



Life Skills Kids Actually Need

A practical resource manual for high school students

Includes money basics, job readiness, time management, digital safety, adulting essentials, communication skills, health navigation, transportation basics, housing, consumer skills, career planning, workplace rights, emergency preparedness, taxes, insurance basics, life admin systems, and food skills.

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How to Use This Manual

This guide is built for real life. Each section includes quick explanations, checklists, templates you can copy, and worksheet pages you can fill in. Pick one skill, practice it for a week, and build from there.

Tip: If you only do one thing per section, do the worksheet. It turns information into a plan.

Quick method:

- Read the page once.
- Try one idea this week.
- Do the worksheet.
- Set one reminder.
- Review in 7 days.

Note: Examples are illustrative. For legal/tax/medical questions, ask a trusted adult or professional.

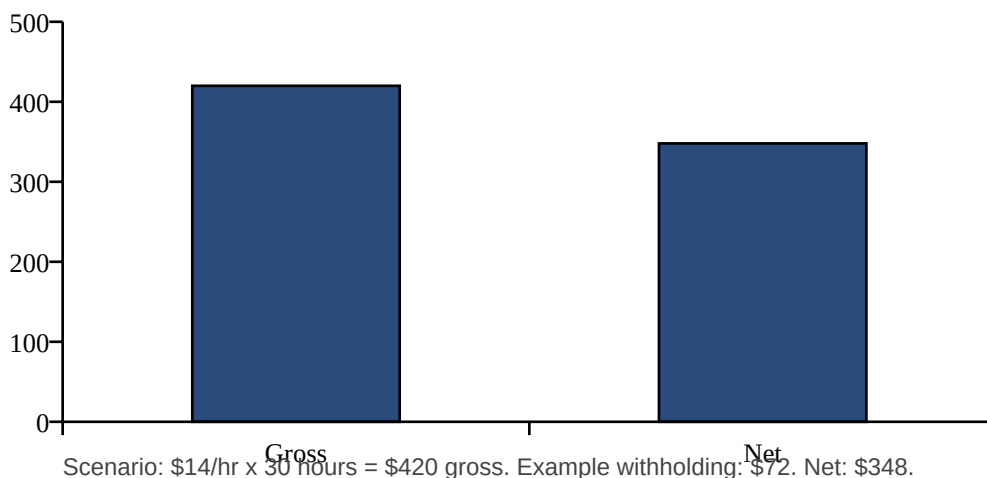
Section 1: Money Basics for Teens

Goal: Understand your paycheck, build a simple budget, and avoid expensive mistakes.

1.1 Your First Paycheck (What You Will Actually See)

Gross pay is what you earned on paper. **Net pay** is what hits your account after taxes and other withholdings.

Example: First Paycheck Breakdown

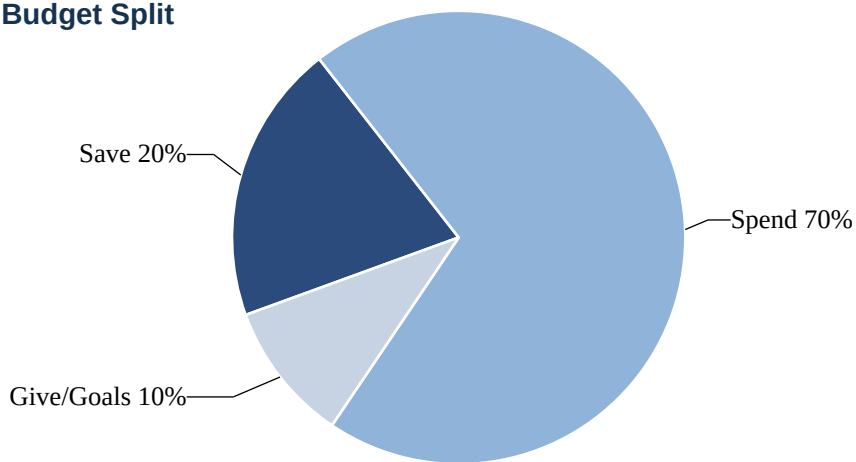


Common paycheck line items: federal tax, Social Security, Medicare, and sometimes state tax. Withholding is normal.

1.2 Budgeting That Doesn't Feel Like Punishment

A budget is a plan so future-you does not panic. Start with a simple split and adjust based on your real costs.

Starter Budget Split



3 Buckets: Needs (must pay), Wants (nice to have), Future (savings and goals). If you don't track it, it disappears.

1.3 Debit vs Credit (In Plain English)

Debit uses your money. **Credit** borrows money and must be paid back. The safest rule: treat credit like debit.

1.4 Scam-Proof Money Habits

Red flags: pressure to act fast, secrecy, payment by gift cards/crypto/wire, and links that create panic.

1.5 Worksheet: Monthly Budget

Category	Planned	Actual
Income (total)	_____	_____
Needs (gas, school, phone)	_____	_____
Wants (food out, subscriptions, fun)	_____	_____
Future (savings, emergency, big goal)	_____	_____
End-of-month note: One change for next month	_____ _____ _____	

Section 2: Job Readiness Pack

Goal: Apply with confidence, interview well, and communicate professionally.

2.1 Resume Template (Student-Friendly)

Use action verbs. Show reliability. Numbers help (hours, customers, events, projects).

NAME

City, State | Phone | Professional Email

SUMMARY

Reliable high school student with strengths in teamwork and communication seeking a part-time role in _____.

EDUCATION

School Name - Expected Graduation: 20__

Activities: _____ | Coursework: _____

EXPERIENCE / VOLUNTEER

Role - Organization | Dates

- Supported _____ (what you did)

- Improved _____ (result or impact)

SKILLS

Customer service, time management, basic tech, reliability

2.2 Interview Questions + Answer Framework

Use the STAR method: Situation, Task, Action, Result. Prepare 3 short stories you can reuse.

Tell me about yourself (30 seconds).

Why this job?

A time you handled a problem (STAR).

Your availability and transportation plan.

Why should we hire you?

2.3 What to Wear (So You Don't Overthink It)

Dress one level nicer than the job. Clean and simple beats expensive.

Rule: Clean > expensive. Simple > flashy. Comfortable enough to move.

2.4 Email a Teacher for a Reference (Copy/Paste)

Subject: Reference Request - [Your Name]

Hi [Mr./Ms./Dr. Last Name],

I hope you are doing well. I am applying for [job/scholarship/program] and wanted to ask if you would be willing to provide a reference for me.

The deadline is [date]. If you are able, I can send you my resume, what I am applying for, and a few highlights I hope you can mention.

Thank you for considering it.

Sincerely,
[Your Name]

Section 3: Time Management Playbook

Goal: Build a system that works when your brain is tired.

3.1 The Daily 3

Pick 3 items each day: 1 Must-Do, 1 Should-Do, 1 Small Win. This keeps you moving without overload.

3.2 Calendar Setup (10 Minutes)

- Add school hours and repeating activities.
- Add due dates the day you get them.
- Set reminders: 2 days before and morning-of.
- Keep one calendar for everything.

3.3 The 2-Minute Rule

If it takes under 2 minutes, do it now. It prevents tiny tasks from stacking into stress.

3.4 Weekly Planning Page

This Week	Notes
Big events	_____
Work shifts / practice	_____
Tests / major due dates	_____
Top 3 priorities	1) _____ 2) _____ 3) _____
Best study time	_____
If things go wrong, my backup plan is	_____

Section 4: Digital Safety & Scam Survival Guide

Goal: Protect your accounts, spot scams, and know what to do when something goes wrong.

4.1 Phishing (How People Steal Accounts)

Phishing messages create panic: 'Account locked', 'Unusual login', 'Is this you?'. Do not click. Open the app or site yourself.

4.2 Privacy Settings Quick Check

Use a strong, unique password (12+ characters).

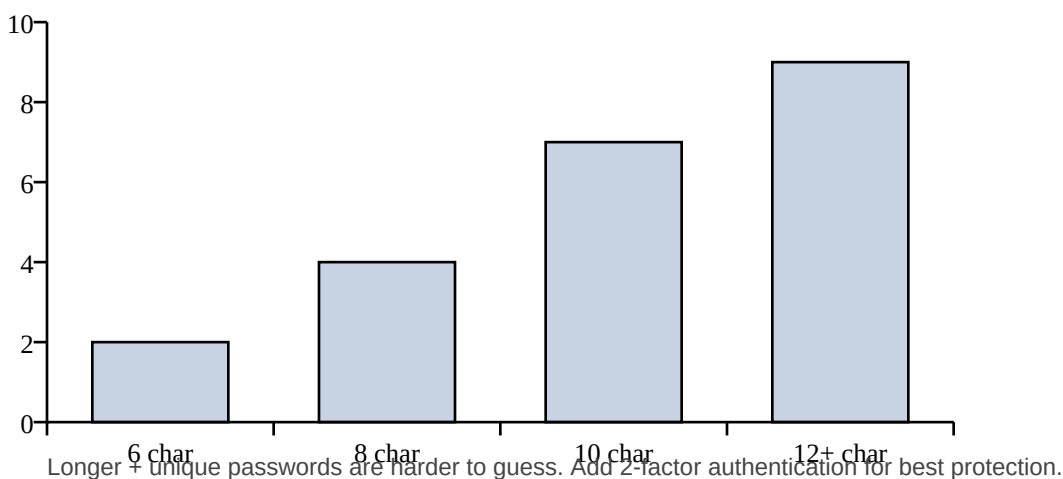
Turn on 2-factor authentication.

Limit who can message/tag you.

Turn off location sharing on posts.

Review logged-in devices monthly.

Password Strength Score (Simple Scale)



4.3 What To Do If...

If your account gets hacked: reset password, log out of all devices, turn on 2FA, and warn friends not to click links.

If you clicked a suspicious link: close it, do not enter info, change passwords (starting with email), and check device security.

If someone impersonates you: screenshot proof, report the account, and ask friends to report it too.

Section 5: Adulting Essentials

Goal: Know the basics of appointments, forms, home routines, and simple meals.

5.1 Life Admin Starter Kit

My Important Info	
Full legal name	_____
Date of birth	_____
Address	_____
Emergency contact name + number	_____
Allergies / meds	_____
Primary doctor / clinic	_____

5.2 Make an Appointment (Phone Script)

Script: 'Hi, my name is _____. I'd like to schedule an appointment for _____. What times do you have this week or next?'

Bring: ID if you have it, insurance card if you have it, and a note of your symptoms/questions.

5.3 Forms & Paperwork Basics

Most forms repeat the same fields: legal name, DOB, address, emergency contact, and signatures. Keep your info in one place.

5.4 Laundry & Cleaning (Simple Routine)

Laundry: sort lights/darks, do not overload, use less detergent than you think, and dry in shorter cycles to avoid shrinking.

Weekly Home Routine	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Laundry							
Room reset (10 min)							
Trash							
Dishes / kitchen							

5.5 Simple Cooking Starter Pack

Start with meals that use the same core ingredients (rice, pasta, eggs, frozen veggies, chicken, beans).

10 Starter Meals	Main ingredients
Egg scramble + toast	eggs, bread, optional cheese/veg
Chicken and rice bowl	rice, chicken, frozen veggies, sauce
Pasta + marinara + protein	pasta, sauce, turkey/chicken/beans
Tacos	tortillas, protein, lettuce, salsa
Quesadilla	tortilla, cheese, leftover protein
Oatmeal + fruit	oats, banana/berries, peanut butter
Stir-fry	frozen veggies, rice, soy sauce
Chili	beans, meat (optional), tomatoes, seasoning
Greek yogurt parfait	yogurt, granola, fruit
Sandwich + side	bread, deli meat/peanut butter, fruit

Worksheet: Grocery List

Grocery List	Quantity	Estimated cost
Proteins	_____	_____
Carbs (bread/rice/pasta)	_____	_____
Fruits/vegetables	_____	_____
Snacks	_____	_____
Drinks	_____	_____
Total		_____

Section 6: Communication & Self-Advocacy

Goal: Speak up respectfully, handle conflict, and communicate like a professional when it matters.

6.1 The Self-Advocacy Formula

Ask - Explain - Request: Ask for a moment, explain the situation briefly, and make a clear request.

Example: 'Do you have a minute? I am confused about the assignment directions. Can you show me one example so I can finish it correctly?'

6.2 Choose the Right Channel

Choose the Right Channel

In-person

Hard conversations, conflict, big decisions

Phone call

Time-sensitive or complicated issues

Email

School/work requests, details, receipts

Text/DM

Quick updates, simple questions

— **Rule of thumb:**
If it matters, write it.
If it's sensitive, talk.



6.3 Scripts You Can Use

Situation	What to say
Asking for help	Hi ____, I tried ____ and I am stuck on _____. Can we meet for 10 minutes or can you point me to the right resource?
Missed a deadline	I missed the deadline because _____. I can submit by _____. What is the best next step?
Can't make a shift	I am not able to make my shift on _____. I can swap with _____ or pick up a shift on _____. What do you prefer?
Disagree respectfully	I see it differently because _____. Can we talk through the options and decide what is most fair?

