may be reproduced in any form or by any electronic or mechanical means including information storage and retrieval systems—except in the case of brief quotations in articles or reviews—without the permission in writing from its publisher, **SP Publications LLC**. This book may only be used for noncommercial purposes permitted by copyright law.

All brand names and product names used in this book are trademarks, registered trademarks, or trade names of their respective holders. The author is not associated with any product or vendor in this book.

Published By: SP Publications LLC

ISBN— 978-0-692-96219-0

Cover design by Very Much So™

Typesetting by InkSmith Editorial Services

GET IT TOGETHER® is a Registered Trademark.

For media requests and information about the book and author:

www.getittogethertips.com

scott@getittogethertips.com

Acknowledgements:

This book has contributions from the ideas, advice and information from a number of people. I'd like to thank my wife, Karen, who supports me in everything I do and who helped me conceive the original idea for this book and made other contributions; my children, Erin and Brooke, for ideas and perspective; my father, Harry Paly, my original go-to for advice on living frugally and looking for a better way; the Boy Scouts of America for instilling in me the practice of preparation, planning, and execution; and the professionals and friends that gave me their perspective, suggestions, and advice for sections of the book related to their fields or life experience.

I've spent several years writing, organizing, and researching information for this book, but it wouldn't have gotten done as fast or as well without the help, advice, and horsepower of Richard Murff, a professional writer.

Disclaimer:

The information provided in this book is for general information purposes only and should not be considered an individualized recommendation or personal advice. Although all reasonable efforts have been made to ensure the information contained in this book is accurate as of the date of publication, the author and publisher disclaim any liability with respect to the accuracy or timeliness of that information, together with any liability, loss, or risk, personal or otherwise, that is incurred as a consequence, directly or indirectly, of the use and application of any of the contents of this book.

TABLE OF CONTENTS

Introduction: Control and Success	1
Before We Start: Your Team	2
Inviting Someone to Be on Your Team.....	3
Part One: The Culture that Made America Exceptional	6
A (Very) Short History of America’s Exceptionalism.....	6
What Made America Different?	6
The “American Dream”	7
Traditional Values: You Are (or Almost Are) an Adult. What Does that Mean?	8
Personal Responsibility	9
Hard Work	10
Honoring Commitments—To Yourself.....	11
Honoring Commitments—To Others	12
Commitments to Think Twice (or Four Times) About	12
Volunteerism and Making a Difference	14
Moderation.....	14
Just Because You Can Doesn’t Mean You Should.....	16
Interacting with Others	18
It’s All About Communication	18
Parents, Teachers, Police, Military, Authority Figures.....	19
Dealing with Law Enforcement: Rights If Stopped.....	20
Your Handshake and Your Word.....	22
Basic Honesty.....	24
No Excuses Friends.....	25
Starting Your Own Family	26
The Family Unit	27
Good (American) Things to Know	29
Some Basic Government Information	29
Citizenship	31
Rights vs. Entitlements	32
How to Fold the US Flag.....	36
Rules of Flying the Flag.....	38
The Pledge of Allegiance and National Anthem.....	39
Part Two: The Foundation.....	41
How to Get into (and Pay for) College	41

Start Early.....	41
College Visits.....	42
How to Write a College Essay	42
Financing College.....	45
Federal and Private Loans	45
Grants.....	46
Scholarships.....	47
Work Study.....	47
Gift Aid	47
Scholarship Scams	47
Helpful Websites	48
How to Get a Job	49
Know What You Want	50
How to Resign from a Job.....	51
How to Write a Resume.....	52
The Format	52
How to Have a Successful Phone Interview.....	55
How to Answer Interview Questions.....	56
Notes on Verbal and Nonverbal Communication	57
Verbal Skills	57
Nonverbal Skills.....	57
How to Have a Successful Face-to-Face Interview.....	58
Give Them a Bag of Candy.....	58
Dress.....	59
How to Tie a Tie.....	60
Arrival.....	61
The Interview—Go Offense!	61
Answering Questions	62
Asking Questions.....	63
Group or Second Interviews.....	64
Covering Concerns.....	64
Follow Up	64
How to Be Successful at Work	65
The Early Bird Gets the Worm	65
Have a Plan	65

Avoid Time Wasters	65
Take Pride in Your Work	65
Pursue Something that Has Absolutely Nothing to Do with Work	66
Part Three: Your Finances.....	67
A Math Problem You Are Likely to Get Wrong.....	68
Basic Concepts and Terms	69
Simple Interest	69
Compound Interest	69
Your Credit Score's Effect on Interest Rates	69
Credit vs. Debit.....	69
Collateral	70
Buying Happiness	71
Opening a Bank Account	72
The Awful Math of Payday Loans	72
How to Open an Account	74
Types of Accounts and How to Use Them	76
Savings Account.....	76
Checking Account.....	76
Debit Card	76
Writing Checks	77
Cashing Checks.....	78
Reconciling Your Bank Statement.....	78
Credit Cards.....	83
Why Have a Credit Card.....	83
How to Apply for a Credit Card.....	84
Never, Never, Never Make Just the Minimum Payment.....	84
How to Maintain Your Credit Score	85
Saving for the Future	86
The Difference between a Want and a Need	86
How Much Is that Cup of Coffee Really Costing You?	86
Getting Started	88
How to Pay Yourself First	89
Getting Help with Saving (You'll Need It).....	89
Social Security.....	89
What Do the Numbers on Your Paycheck Mean?.....	90

Paying Your Taxes	91
How to File	93
Why Have Insurance?	96
How Insurance Works.....	96
Deductibles.....	97
Getting an Agent.....	97
Reading the Fine Print	97
Types of Insurance	98
Auto	98
Homeowners/Renters.....	98
Moving	99
Health.....	99
Disability	99
Life	100
Three Legal Documents You Must Have	101
Healthcare Power of Attorney/Advance Directive/Living Will.....	101
Financial/Legal Power of Attorney	101
Simple Will/Last Will and Testament	101
Part Four: The How-To's of Daily Living	102
Be Prepared	102
How to Get Lots of Stuff Done	103
Basic Security	104
Physical Security: Personal.....	104
Physical Security: Property	105
Electronic Security	105
How to Be (and Get) a Good Roommate	107
Renting an Apartment	108
Signing the Lease.....	109
Buying Smart	115
Are You Buying an Item or an Image?	115
Buying: How Much and When	116
Furnishing Your Apartment or Dorm	116
Eating Healthy on a Budget	117
What's that Booze Costing You?.....	119
How to Find a Doctor or Dentist	120

Basic Tools.....	121
Buying a Car	122
New Cars.....	123
Used Cars.....	124
Lease	124
Taking Care of Your Car	125
Basic Car Maintenance.....	125
Voting.....	127
Booking an Airplane Flight	128
Frequent Flyer Programs.....	128
Requirements for Flying.....	129
TSA PreCheck.....	129
Getting a Passport.....	129
How to Do Laundry	130
How to Iron Your Clothes.....	131
Cooking for Yourself.....	133
In the Dorm	133
With a Kitchen.....	134
Taking Classes for Continuing Education.....	137
Good Luck!.....	137
About the Author	138
To Do List	139