6.4 Conflict Reset (When Emotions Are High)

Pause and lower your voice.

Name the goal: 'I want us to fix this.'

Use 'I' statements: 'I felt ____ when ____ happened.'

Offer one next step: 'Can we try ____?'

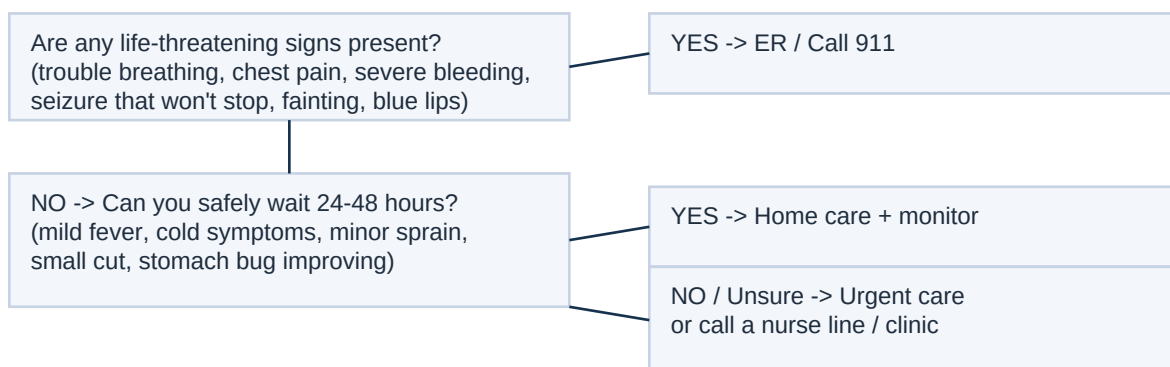
If you need a break, ask for it and set a time to return.

Section 7: Health Navigation

Goal: Know where to go, what to ask, and how to manage basic health tasks on your own.

7.1 Where to Go When You Feel Sick

Home vs Urgent Care vs ER (Quick Decision Guide)



If you are unsure, call a trusted adult, a clinic, or a nurse line. When in doubt and symptoms are severe, get help immediately.

7.2 Reading Medicine Labels

Label part	What it means
Active ingredient	The main medicine in it. Avoid taking two products with the same active ingredient.
Directions	How much and how often. Do not exceed the max per day.
Warnings	Who should not take it and when to stop.
Expiration date	Do not use expired medicine.

7.3 Pharmacy Pickup Basics

Bring the name and date of birth of the person picking up.

Ask: What is this for? When do I take it? Any side effects?

Ask if it can be taken with other meds you use.

Write down the instructions in your phone notes.

7.4 Worksheet: Questions for a Doctor

My visit topic	_____
My top 3 questions	1) _____ 2) _____ 3) _____
Symptoms (when it started, what makes it better/worse)	_____
Medicine I currently take	_____
What I want to understand before I leave	_____

Section 8: Transportation Basics

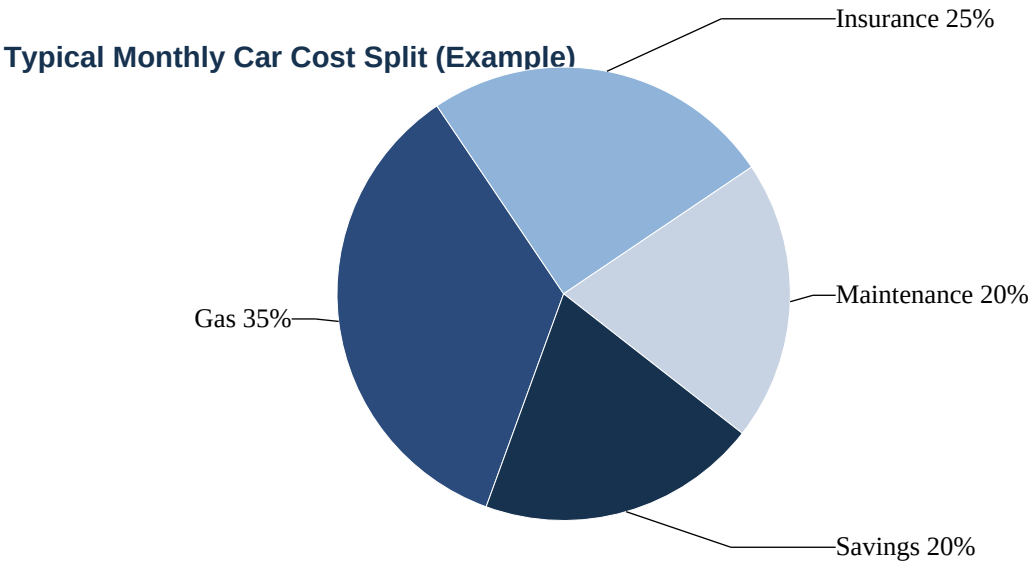
Goal: Understand basic car costs, maintenance, insurance, and what to do in an emergency.

8.1 Insurance Terms (Plain English)

Term	Meaning
Liability	Pays for damage/injury you cause to others.
Collision	Helps pay to fix your car after an accident.
Comprehensive	Covers theft, weather, animal hits, and other non-crash damage.
Deductible	What you pay first before insurance helps.
Premium	What you pay each month to have insurance.

8.2 Monthly Car Cost Reality

Even if the car is paid off, driving has monthly costs. Build a simple plan: gas + insurance + maintenance + savings.



8.3 Maintenance Schedule (Starter)

Task	How often	Notes
Check tire pressure	Monthly	Use the number inside the driver door.
Oil change	Every 3,000-7,500 miles	Follow your car manual and oil type.

Replace wiper blades	Every 6-12 months	If streaking or noisy.
Rotate tires	Every 5,000-7,500 miles	Often paired with oil change.
Brake check	Every 12 months	Squealing/grinding means check sooner.

8.4 What To Do After a Minor Accident

Move to a safe spot and turn on hazards.

Check for injuries and call 911 if needed.

Exchange info: name, phone, insurance, license plate.

Take photos: both cars, damage, street signs, and documents.

Do not argue. Stick to facts.

Tell a trusted adult and file a claim if needed.

8.5 Worksheet: Accident Info Sheet

Item	Write it here
Date/time/location	_____
Other driver name + phone	_____
Other insurance company + policy (if provided)	_____
License plate	_____
Witness contact (if any)	_____
Photos taken? (yes/no) and notes	_____

Quick Reference Pages

One-Page Cheatsheets

Money: Track income, save something every month, verify before you send money, and avoid 'act now' scams.

Work: STAR stories, clean outfit, show up early, and communicate clearly when problems happen.

Time: Daily 3, calendar reminders, 2-minute rule.

Digital: Strong passwords, 2FA, never click panic links.

Adulting: Keep your key info, make appointments, simple routines.

Communication: Ask-explain-request, pick the right channel, stay respectful.

Health: Know where to go, ask questions, track symptoms.

Transportation: Budget monthly costs, keep up with maintenance, know the accident steps.

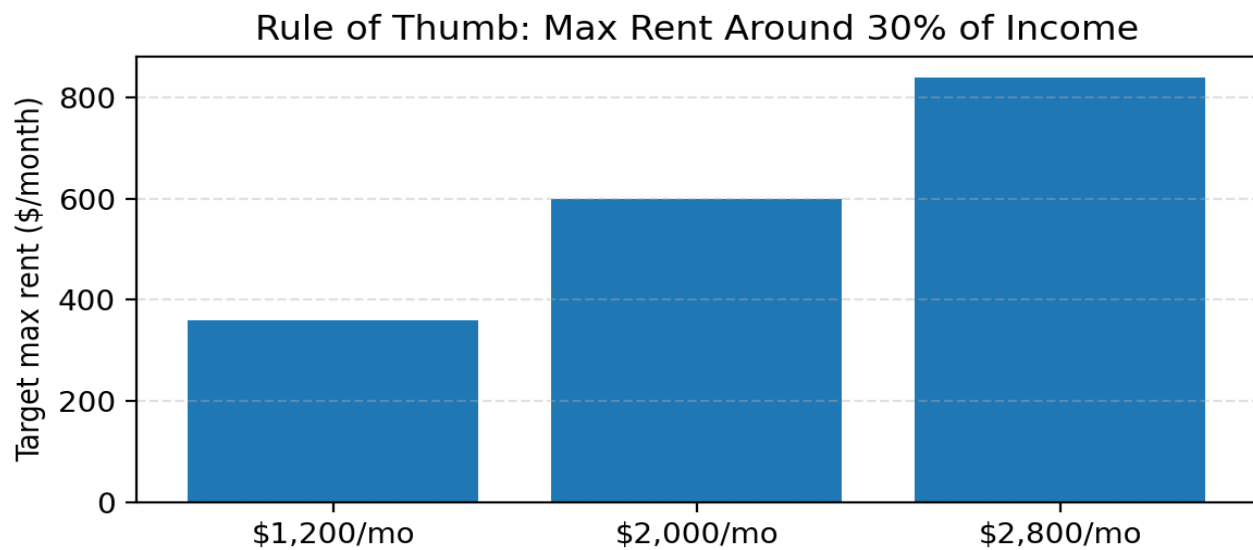
Section 9: Housing & Independent Living

Goal: Understand renting, roommates, utilities, and how to budget for your first place.

9.1 Renting & Lease Basics

Quick glossary

- **Lease** = your contract. Read the rules about guests, pets, late fees, and moving out.
- **Security deposit** = money held for damages. You often get it back if you leave the place clean and undamaged.
- **Application fee** = a fee to process your application (usually not refunded).
- **Move-in inspection** = take photos on day 1 so you are not blamed later.



Note: The 30% idea is a common rule of thumb. Real budgets vary based on income, location, debt, and transportation needs.

9.2 Roommates & House Rules

Roommates can save money - or create stress. The secret is agreeing on rules before problems happen.

Roommate Agreement (fill in together)	
Rent split	____ / ____ / ____
Utilities split	____ / ____ / ____
Quiet hours	____ to ____
Guests / overnight visitors	Rules: _____
Cleaning plan	Who does what: _____
Food rules	Shared / separate / label items
Bills due date + payment method	Due: ____ Pay via: ____
What happens if someone is short on rent	Plan: _____

House Rules That Prevent Drama

- No surprises: tell roommates before inviting guests.
- Clean as you go: dishes do not live in the sink.
- If you break something, say it early (small fixes stay small).
- Use a shared note for chores and bills (phone Notes/Google Doc).

9.3 Utilities & Move-In Checklist

Utility	What it covers	Setup tip
Electric	Lights, outlets, AC/heat (sometimes)	Call 1-2 weeks before move-in; ask for average bill range.
Water	Water + sewer (varies)	Ask landlord if included or billed separately.
Internet	Wi-Fi	Compare plans; avoid long contracts if possible.
Trash	Trash pickup	Often included; confirm in lease.
Renter's insurance	Protects your stuff	Usually cheap and worth it for fires/theft/water damage.

Move-In Inspection (Day 1)

- Before move-in: confirm keys, parking, mailbox, and where packages go.
- Take photos: walls, floors, appliances, bathrooms, windows.
- Test: lights, outlets, hot water, stove, smoke detector.
- Write down existing damage and email it to the landlord/manager.

9.4 Worksheet: First Apartment Budget

Fill this in using your best estimate. If you are guessing, round up.

Line item	Amount
Monthly Income (after taxes)	\$ _____
Rent	\$ _____
Utilities (electric/water/trash)	\$ _____
Internet/phone	\$ _____
Food/groceries	\$ _____
Transportation (gas/bus/repairs)	\$ _____
Insurance (renters/car/other)	\$ _____
Savings (emergency fund)	\$ _____
Fun / misc	\$ _____
Total monthly costs	\$ _____
Money left (income - costs)	\$ _____

Starter Shopping List (prioritize)	
Must-have week 1	Toilet paper, soap, towels, bedding, trash bags, basic dishes, cleaning spray
Nice-to-have	Lamp, storage bins, extra blanket, toolkit, first-aid supplies
Buy later	Decor, extra furniture, specialty appliances

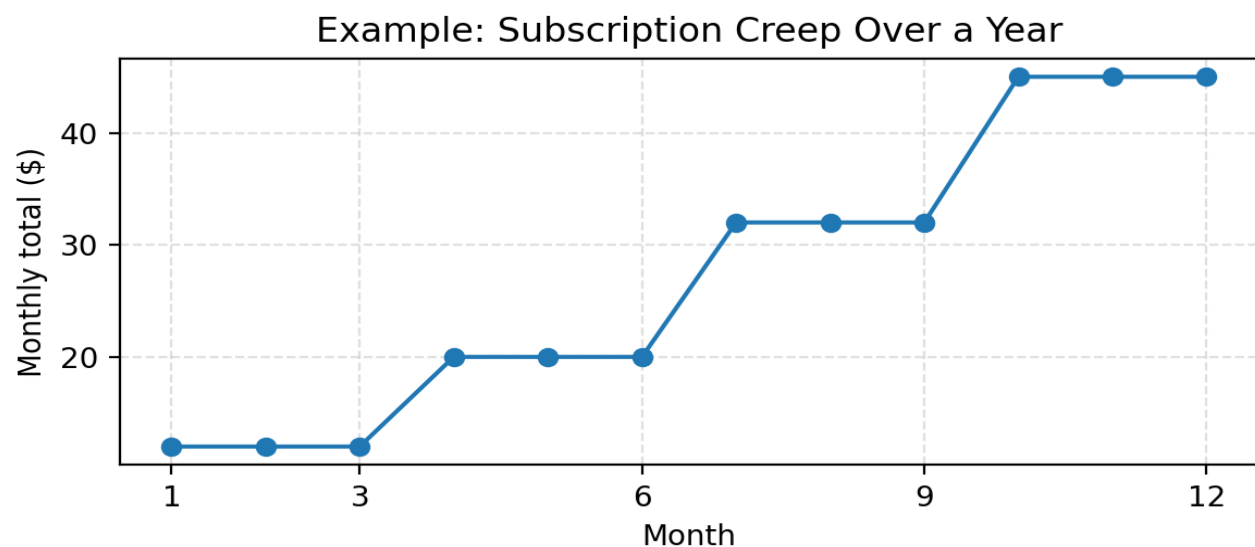
Section 10: Consumer Skills - Don't Get Played

Goal: Spend on purpose, avoid scams, and keep 'small purchases' from turning into big problems.

10.1 The Before-You-Buy Decision Tree

Ask these 5 questions first

1. Do I need it or just want it?
2. If I wait 48 hours, do I still want it?
3. What is the total cost (tax + fees + subscriptions)?
4. What would I have to give up to buy this?
5. Is there a cheaper version that meets the same need?



Tip: Every time you add a subscription, write it down. If you can't name them all, you have too many.

10.2 Marketplace Safety + Payment Smarts

Buying Used Safely (Quick Rules)

- Meet in a public place (or police station 'safe exchange' area if available).
- Do not go alone for high-value items.
- If the deal feels rushed or secret, walk away.
- Inspect before you pay. Test electronics on-site.

Payment method	Good for	Watch out for
Cash	Local, simple deals	No receipt unless you write one
Card / digital wallet	Receipts and dispute options	Use official payment links, not random 'invoice' emails
Wire transfer / gift cards	Almost never	Common scam method - avoid

10.3 Worksheet: Subscription Tracker

Service	Cost / month	Renewal date	Keep / cancel
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Quick cancel plan:

Pick one subscription to cancel today. Use the money for savings or a goal that matters more.

10.4 Worksheet: Price Comparison

Option	Total cost	Pros	Cons	Best for
A	_____	_____	_____	_____
B	_____	_____	_____	_____
C	_____	_____	_____	_____

Scam Red Flags

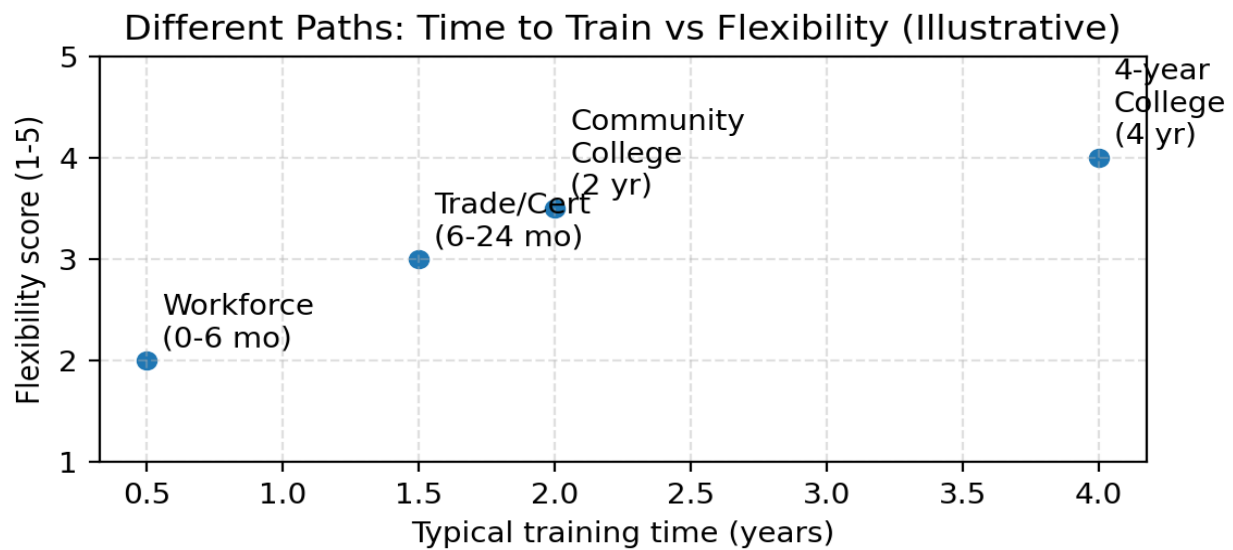
- Too good to be true pricing
- Pressure to pay immediately
- No receipt / no return policy
- Asking to move conversation off-platform

Section 11: College, Trades & Career Path Planning

Goal: Choose a path that fits your goals, timeline, and money reality - without guessing.

11.1 Paths Overview

Path	Good if you want...	Watch out for...
Workforce now	Income quickly + learning on the job	Lower starting pay in some roles; keep building skills
Trade/certification	Hands-on work + clear training	Program quality varies; verify job placement and costs
Community college	Lower cost start + flexible options	You still need a plan for the next step
4-year college	Certain careers and long-term options	Cost; choose majors with clear outcomes and internships



This chart is illustrative. Research your specific field and location.

11.2 Outreach & Networking Scripts

You do not need to be 'salesy.' You just need to be clear and polite.

Subject: Career Question (Student) - 10 minutes

Hi _____ ,

My name is _____ and I am a high school student exploring careers in _____. Would you be open to a 10-minute call so I can ask a few questions about what your job is really like? I can work around your schedule.

Thank you,

Questions to ask

- What does a normal day look like?
- What skills matter most?
- What would you do differently starting over?
- What training is worth it (and what is not)?
- Any advice for a student trying to get into this field?

11.3 Worksheet: Interest Inventory

What do you like doing?	What are you good at?	What do you NOT want in a job?
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Top 3 careers to research this month: 1) _____ 2) _____ 3) _____

11.4 Checklist: Application Timeline

When	What to do
Now	Make a list of 3-5 options (schools/programs/jobs) and the requirements for each.
1-2 months	Update resume, ask for references, collect documents, and write a basic personal statement.
2-4 months	Apply. Track deadlines. Follow up on missing items.
After applying	Compare total cost, schedule, and outcomes. Visit if possible.

Decision tip: Ask 'What will this path cost me in money AND time - and what does it give me back?'

Section 12: Basic Legal & Workplace Rights

Goal: Know your basics at work, keep records, and handle problems professionally.

12.1 Workplace Basics + What to Document

Work rules vary by state and employer. When you are unsure, document and ask questions in writing.

Simple plan when something feels wrong

- **Document:** write dates, times, what happened, who was there.
- **Ask:** request clarification respectfully (preferably in email/text so it is recorded).
- **Escalate:** if needed, go to a supervisor, HR, or a trusted adult/mentor for help.

Basics to remember

- Harassment and discrimination are not acceptable - tell a manager/HR and keep notes.
- You can ask for your schedule in writing and confirm expectations.
- Do not sign forms you do not understand. Ask for time to read.

12.2 Worksheet: Issue Documentation Log

Date/time	What happened	Who was there	What you did next
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Reporting script: 'I want to report something that happened on _____. It made me uncomfortable because _____. Here is what I saw/heard: _____. I would like _____.'

12.3 Contract Red Flags

Red flag	Why it matters	What to do
Blank spaces	Someone could fill them in later	Do not sign until every blank is filled
High fees for canceling	Locks you in even if life changes	Ask for a shorter term or cheaper option
Verbal promises not in writing	If it is not written, it may not happen	Ask to add it to the contract
No copy for you	You need proof of terms	Take a photo or request a copy before signing

Bottom line: Read it. Ask questions. If pressured to sign immediately, walk away.

12.4 Dispute / Chargeback Email Template

Subject: Request for Refund / Dispute - Order #_____

Hello,

I am requesting a refund for _____ purchased on _____ for \$_____. The issue is: _____. I attempted to resolve it by _____. Please respond by _____ with the next steps. Thank you.

Name: _____

Phone/email: _____

Keep this proof	Examples
Receipts	Email confirmations, screenshots, bank statements
Messages	Chats with seller/support, tracking info
Photos	Damaged item, wrong item, service not delivered

Section 13: Emergency Preparedness & Real-Life Safety

Goal: Be ready for common emergencies without panicking.

13.1 Emergency Contacts + ICE Setup

ICE means 'In Case of Emergency.' Add it to your phone today.

5-minute setup

- Add an ICE contact (parent/guardian/trusted adult).
- Add medical notes if needed (allergies, meds).
- Turn on emergency sharing features if your phone has them.
- Keep a paper backup card in your wallet.

Emergency Info Card (wallet size - fill in)	
Name	_____
Birthday	_____
Address	_____
Emergency contact 1	_____ Phone: _____
Emergency contact 2	_____ Phone: _____
Allergies / meds	_____
Doctor / clinic	_____ Phone: _____

13.2 Power Outage / Storm Plan

Basic home plan

- Charge your phone and a battery pack.
- Keep flashlights (not candles) ready.
- Save important numbers offline.
- Know your safe place (interior room, away from windows) for severe weather.

Go-Bag Checklist	Check
Water (1 day)	
Snacks	
Phone charger + battery pack	
Flashlight	
Warm layer / blanket	
Basic meds (if needed)	
Cash (small amount)	
Copies/photos of IDs	
Small first-aid kit	

13.3 Car Breakdown Checklist

What to do (step-by-step)

1. Turn on hazards and pull over safely.
2. Stay in the car if you are on a busy road (unless unsafe).
3. Call a trusted adult / roadside assistance.
4. Share your location and describe what happened.
5. If you feel unsafe, call 911.

Keep in your car	Why it helps
Jumper cables or portable jump starter	Dead batteries happen
Tire pressure gauge	Low tires are common
Small flashlight	Night visibility
Blanket	Cold weather safety
Phone charger	Communication

13.4 Personal Safety Plan

Safety basics

- Tell someone where you are going and when you will be back.
- Meet new people in public places.
- Trust your gut: if something feels off, leave.
- Have a 'bail out' phrase you can text a friend/family ('Call me now').

Exit script (simple): 'I have to go. Thanks.' You do not owe a long explanation.

If someone keeps pushing: 'No.' Then leave and contact someone you trust.

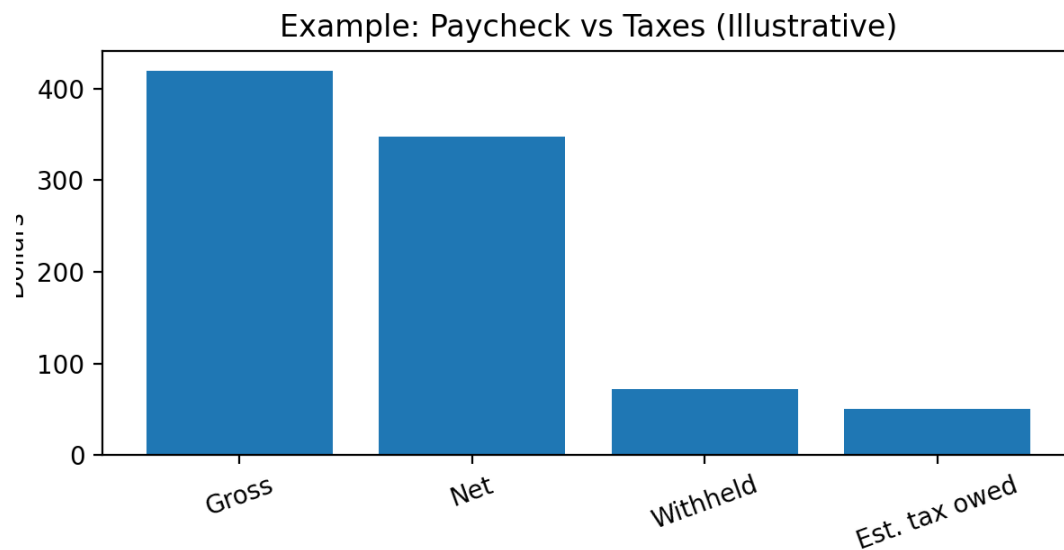
My safety plan (fill in)	
Trusted person to call	_____
Backup person	_____
Safe place nearby	_____
My 'bail out' text phrase	_____
Ride plan (who/what/when)	_____

Section 14: Taxes & Adult Money Level 2

Goal: Know the basics of W-2 vs 1099, what filing means, and how to avoid surprises.

Taxes are not just 'adult stuff' - they show up in your first job. The goal is to understand the words, keep your documents, and avoid mistakes.

Topic	W-2 Employee	1099 Contractor (Gig work)
How you get paid	Your employer withholds some taxes.	No automatic withholding. You set money aside.
Tax forms you receive	W-2 (shows wages and taxes withheld).	1099-NEC / 1099-K (shows payments).
Best habit	Save paystubs + your W-2.	Set aside 20–30% of pay for taxes.
Common surprise	Refund smaller than expected if withholding was low.	Owing money if you didn't set any aside.



Mini checklist: (1) Keep your W-2/1099. (2) Keep a folder for work documents. (3) If you do gig work, set aside money every payday. (4) File by the deadline each year.

14.2 My Tax Organizer (Worksheet)

Fill this in as you go. Bring it to a trusted adult or tax preparer if you need help.

My employer(s) / client(s)

Write names + contact info.

My key tax docs to collect

W-2, 1099, paystubs, ID.

My income + dates (approx.)

Total earned, start/end dates.

Questions I need answered

Refund? Owe? Deadlines?

Tax Words Translated (Quick Glossary)

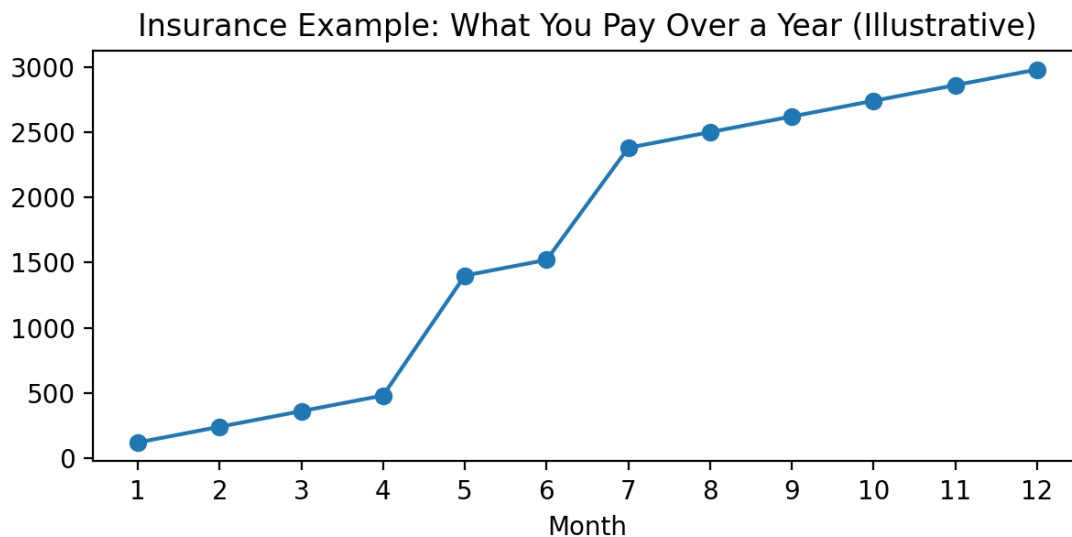
Word	Plain meaning
Withholding	Money taken out of your paycheck for taxes.
Refund	Extra withholding returned to you after you file.
Owe	You didn't pay enough during the year; you pay the difference.
W-2	Form your job gives you that summarizes wages and withholding.
1099	Form that shows payments for contract/gig work.

Section 15: Health Insurance Basics

Goal: Understand common insurance terms and how to avoid surprise bills.

Insurance can feel confusing because it uses its own language. You don't need to become an expert - just learn the few terms that affect what you pay.

Term	What it means	Why you care
Premium	What you pay each month to have coverage.	You pay this even if you never go.
Copay	A flat fee for a visit or prescription.	Predictable costs (often \$20–\$50).
Deductible	What you pay before insurance starts sharing costs.	High deductible = more upfront.
Coinsurance	Your % after deductible (ex: 20%).	Big bills may still be shared.
In-network	Providers your plan has agreements with.	Out-of-network can cost much more.



Quick move: When you schedule, ask 'Are you in-network for my insurance?' and write down the answer.

15.2 Insurance Checklist + Doctor Visit Planner

Use this before a visit to reduce stress and avoid missing details.

Before you go

- Bring insurance card + ID.
- Know why you're going (1 sentence).
- Write symptoms + when they started.
- List meds + allergies.
- Ask if the provider is in-network.

Questions to ask

- What is the diagnosis (or possibilities)?
- What should improve first - and when?
- What are warning signs I shouldn't ignore?
- What meds or tests - and why?
- When should I follow up?

Doctor Visit Notes (fill in)

Reason for visit: _____ Date: _____

Symptoms + timeline: _____

What the doctor said / plan: _____

Medication / instructions: _____

Follow-up date or next step: _____

Section 16: Boundaries, Respect & Consent

Goal: Learn how to communicate limits, handle pressure, and ask for clear permission in everyday

Consent means permission. In real life, it applies to lots of things: borrowing stuff, sharing photos, physical touch (like hugs), and personal space. Healthy relationships are built on clear communication and respect.

Green flags (healthy)	Red flags (not healthy)
Respects 'no' the first time	Keeps pushing after you say no
Apologizes and changes behavior	Blames you for their choices
Lets you have friends and time alone	Tries to control who you talk to
Communicates directly	Uses threats, guilt, or silent treatment

Boundary Script (simple formula)

When you _____, I feel _____. I need _____. If not, I will _____.

Example: When you text me 20 times during class, I feel stressed. I need you to wait until lunch. If not, I will mute notifications until after school.

16.2 Boundaries Worksheet (Fill In)

Pick one boundary to practice this week. Keep it simple and repeatable.

My boundary (what I need)

Example: I don't answer texts after 10 pm.

My script (use the formula)

When you ____, I feel ____. I need ____. If not, I will ____.

My plan if there's pressure

Who can I talk to? What will I do next?

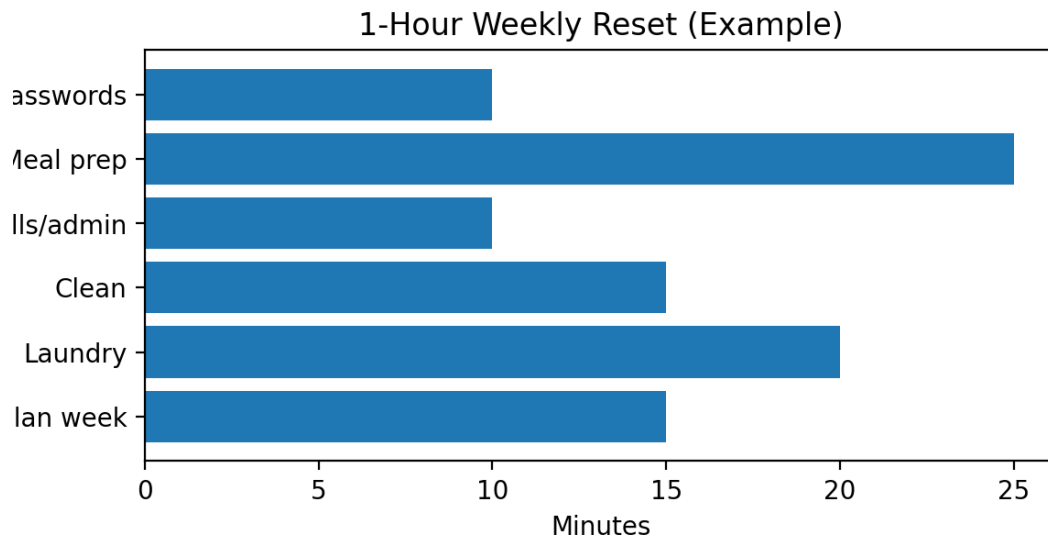
Section 17: Life Admin Systems

Goal: Build simple systems for documents, passwords, routines, and renewals so life feels less chaotic.

A system is a repeatable way to handle boring stuff when you're tired. The goal: fewer surprises and less stress.

The 4-Folder System (digital or paper)

- 1) Identity: ID, birth certificate, Social Security card (copies stored safely).
- 2) Money: paystubs, bank info, receipts, taxes.
- 3) School/Work: schedules, evaluations, important emails.
- 4) Health: insurance card photo, vaccine records, prescriptions.



Pro tip: Put the weekly reset on your calendar like an appointment (same day/time each week).

17.2 Monthly Reset Checklist + Trackers

Once a month, do this 20-minute reset. It keeps small problems from becoming big problems.

Monthly reset tasks	Done
Check bank balance + recent charges	☐
Update calendar for the next month	☐
Back up important photos/files	☐
Review subscriptions (cancel what you don't use)	☐
Change one password if needed (start with email)	☐
Clean out your backpack/locker	☐

Renewal Tracker (fill in)

Thing to renew: _____ Due date: _____ How to renew: _____

Thing to renew: _____ Due date: _____ How to renew: _____

Thing to renew: _____ Due date: _____ How to renew: _____

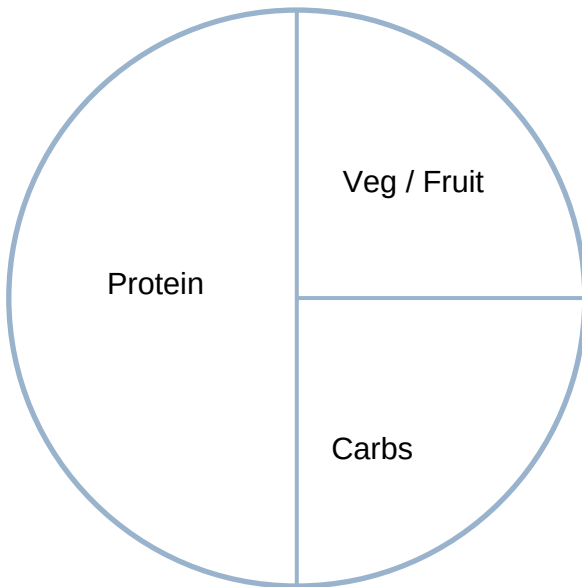
Notes: _____

Section 18: Food Skills Level 2

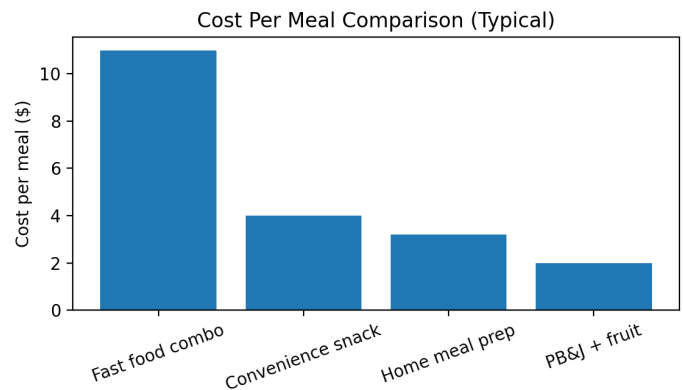
Goal: Learn meal-prep basics, read labels, and eat well on a budget without it being complicated.

Food skills are life skills. You don't need gourmet cooking - you need repeatable meals that are cheap, quick, and make you feel good.

The Simple Plate Method (no counting)



Aim for variety most days. Keep it simple.



Budget Grocery Strategy (3 rules)

- 1) Pick 3 go-to breakfasts, 3 lunches, 3 dinners.
- 2) Buy staples you can reuse (rice, pasta, tortillas, frozen veg).
- 3) Plan for leftovers: cook once, eat twice.

18.2 Meal Prep Planner (Worksheet)

Plan one week. Keep it realistic. The goal is less decision fatigue.

Day	Breakfast	Lunch	Dinner	Snack
Mon				
Tue				
Wed				
Thu				
Fri				
Sat				
Sun				

Shopping List

Staples / pantry

Fresh / fridge

Add-on Modules

Sections 19–23

These modules expand the guidebook with high-impact, real-world skills: transportation, apartments, cooking, stress skills, and adult communication.

19	Car & Transportation Level 2	Insurance/registration, buying used, maintenance, breakdown plan
20	Apartment Survival Pack	Leases, roommates, utilities, move-in inspection, starter budget Core
21	Cooking Level 2	techniques, food safety, meal prep system, recipe templates
22	Mental Health & Stress Skills	Coping toolbox, sleep plan, help-seeking scripts, resources
23	Adult Communication Pack	Phone/voicemail, scheduling, conflict scripts, escalation ladder

Tip: Print worksheet pages for students, or use them digitally in a PDF app.

Add-on Modules Table of Contents

Section 19: Car & Transportation Level 2	50
19.1 Car Paperwork & Money	
19.2 Buying a Used Car: Don't Get Played	
19.3 Maintenance, Dash Lights & Breakdown Plan	
Section 20: Apartment Survival Pack	
20.1 Lease Basics + Glossary	
20.2 Utilities Setup + Budget	
20.3 Move-in Inspection Checklist	
20.4 Roommate Agreement Template	
Section 21: Cooking Level 2	
21.1 5 Core Techniques + Starter Skills	
21.2 Food Safety + Storage Chart	
21.3 Meal Prep Planner + Recipe Template	
Section 22: Mental Health & Stress Skills	
22.1 Stress Signals + Coping Toolbox	
22.2 Sleep Plan + Energy/Mood Tracker	
22.3 How to Ask for Help (Scripts)	
22.4 Support Resources (US)	
Section 23: Adult Communication Pack	
23.1 Channel Chooser + Tone Checklist	
23.2 Phone Calls + Voicemail Scripts	
23.3 Scheduling / Rescheduling Templates	
23.4 Conflict Reset + Escalation Ladder	

Page numbers are continuous from the main guidebook.

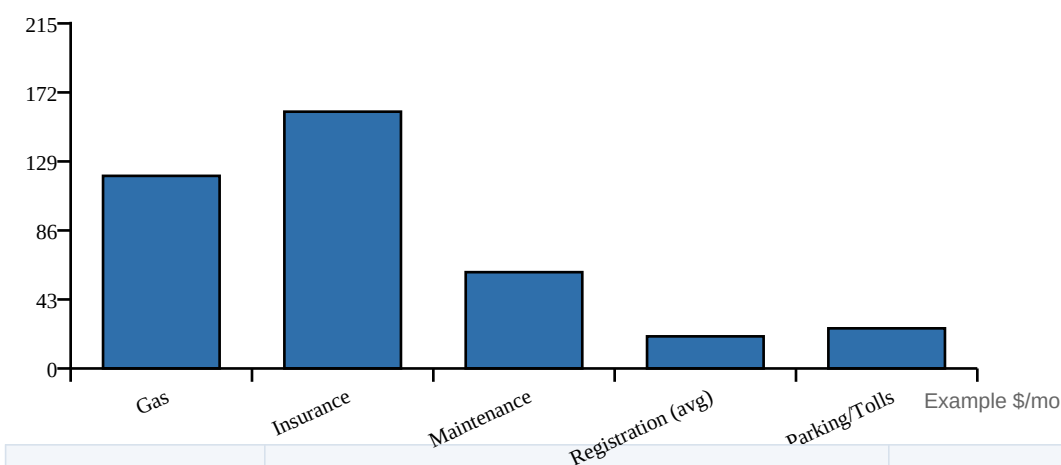
Section 19: Car & Transportation Level 2

Know the paperwork. Know the costs. Know what to do when something goes wrong.

19.1 Car Paperwork & Money

Cars cost more than gas. This page helps you plan the real monthly cost and keep the essentials organized.

Typical Monthly Car Costs (Example)



Car document	Why it matters	Where to store it
Registration	Proof the vehicle is legally registered	Glove box (copy) + phone photo
Insurance card	Required if you're pulled over or in an accident	Glove box + phone wallet
Title (owner)	Proof of ownership	Safe place at home (not the car)
Maintenance records	Helps resale value + tracks repairs	Folder / notes app

Car Money Rules (Easy Mode)
Set aside a small monthly "car fund" even if nothing is wrong (repairs happen).
Keep roadside assistance info saved (insurance app or membership).
Know your insurance deductible (the amount you pay before insurance kicks in).
Keep a \$20 emergency cash bill in the glove box (hidden).

19.2 Buying a Used Car: Don’t Get Played

A good used car is about **proof**: title, maintenance history, and a clean test drive. Use this checklist before you hand over money.

Used Car Inspection Checklist
Meet in a public place (daylight). Bring an adult if possible.
Confirm the seller’s name matches the title.
Ask for maintenance/repair records (even photos).
Check tire tread and even wear (uneven wear can mean alignment/suspension issues).
Test all lights, windows, locks, AC/heat, and wipers.
Test drive: listen for rattles, braking vibration, or steering pulling.
Avoid pressure: “Someone else is coming in 10 minutes” is a classic tactic.

Red flag	Why it’s a problem
“Rebuilt” / salvage title	May have major damage history
Seller refuses a test drive	H iding an issue
No title / “lost title” story	Can be illegal or messy to fix
Dashboard warning lights on	Can mean expensive repairs
Too-good-to-be-true price	Often scam or hidden damage

Pro move: If you can, get a pre-purchase inspection from a mechanic. It can save you thousands.

19.3 Maintenance, Dash Lights & Breakdown Plan

Prevent problems with a simple schedule. Then know what to do if the car breaks down.

Task	How often	Quick notes
Oil change	Every 3,000–7,500 miles	Check your manual / sticker
Tire pressure check	Monthly	Use the door-jamb number (PSI)
Tire rotation	Every 5,000–8,000 miles	Helps tires last longer
Brake check	If squeaking/grinding	Don't wait on this
Battery check	Yearly	Cold weather hits batteries hard

If Your Car Breaks Down
Pull over safely (hazards on).
Stay in the car if traffic is nearby; get out only if it's safe.
Call roadside assistance or a trusted contact.
Share your location.
If you feel unsafe, call 911.

Common dash lights: Check engine (get it checked soon), oil (stop if oil pressure), battery (charging issue), temperature (overheating - stop safely).

Section 20: Apartment Survival Pack

Leases, roommates, utilities, and move-in details—so you don't lose money or sanity.

20.1 Lease Basics + Glossary

A lease is a contract. Don't sign until you understand the big parts below.

Lease term	What it means	Watch out for
Rent	Monthly cost	Late fees; due date
Security deposit	Money held for damages	Move-in photos protect you
Utilities	Electric/water/internet/etc.	What's included vs your responsibility
Guests	Rules about visitors	Overnight limits
Maintenance	Who fixes what	How to submit requests (keep proof)
Early termination	Breaking the lease	Fees can be huge

Before You Sign

Ask: What is included in rent? (water, trash, parking, internet?)

Ask: How do I pay rent (portal, check, autopay)?

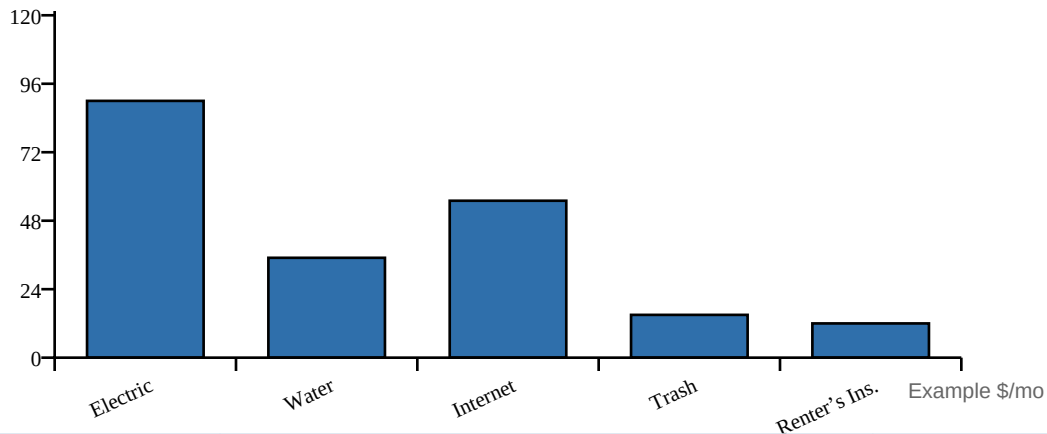
Ask: Who do I contact after-hours for emergencies?

Take move-in photos/video the first day (date-stamped if possible).

20.2 Utilities Setup + Budget

Utilities are recurring bills that can surprise you. Plan for them upfront.

Typical Monthly Utilities (Example)



Utility	Setup steps	Pro tip
Electric	Start service + choose start date	Take a picture of the meter
Water	Confirm landlord vs tenant responsibility	Ask if there's a flat fee
Internet	Choose plan + schedule install	Avoid long contracts if possible
Renter's insurance	Get policy + add proof to portal	Often cheap and worth it

Monthly Apartment Budget Planner		
Income (after tax)	\$ _____	Notes
Rent	\$ _____	
Utilities (total)	\$ _____	
Internet/phone	\$ _____	
Groceries	\$ _____	
Transportation	\$ _____	
Savings/emergency	\$ _____	
Other	\$ _____	
TOTAL	\$ _____	Try to leave a buffer

20.3 Move-in Inspection Checklist

This page protects your deposit. Take photos of everything you mark.

Walls/paint (scuffs, holes)	Floors/carpet (stains, tears)
Windows/screens (cracks, locks)	Doors/locks (work smoothly)
Kitchen appliances (all functions)	Sink/plumbing (leaks)
Bathroom (toilet flush, tub drain)	Smoke/CO detectors (present)
Lights/outlets (working)	Heating/AC (runs and cools/heats)
Pests (signs)	Parking/storage (assigned spot?)

Notes / photo reminders: _____

20.4 Roommate Agreement Template

Roommates go better when expectations are written down early. This is a simple starter agreement.

Topic	Our agreement
Bills due date + payment method	_____
Quiet hours	_____
Guests (frequency/overnights)	_____
Cleaning schedule	_____
Shared items (food/toilet paper)	_____
Thermostat range	_____
Conflict rule (how we talk)	_____
Move-out notice plan	_____

Signatures: _____ Date: _____

Section 21: Cooking Level 2

A simple cooking system: a few core techniques + safe food handling + repeatable meal planning.

21.1 5 Core Techniques + Starter Skills

If you learn these 5 techniques, you can cook hundreds of meals without fancy recipes.

Technique	What it is	Great for
Saute	Cook in a pan with a little oil over medium heat	Veggies, ground meat, eggs
Roast	Oven cooking on a sheet pan	Chicken, potatoes, frozen veggies
Boil/Simmer	Cook in water or sauce	Pasta, rice, soups, oatmeal
Bake	Oven cooking in a dish	Casseroles, baked potatoes, muffins
Assemble	No-cook or minimal cook	Wraps, salads, yogurt bowls

Beginner-Pro Rules
Keep 3 “default meals” you can cook anytime (no decision fatigue).
Cook extra once, then eat twice (leftovers = time + money).
Use a timer. Most cooking problems are “too long” or “too hot.”

21.2 Food Safety + Storage Chart

Food safety is mostly about temperature and time. When in doubt: throw it out.

Item	Fridge (rough guide)	Freezer	Notes
Leftovers (cooked)	3–4 days	2–3 months	Store within 2 hours
Raw chicken/turkey	1–2 days	9–12 months	Keep on bottom shelf
Raw beef/pork	3–5 days	4–12 months	Wrap well to prevent freezer burn
Cooked rice/pasta	3–4 days	1–2 months	Cool quickly; reheat fully
Deli meat	3–5 days after opening	1–2 months	Follow package date

Food Safety Quick Rules

Wash hands before cooking and after touching raw meat.

Separate cutting boards: raw meat vs everything else (or wash thoroughly).

Reheat leftovers until hot/steaming.

If food smells “off,” don’t gamble.

21.3 Meal Prep Planner + Recipe Template

Plan 3–5 dinners per week. Repeat meals on purpose. Your future self will thank you.

Week of: _____	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Dinner							
Lunch							
Breakfast							

Recipe Template	
Meal name:	_____
Ingredients:	_____
Steps (short):	1) _____ 2) _____ 3) _____
Time:	_____ minutes Servings: _____
Cost estimate:	\$_____ Notes: _____

Section 22: Mental Health & Stress Skills

Stress is normal. Skills make it manageable. This section is about tools, not perfection.

22.1 Stress Signals + Coping Toolbox

Your body gives clues before your brain says “I’m stressed.” Learn your signals and your best tools.

Common stress signals	My personal signals (circle/write)
Headaches, stomach aches	_____
Trouble sleeping	_____
Irritable / snapping	_____
Can’t focus	_____
Avoiding things	_____

Coping Toolbox (Pick 1–2 when stressed)
Move your body for 5–10 minutes (walk, stretch, stairs).
Box breathing (4 in - 4 hold - 4 out - 4 hold) for 2 minutes.
Text/call a trusted person and say what you need (listen, advice, distraction).
Do one small reset task (shower, tidy desk, fill water bottle).
Write the worry, then write the next action (one step).

22.2 Sleep Plan + Energy/Mood Tracker

Sleep is a cheat code for mood, focus, and decision-making. Try a simple plan for 7 days.

My 7-Day Sleep Plan	
Target bedtime:	_____ Target wake time: _____
Phone plan:	Phone down at _____ (or on Do Not Disturb).
Wind-down routine (10 min):	shower stretch read music prep bag/clothes
If I can't fall asleep in 20 minutes:	Get up, do a calm activity, return when sleepy.

Day	Hours slept	Energy (1–10)	Mood (1–10)	One note
Mon	_____	_____	_____	_____
Tue	_____	_____	_____	_____
Wed	_____	_____	_____	_____
Thu	_____	_____	_____	_____
Fri	_____	_____	_____	_____
Sat	_____	_____	_____	_____
Sun	_____	_____	_____	_____

22.3 How to Ask for Help (Scripts)

Asking for help is a skill. Use these scripts when you're overwhelmed or stuck.

Situation	What to say
To a trusted adult	"I'm having a hard time lately and I don't want to handle it alone. Can we talk?"
To a friend	"Can I talk for 10 minutes? I don't need you to fix it—just listen."
To a teacher	"I'm behind and I'm trying to catch up. What's the best way to prioritize?"
To a counselor	"I've been stressed/anxious and it's affecting school. I want support."
When you need a break	"I'm overwhelmed. I need a short break and then I'll come back to this."

Help-Seeking Moves That Work

Pick one person you trust and save them in your phone.

Write down: "When I'm stressed, I want ____ (advice/listening/help planning)."

If you're not taken seriously, try another adult. Keep going.

22.4 Support Resources (US)

If you ever feel unsafe or like you might hurt yourself, get help immediately. You deserve support.

Resource	How to use it
988 Suicide & Crisis Lifeline	Call or text 988 (24/7)
Emergency services	Call 911 if there's immediate danger
School support	Counselor, nurse, social worker, trusted admin/teacher
Trusted adults	Parent/guardian, relative, coach, mentor

Write your go-to contacts here:

Trusted adult #1	Name: _____	Phone: _____
Trusted adult #2	Name: _____	Phone: _____
School support	Name: _____	How to reach: _____

Section 23: Adult Communication Pack

Clear, respectful communication is a real-life advantage. Use scripts when you're nervous.

23.1 Channel Chooser + Tone Checklist

Pick the right channel and keep your message simple. Clarity beats cleverness.

Goal	Best channel	Why
Quick update or simple question	Text/DM	Fast and low effort
Anything formal (job, school, schedule)	Email	Creates a record
Sensitive topic or conflict	In-person / phone	Reduces misinterpretation
Emergency / urgent safety issue	Call	Immediate response

Tone Checklist (Before You Send)
Use a clear subject line (email).
Say what you need in the first 2 sentences.
Be respectful and direct (no long backstory).
Proofread names, dates, and times.
End with thanks + your name.

23.2 Phone Calls + Voicemail Scripts

Use this structure: who you are - why you're calling - what you need - how to reach you.

Phone Call Script (Fill-in)	
Hello, my name is	_____.
I'm calling about	_____.
I need to	_____.
The best time to reach me is	_____.
My phone number is	_____.
Thank you!	

Voicemail example:

"Hi, this is _____. I'm calling about _____. I'm available _____. You can reach me at _____. Thank you."

Pro tip: Smile when you talk. It changes your tone even on the phone.

23.3 Scheduling / Rescheduling Templates

Save these and reuse them. Most scheduling messages are the same every time.

Purpose	Template
Request a meeting	Hi _____, I'm hoping to meet about _____. Are you available ____ or ____?Hi
Reschedule	_____, I need to reschedule our _____ on _____. Could we do ____ instead?
Late / running behind	Hi _____, I'm running about _____ minutes late due to _____. I'm on my way.
Missed a deadline	Hi _____, I missed _____. My plan is _____. Can I submit by _____?

Follow-up Rules

If you email a teacher/boss, wait 24 hours (school day) before following up.

Reply-all only when necessary.

If you're unsure, ask: "What's the best way to handle this?"

23.4 Conflict Reset + Escalation Ladder

When emotions are high, use a simple reset. If the problem continues, escalate respectfully.

Conflict Reset (3 steps)	
1) Name the issue (not the person)	"I'm confused about _____. " / "I'm concerned about _____. "
2) Say what you need	"What I need is _____. " / "Can we agree on _____. ?"
3) Offer a next step	"Could we try _____. ?" / "Can we check in again on _____. ?"

Escalation ladder	Example
Step 1: Clarify directly	Ask questions and confirm expectations
Step 2: Document	Write dates/times and what happened (facts)
Step 3: Ask for support	Talk to a supervisor/counselor/parent
Step 4: Formal report (if needed)	Follow school/workplace process

Reminder: Being respectful and specific makes people more likely to help you.

Implementation Toolkit

Sections 24–27

These pages help a school, club, or family actually **use** the manual: QR code placeholders, capstone simulations, a facilitator guide, and assessments with badges/certificates.

24	QR + Digital Companion Pages	Place QR codes/links to fillable worksheets, quick videos, and practice quizzes
25	Life Skills Capstone Simulations	3 real-world scenarios + student task lists + reflection pages
26	Facilitator Guide	5-day, 10-day, and 4-week pacing options + prompts + notes
27	Assessments + Micro-Credentials	Pre/post checks, badge tracker, and completion certificate

Tip: If you'll share digital versions, put the QR codes on these pages and keep the manual itself printable.

24.1 QR Code Toolkit (Placeholders)

Use these boxes to add QR codes later. Each QR should point to a **fillable** version of a worksheet, a short explainer video, or a quick practice quiz.

Module	QR Placeholder	Link Purpose / Notes
Money Basics		Budget worksheet + paycheck decoder
Job Readiness		Resume template + interview practice
Time Management		Weekly planner (fillable) + reminders setup
Digital Safety		Phishing practice quiz + privacy checklist
Adulting Essentials		Appointments scripts + routines trackers
Health Navigation		Visit planner + meds label practice
Transportation		Accident checklist + maintenance log
Housing		Roommate agreement + move-in checklist
Consumer Skills		Subscription tracker + scam spotter quiz
Career Planning		Path comparison worksheet + outreach email templates

Quick setup: Put all fillable worksheets in one folder. Use short links (or a link hub) so you can update files without reprinting.

24.2 QR Code Placement Page (Print & Sticker)

Print this page and place QR stickers (or write short links) in the boxes. Keep one copy in classrooms, counseling offices, and libraries.

QR	QR	QR
QR	QR	QR

Quick Videos
Short link: _____

Help-Seeking Supports
Short link: _____

25.1 Life Skills Capstone

The capstone is where students prove they can use the skills. Pick one scenario, complete the tasks, and turn in the evidence pages.

What to submit: completed worksheets (or screenshots), a short reflection, and the rubric score sheet.

Options: 1) Individual project, 2) Pairs, 3) Small groups with roles (Money Lead, Scheduling Lead, Safety Lead).

Scenario	Focus	Estimated time
A. New Job + New Routine	Money, time, communication	45–90 min
B. Moving Out Starter Plan	Housing, consumer skills, food	60–120 min
C. Problem Day Recovery	Digital safety, health nav, calm plan	45–90 min

Teacher note: You can grade on completion + effort. The goal is confidence and practice, not perfection.

25.2 Capstone Scenario: New Job + New Routine

Scenario setup: You just got hired for a part-time job. Your goal is to manage your paycheck, build a simple routine, and communicate professionally.

Your tasks:

- Build a one-month budget using your expected paycheck.
- Set up a weekly schedule with school, work, and homework time blocks.
- Draft a professional text/email to confirm your first shift and ask one smart question.
- Pick one savings goal and set an automatic reminder/check-in.

Evidence checklist (attach or show):

	Evidence item	Completed?
	Budget worksheet (filled)	
	Weekly planning page (filled) OR calendar screenshot	
	Professional message draft (copy/paste)	
	Savings goal + reminder plan	

Reflection (5 sentences): What was hardest? What system will you keep using? What's one small upgrade you'll do this week?

25.3 Capstone Scenario: Moving Out Starter Plan

Scenario setup: You’re planning to move out in 6 months (roommates allowed). Create a starter plan that is realistic and safe.

Your tasks:

- Compare two apartments (or two housing options) and estimate monthly costs.
- Create a roommate agreement draft (chores, guests, quiet hours, money).
- Build a first-week grocery list and a 3-meal meal prep plan.
- Create a move-in inspection checklist (what photos you will take).

Evidence checklist (attach or show):

	Evidence item	Completed?
	Apartment comparison worksheet	
	Roommate agreement (draft)	
	Meal plan + grocery list	
	Move-in inspection checklist	

Reflection (5 sentences): What was hardest? What system will you keep using? What’s one small upgrade you’ll do this week?

25.4 Capstone Scenario: Problem Day Recovery

Scenario setup: A rough day hits: your account gets locked, you miss a deadline, and you feel overwhelmed. Your job is to recover with good steps, not panic.

Your tasks:

- Write your 'first 10 minutes' recovery plan (calm + clarify + next step).
- List account security actions you'll take (password, 2FA, device logouts).
- Draft an honest email to a teacher/boss asking for a short extension or make-up plan.
- Choose one health reset action (sleep, hydration, food, movement) and schedule it.

Evidence checklist (attach or show):

	Evidence item	Completed?
	Recovery plan page	
	Security actions checklist	
	Email draft	
	Scheduled reset action (plan or screenshot)	

Reflection (5 sentences): What was hardest? What system will you keep using? What's one small upgrade you'll do this week?

25.5 Capstone Rubric (Simple + Fair)

Category	4 - Strong	3 - Good	2 - Partial	1 - Missing
Completeness	All tasks done; evidence	Mostly Complete	Some tasks done	Very little done
Realism	Plan matches real costs/time	Mostly Realistic	Some unrealistic	Not Realistic
Communication	Clear, respectful messages	Mostly Clear	Needs edits	Not appropriate
Organization	Easy to follow; labeled	Mostly organized	Some confusion	Hard to follow
Reflection	Specific lessons + next steps	General Reflection	Very short	Missing

Score: ____ / 20 Teacher initials: _____ Date: _____

26.1 Facilitator Guide

Use this manual as a mini-unit, advisory series, after-school club, or wellness/career readiness program.

Best format: 10–15 minutes of teaching + 20 minutes of student work. End with a 2-minute reflection.

5-Day Sprint (45–60 min each)	Core pages to use	Student output
Day 1	Money Basics + First Paycheck + Budget worksheet	Budget Complete
Day 2	Job Readiness + resume template + reference email	Resume Crafted
Day 3	Time Management + weekly planner	Planner completed
Day 4	Digital Safety + 'what to do if' pages	Safety plan checklist
Day 5	Capstone scenario (choose one)	Evidence packet + reflection

26.2 Pacing Options

10-Day Advisory Series (20–30 min each)	Focus
Day 1	How to use the manual + set a personal goal
Day 2	Money: paycheck + scams
Day 3	Money: budgeting + savings
Day 4	Jobs: resume + interview practice
Day 5	Jobs: references + first-day expectations
Day 6	Time: calendar setup + 2-minute rule
Day 7	Digital safety: phishing + privacy
Day 8	Adulting essentials: appointments + routines
Day 9	Housing/consumer: don't get played basics
Day 10	Capstone work day + reflections

4-Week Mini-Course (2 sessions/week)	Session topics
Week 1	Money Basics + Budgeting
Week 2	Jobs + Communication
Week 3	Time + Digital Safety
Week 4	Adulting/Health/Housing + Capstone presentations

26.3 Discussion Prompts + Common Misconceptions

Quick prompts (choose 1–2):

- What system would help you most right now: money, time, or communication?
- What is one scam trick you've seen online?
- What makes an email 'professional'?
- What's a realistic weekly schedule for you?
- What's one habit that would reduce stress by 10%?

Common misconceptions to correct:

- “Budgeting means I can’t have fun.” (It’s a plan, not a punishment.)
- “Credit cards are free money.” (They’re a loan with rules.)
- “If I ignore a problem it goes away.” (Small problems grow.)
- “A perfect plan is required.” (A simple plan used weekly wins.)
- “Asking for help is weakness.” (It’s a skill and a strategy.)

Exit ticket: 'One thing I will try this week is _____ because _____.'

27.1 Pre-Assessment (10 Questions)

Circle the best answer. This is not graded - it helps you see what you already know.

1. A budget is:

- A. A punishment
- B. A plan for your money
- C. Only for adults
- D. A bank rule

2. Debit card money comes from:

- A. Your bank account
- B. A loan
- C. Free money
- D. A paycheck tip jar

3. A phishing message often:

- A. Feels calm and normal
- B. Asks you to verify urgently
- C. Always comes from friends
- D. Never has links

4. Best first step after a minor car accident:

- A. Drive away
- B. Exchange info + photos
- C. Argue loudly
- D. Post on social media

5. A professional email should:

- A. Use slang
- B. Be clear and polite
- C. Confirm nothing
- D. Have no subject

6. 2-factor authentication helps by:

- A. Making your phone faster
- B. Adding a second login step
- C. Deleting passwords
- D. Turning off Wi-Fi

7. An emergency fund is for:

- A. Snacks
- B. Unexpected expenses
- C. New shoes every week
- D. Only rich people

8. A lease is:

- A. A roommate text
- B. A rental contract
- C. A utility bill
- D. A parking pass

9. A good weekly plan includes:

- A. Only school
- B. Time blocks + priorities
- C. No breaks
- D. Whatever happens

10. If a deal feels too good to be true:

- A. It is usually fine
- B. It might be a scam
- C. Spend fast
- D. Ignore all details

Student name: _____ Date: _____

27.2 Post-Assessment + Reflection

Re-take the questions above OR have students answer these short responses.

1. Name one money habit you will keep using and why.

2. Write one professional message you might send this month (teacher, coach, boss).

3. List 3 steps you would take if an account got hacked.

4. Write your 'Daily 3' for tomorrow (must-do, should-do, small win).

5. What section helped you most and what do you still need help with?

27.3 Micro-Credentials (Badges) Tracker

Check off a badge when you can show evidence (worksheet, screenshot, or demonstration).

	Badge	Evidence shown (what/where)	Date
	Budget Builder 	Completed monthly budget + tracked spending for 7 days	
	Paycheck Pro 	Explained gross vs net + identified taxes/withholdings	
	Interview Ready 	Answered 5 interview questions using STAR	
	Time Manager 	Used weekly plan for 2 weeks + set reminders	
	Digital Defender 	Enabled 2FA + completed phishing practice	
	Adulting Starter 	Made an appointment script + built a weekly routine	
	Health Navigator 	Completed a visit planner + read a medicine label	
	Housing Ready 	Completed roommate agreement + move-in checklist	
	Transportation Smart 	Completed maintenance log + accident checklist	
	Consumer Smart 	Completed subscription tracker + scam spotter	
	Capstone Complete 	Submitted one full capstone scenario packet	

27.4 Certificate of Completion (Template)

Print and sign for students who complete the capstone (or earn a set number of badges).

CERTIFICATE OF COMPLETION

This certifies that

has successfully completed the Life Skills Kids Actually Need guidebook activities and capstone project.

Signature:

Date:

Organization/School:

Badges earned:

Optional: Add a QR code here linking to student evidence folders or badge criteria.

Section 28: Fillable Forms Pack

Printable, fillable pages for the most-used tools in this guide.

What's inside

- Monthly Budget Worksheet (fillable)
- Weekly Planning Page (fillable)
- One-Page Resume Builder (fillable)
- Student Portfolio Packet (fillable)
- Local Resources Insert (fillable template)

Monthly Budget Worksheet (Fillable)

Tip: Keep it simple. Track 1 month. Adjust next month.

Month:

Student Name:

Income	
Job / Allowance / Other:	
Total Income:	

Needs (must pay)	
Gas/transport:	
School:	
Phone:	
Total Needs:	
Other:	

Wants (nice to have)	
Food/snacks:	
Subscriptions:	
Clothes:	
Total Wants:	
Fun:	

Future (save for later)	
Savings goal:	
Emergency fund:	
Big goal:	
Total Future:	
Other:	

End-of-month check

1) What surprised you?

2) One change next month:

Weekly Planning Page (Fillable)

Week of:

Student Name:

Big events

Top 3 priorities

1)

2)

3)

Work shifts + practices

Time blocks

Best study time:

Best catch-up time:

Tests + due dates

If things go sideways...

What might mess me up?

My plan if that happens:

One-Page Resume Builder (Fillable)

Use action verbs. Add numbers when possible (hours, customers, items, events).

NAME

City/State

Phone

Email

SUMMARY (2–3 lines)

School / grad year / activities (optional)

EXPERIENCE

Format: Role — Organization (Dates) + 2–4 bullet points

SKILLS

Ex: teamwork, customer service, Google Docs, etc.

REFERENCE REQUEST (optional – copy/paste)

Tip: Ask at least 2 weeks early. Attach resume + deadline.

Section 29: Student Portfolio Packet

Turn-in ready pages to prove skill practice and earn micro-credentials.

What's inside

- Portfolio cover sheet
- Capstone evidence checklist
- Reflection page
- Badge tracker (use the one already in the guide)

Student Portfolio Packet

Use this packet to submit evidence of completed skills + reflections.

Student Name:

School:

Include these

- 1) Completed worksheets (or digital versions)
- 2) Evidence from at least 1 Capstone Simulation (emails, budgets, plans, checklists)
- 3) Reflection pages (what you learned + what you'll do next)
- 4) Badge tracker (skills you earned)

Student Signature (optional):

Capstone Evidence Checklist

Check what you completed and attach evidence (paper or screenshot).

Scenario A: First Job + Money Setup

- ☐ Built a simple budget (income, needs, wants, future)
- ☐ Created a weekly plan with study/work blocks
- ☐ Drafted a professional email (teacher reference or supervisor question)
- ☐ Set a savings goal + plan to avoid overdrafts

Scenario B: Moving Out + Apartment Plan

- ☐ Compared 2 apartments (costs + rules)
- ☐ Completed a roommate agreement draft
- ☐ Created a grocery plan for 5 days
- ☐ Completed a move-in inspection checklist (sample)

Scenario C: Crisis + Recovery (Real Life Happens)

- ☐ Used a digital safety checklist (password reset + 2FA plan)
- ☐ Wrote a recovery email for a missed deadline or shift
- ☐ Made a 10-minute reset plan (stress skills)
- ☐ Updated your week plan after the disruption

Reflection Page

Be honest. This is about skill-building, not perfection.

1) What's one skill from this manual you used in real life (or could use next week)?

2) What's one habit you want to improve? What's the smallest next step?

3) What surprised you most?

4) Who is one trusted adult you can ask for help when things get hard?

Section 30: Local Resources Insert

A customizable directory page for your school/district/community supports.

What's inside

- Fillable category boxes for key supports
- Optional QR code placeholders
- Notes for keeping information updated

Local Resources Insert (Template)

Customize this page with district/community resources. Keep info current.

Health clinics / Primary care

Mental health supports

Food support

Housing support

Employment & job training

Transportation

Crisis / after-hours help

Other

Part III: Real Life Packs

Transportation, pathways, adulting, safety, and a capstone challenge.

Quick start

- Pathways Pack: map life after graduation (college, trade, military, work).
- Adulting: utilities, cleaning, laundry, appointments, bills.
- Safety + Emergency: calm plans for messy situations.
- Capstone: combine budget + resume + schedule + plan.

Section 39: Transportation + Car Basics

Drive smarter, budget transportation costs, and know what to do when the car acts up.

What you'll be able to do

- Estimate monthly transportation costs (gas, insurance, maintenance)
- Know what to do for common car problems (flat tire, overheating)
- Use a used-car shopping checklist
- Build a simple roadside plan

Transportation Cost Calculator (Monthly)

Fill this out once. Most teens underestimate the 'hidden' costs.

Your monthly estimate

Gas (or charging)	
Insurance	
Parking/tolls	
Maintenance fund	
Repairs/emergency fund	
Car payment (if any)	
Other	
TOTAL	

Tip: Put 'maintenance fund' + 'repairs' in a savings account.

Section 40:

College/Trade/CTE Pathways

Choose what's next after graduation with a simple, non-overwhelming decision process.

What you'll be able to do

- Compare pathways (work, trade, college, military) with a clear chart
- Track scholarships and deadlines
- Use email scripts to request information + references
- Build your 'Top 3 Options' plan

Section 41: Apartment + Adulting Skills Pack

Utilities, cleaning, laundry, and maintenance - the everyday stuff that makes life easier.

What you'll be able to do

- Set up utilities (electric, water, internet) and estimate costs
- Use cleaning routines that actually stick
- Decode laundry symbols + stain quick fixes
- Write a maintenance request the right way

Section 42: Relationships + Communication

Friendships, group projects, and conflict - learn skills that reduce drama and stress.

What you'll be able to do

- Use boundary scripts without over-explaining
- De-escalate conflict with a simple 4-step method
- Survive group projects with roles + accountability
- Use a 'hard conversation' planner

Section 43: Digital Life + Privacy

Protect your accounts, your reputation, and your future with simple settings and habits.

What you'll be able to do

- Set up strong passwords + 2-factor authentication (2FA)
- Do a digital footprint checkup
- Use a privacy settings checklist
- Avoid group chat drama with simple rules

Digital Footprint Checkup + Privacy Checklist

Footprint checkup (10 minutes)

- ☐ Search your name + username on a private browser.
- ☐ Look at your public profile as a stranger would.
- ☐ Delete/privatize anything you wouldn't show a coach/teacher/employer.
- ☐ Update bio + profile pic to something neutral if needed.
- ☐ Set a reminder to repeat every 3 months.

Privacy settings checklist (general)

- ☐ Account set to private (if appropriate)
- ☐ Limit who can DM/message you
- ☐ Turn off location sharing unless needed
- ☐ Hide phone/email from public profile
- ☐ Review tagged photo settings
- ☐ Turn off contact syncing if you don't want your number shared

One change I will make today:

Section 44: Food Skills Pack

Eat better for less money. Learn the basics that make cooking less intimidating.

What you'll be able to do

- Build a simple meal rotation (breakfast/lunch/dinner)
- Make 5 basic meals without a recipe book
- Use a grocery list that saves money
- Follow kitchen safety so nobody gets sick

Section 45: Life Admin

Appointments, paperwork, and boring adult stuff - made simple.

What you'll be able to do

- Call and schedule an appointment without freezing up
- Know what to say at the pharmacy or doctor's office
- Build a filing system you can actually keep
- Use a weekly 'life admin' checklist

Section 46: Safety + Emergency Readiness

Prepare once so you're calm if something goes wrong.

What you'll be able to do

- Fill an emergency plan (contacts, allergies, meds)
- Build a simple home + meet-up plan
- Know basic situational safety rules
- Create a mini go-bag checklist

Section 47: Health Basics (Everyday)

Know what to do for common health situations without panicking.

What you'll be able to do

- Use a pharmacy script and understand prescriptions
- Track symptoms and know when to ask for help
- Handle common first aid situations safely
- Build a simple weekly wellness routine

Section 48: Capstone

Turn these skills into a real portfolio you can use for life.

What you'll be able to do

- Pick 10 challenges and complete them in 30 days
- Build a 'real-life portfolio' (resume, budget, plan, scripts)
- Track growth with a before/after skill check
- Celebrate progress - small wins count

Section 31: Scenario Bank

30 quick, realistic prompts for bell-ringers, role-play, or discussion.

Included in this add-on

- 30 scenarios across money, jobs, time, digital safety, health, housing, transport
- 3 response options per scenario + best choice
- Use as 5–10 minute daily practice
- Great for advisory, CTE, or health classes

Scenario Bank (Practice Library)

Use these as bell-ringers, advisory prompts, or quick role-plays (5–10 minutes).

Paycheck Surprise

Your paycheck is smaller than expected. What do you do first?

A) Spend less and ignore it B) Check paystub for taxes/withholding and ask politely if needed C) Quit because it's unfair

Best: B

Overdraft Warning

Your bank app shows an overdraft warning. What's the best move?

A) Wait and hope it fixes itself B) Move money/ask for fee reversal and turn on alerts C) Close the account immediately

Best: B

Free Trial Trap

A 'free trial' is about to charge you tomorrow. What now?

A) Do nothing B) Cancel today + screenshot confirmation C) Delete the app and assume it cancels

Best: B

Marketplace Meet-up

You're buying something online from a stranger. Safest plan?

A) Meet alone at night B) Meet in public place + bring someone + cashless if possible C) Send deposit first

Best: B

Boss Texts During Class

Your boss texts: 'Can you come in now?' You're in school.

A) Ignore forever B) Reply: I'm in class; I can work after __. Can we schedule? C) Leave immediately

Best: B

Late Shift Conflict

You're scheduled during a family commitment. What's best?

A) No-show B) Ask early + offer to swap shifts C) Wait until 10 minutes before

Best: B

Scenario Bank (Practice Library)

Use these as bell-ringers, advisory prompts, or quick role-plays (5–10 minutes).

Interview Question

They ask: 'Tell me about a time you messed up.'

A) Say you've never messed up B) Use STAR + what you learned C) Blame your teacher/coach

Best: B

Reference Request

You need a reference from a teacher. Best timing?

A) Same day as deadline B) At least 2 weeks early + provide details C) Never ask—just list them

Best: B

Two-Minute Rule

You keep forgetting small tasks (email, putting papers away). Best tool?

A) Wait until you feel motivated B) Do it if it takes under 2 minutes C) Add 20 tasks to your list

Best: B

Weekly Plan Collapse

Your week plan blew up because of practice and work. What now?

A) Give up on planning B) Re-plan using new reality + choose top 3 priorities C) Stay up all night to catch up

Best: B

Phishing Email

An email says your account is locked—click here. What do you do?

A) Click quickly B) Go directly to the real site/app and check messages C) Reply with your password

Best: B

Password Reuse

You used the same password everywhere and one site got hacked.

A) Change nothing B) Change email password first + enable 2FA + update important accounts C) Delete your email

Best: B

Scenario Bank (Practice Library)

Use these as bell-ringers, advisory prompts, or quick role-plays (5–10 minutes).

Suspicious DM

A stranger offers you money for personal info/photos.

A) Send info B) Block/report + tell a trusted adult if needed C) Argue with them for hours

Best: B

Medicine Label

You're sick and choosing meds. What matters most?

A) Flavor B) Active ingredient + dosing + warnings C) Brand name only

Best: B

Urgent Care vs ER

You have a deep cut that won't stop bleeding.

A) Wait 3 days B) Seek urgent/ER help depending on severity C) Put a band-aid and keep playing

Best: B

Appointment Call

You need to schedule a doctor visit. Best approach?

A) Avoid calling B) Use a short script + ask what to bring C) Show up without an appointment

Best: B

Lease Question

A lease says 'non-refundable fees.' What do you do?

A) Sign without reading B) Ask questions before signing; understand total move-in cost C) Assume it's fine

Best: B

Roommate Issue

Your roommate won't clean shared spaces.

A) Explode in anger B) Use a calm boundary + shared chore plan C) Move out overnight

Best: B

Scenario Bank (Practice Library)

Use these as bell-ringers, advisory prompts, or quick role-plays (5–10 minutes).

Utility Setup

You move in and the electricity isn't on. What now?

A) Sit in the dark B) Call/set up utility account early + confirm start date C) Blame the landlord only

Best: B

Car Warning Light

A warning light turns on while driving.

A) Ignore it forever B) Check manual/light meaning + schedule check if needed C) Cover it with tape

Best: B

Minor Accident

You have a minor accident in a parking lot.

A) Drive away B) Ensure safety + exchange info + photos + report as needed C) Argue and post online

Best: B

Car Maintenance

You want your car to last longer. Best habit?

A) Never check anything B) Track oil/tire schedule + fix small issues early C) Only wash it

Best: B

Stress Spike

You feel overwhelmed and can't focus.

A) Scroll for an hour B) Do a 10-minute reset (breathe, water, plan 1 next step) C) Give up for the day

Best: B

Conflict Text

A friend sends a harsh text. Best response?

A) Respond instantly angry B) Pause, clarify, and use respectful language C) Post about them publicly

Best: B

Scenario Bank (Practice Library)

Use these as bell-ringers, advisory prompts, or quick role-plays (5–10 minutes).

Professional Email

You need to email your teacher about a missed deadline.

A) 'yo what's up' B) Clear subject + apology + plan + request C) Say nothing

Best: B

Shopping Decision

You want something expensive. Best decision tool?

A) Buy immediately B) Compare options + wait 24 hours + check budget C) Use credit with no plan

Best: B

Banking Safety

Someone asks for your debit card PIN.

A) Share it B) Never share; contact bank if pressured C) Write it on the card

Best: B

Job Offer Scam

A 'job' asks you to pay for training upfront.

A) Pay quickly B) Research company + ask questions + walk away if scammy C) Send SSN first

Best: B

Section 32: Teacher Pack (Plug-and-Play)

Pacing options, mini-lesson structure, and slide-deck outlines.

Included in this add-on

- 5-day sprint plan, 10-day advisory plan, and 4-week mini-course map
- 15/30/45-minute lesson template (repeatable)
- Slide deck outline structure for each section
- Common misconceptions + quick checks

Pacing Options (Pick One)

Each lesson uses the same format: Warm-up → Teach → Practice → Reflect.

5-Day Sprint (Advisory Week)

- Day 1: Money + Scams basics
- Day 2: Job readiness (resume + interview)
- Day 3: Time management + systems
- Day 4: Digital safety + boundaries
- Day 5: Capstone mini-sim + reflection

10-Day Advisory Series

- Days 1–2: Money + credit basics
- Days 3–4: Job readiness + communication scripts
- Days 5–6: Time systems + study planning
- Days 7–8: Health navigation + stress skills
- Days 9–10: Housing/transport + capstone

4-Week Mini-Course (20 lessons)

- Week 1: Money + consumer skills
- Week 2: Job + communication
- Week 3: Health + safety + stress skills
- Week 4: Housing/transport + capstone portfolio

Repeatable Lesson Template (15 / 30 / 45 minutes)

Use this for any section. Students should complete at least 1 worksheet per lesson.

Warm-up (2–5 min)

Scenario prompt or quick question

Teach (5–10 min)

Mini-lesson: 3 key points + example

Practice (8–20 min)

Worksheet / role-play / simulation step

Reflect (2–5 min)

Exit ticket: What will I do next?

Optional extension

Badge evidence or portfolio upload

Exit Ticket (copy/paste prompt):

Slide Deck Outline Structure (Copy for Each Section)

This is a structure, not a script — keep it fast and practical.

10–12 Slide Flow

- 1) Title + why this matters
- 2) Learning target (students can...)
- 3) Common mistake (what trips teens up)
- 4) 3 key points (simple language)
- 5) Worked example (show a real scenario)
- 6) Quick check (1 question)
- 7) Practice instructions (worksheet/role-play)
- 8) Practice timer slide (5–10 min)
- 9) Share-out (2 students volunteer)
- 10) Exit ticket + next step
- 11) Optional badge evidence + portfolio reminder

Tip: Teach for 10 minutes max. Practice is where the learning happens.

Section 33: Assessment + Data Toolkit

Pre/post scoring, rubrics, and simple reporting templates.

Included in this add-on

- Pre-check + post-check scoring guide
- Capstone rubric bank (quick + detailed)
- Growth report template (class or grade level)
- Completion tracking sheet (badges + portfolio)

Pre/Post Scoring Guide (Simple)

Use the same 10-item check before and after. Track growth, not perfection.

Recommended 10 Questions (domains)

- Money: budget categories + overdraft prevention
- Money: debit vs credit basics
- Consumer: subscription / scam red flag
- Jobs: what belongs on a resume
- Jobs: best interview response (STAR)
- Time: weekly plan + 2-minute rule
- Digital: phishing recognition + 2FA action
- Health: urgent care vs ER choice
- Housing: lease/deposit basics
- Transport: what to do after a minor accident

Interpreting Scores (bands)

- | | |
|-------------|--|
| 0–3 | Needs support: focus on 1–2 core habits + scripts |
| 4–6 | Developing: complete worksheets + 1 simulation |
| 7–8 | Proficient: apply skills in scenarios + portfolio evidence |
| 9–10 | Advanced: coach peers, add local resource research |

Capstone Rubric (Quick 4-Point)

Score any simulation product (budget, email, plan, checklist).

Criteria	Score (1–4)
Completeness All required parts are present.	
Accuracy Information is realistic and correct.	
Professionalism Tone, formatting, and clarity match real-world expectations.	
Decision-making Chooses safe, smart next steps (scripts/checklists used).	
Reflection Can explain what they learned + what they'll do next.	

Growth Report Template (Class Summary)

Record pre/post averages and completion — share growth highlights.

School: Teacher/Advisor:

Dates: Group:

Metrics

Pre avg (0–10)	
Post avg (0–10)	
Avg growth	
% completing 1+ worksheet	
% completing 1 simulation	
% completing portfolio packet	

Highlights (what improved + what students said):

Next Steps (1–2 actions):

Section 34: Senior Launch Pack

A graduation-ready checklist and transition plan for the first 30 days.

Included in this add-on

- First week after graduation checklist
- Documents + accounts checklist
- 30-day transition plan (Plan A / Plan B)
- Adulting calendar (renewals + routines)

My First Week After Graduation (Checklist)

Do the basics first. Small wins create momentum.

- ☐ Make a weekly plan (work/school/training + sleep)
- ☐ Set up or review bank account + overdraft settings
- ☐ Create a simple budget (needs/wants/future)
- ☐ Update resume + apply to 3 opportunities (job/training/scholarship)
- ☐ Schedule 1 appointment you've been putting off (doctor/dentist/DMV)
- ☐ Set up password manager + turn on 2FA for email/banking
- ☐ Clean your room/workspace + laundry reset
- ☐ Plan 5 cheap meals + grocery list
- ☐ Choose 1 trusted adult / mentor for check-ins
- ☐ Complete 1 capstone simulation product for your portfolio

Documents + Accounts Checklist (Keep Safe)

Store originals in a safe place. Keep photos/scans in a secure folder.

ID Documents

- ☐ Driver's license / State ID
- ☐ Birth certificate
- ☐ Social Security card
- ☐ Passport (if applicable)

Money

- ☐ Bank account login
- ☐ Direct deposit info
- ☐ Debit card PIN (memorized)
- ☐ Savings goal set

Health

- ☐ Insurance card (photo)
- ☐ Primary care contact
- ☐ Med list + allergies
- ☐ Immunization record (if needed)

Work/School

- ☐ Resume copy
- ☐ References list
- ☐ Transcript / enrollment proof
- ☐ School email access maintained

30-Day Transition Plan (Plan A / Plan B)

Plan A is your first choice. Plan B is your backup if life changes.

PLAN A (Primary)

Goal (30 days):

Weekly actions (3):

Support people (2):

Money plan:

If I get stuck, I will:

PLAN B (Backup)

Goal (30 days):

Weekly actions (3):

Support people (2):

Money plan:

If I get stuck, I will:

Adulting Calendar (Monthly Reset)

A 30-minute reset that prevents 90% of panic.

Money (10 min)

- ☐ Check balance
- ☐ Pay needs
- ☐ Plan groceries
- ☐ Move money to savings

Life admin (10 min)

- ☐ Check mail/email
- ☐ Confirm schedule
- ☐ Update passwords/2FA if needed
- ☐ Review subscriptions

Health (5 min)

- ☐ Sleep plan
- ☐ Refill meds if needed
- ☐ Schedule appointments
- ☐ Move your body

Home/car (5 min)

- ☐ Laundry reset
- ☐ Trash + wipe down
- ☐ Gas/tires check
- ☐ Pack tomorrow's bag

My one focus for next month:

v14 Addendum: Independence Toolkit

Four practical packs: health, housing, communication scripts, and adult paperwork.

Contents

Section 35: Health + Independence Toolkit	117
Section 36: Housing + Living Skills Pack	121
Section 37: Communication Scripts Library	126
Section 38: Documents + Adult Paperwork Pack	129

Tip: Print the forms pack (roommate agreement, inspection checklist, appointment sheet) for quick use.

Section 35: Health + Independence Toolkit

Navigate health choices, appointments, and everyday self-care without panic.

What you'll be able to do

- Decide: ER vs urgent care vs home care (quick chart)
- Make an appointment with a simple script
- Understand basic insurance words (copay, deductible, in-network)
- Use a 10-minute reset plan when stress hits

Urgent Care vs ER vs Home Care

Use the chart. When in doubt, get help from a trusted adult or a medical professional.

Where should I go? (Quick Decision)

If you are unsure or feel unsafe, call a trusted adult or emergency services.

Start

What is happening right now?



Red flags?

Chest pain, trouble breathing, fainting, heavy bleeding, serious head injury, signs of stroke, severe allergic reaction, or severe pain?



YES → ER / Emergency

Go to ER or call emergency services. Do not drive yourself if unsafe.

NO → Next question

Is it urgent but not life-threatening? (fever, sprain, cut needing stitches, ear infection)

Appointment Call Script (copy/paste)

Hi, my name is _____. I'd like to schedule an appointment. The reason is _____. My symptoms started _____. Is there an opening this week? Also, what should I bring and what will it cost?

Tip: Write down the date/time, location, and any instructions before you hang up.

Insurance Basics (Teen Language)

You don't have to be an expert. You just need the 6 words below.

Copay

A set amount you pay at the visit (example: \$25).

Out-of-network

Covered less (usually more expensive).

Deductible

What you pay before insurance starts helping.

Premium

Monthly cost of the plan (often paid by a parent/employer).

In-network

Doctors/clinics your plan covers better (usually cheaper).

Explanation of Benefits

A statement showing what was billed and what insurance paid (not always a bill).

Medicine Label Checklist (Before You Take It)

If you are unsure, ask a pharmacist, nurse, parent/guardian, or trusted adult.

- ☐ Active ingredient (avoid doubling up with another medicine)
- ☐ Dose + how often (do not take extra 'to make it work faster')
- ☐ Age restrictions (some meds not for teens/children)
- ☐ Warnings (drowsy, driving, mixing with alcohol/other meds)
- ☐ How long to take it (and when to stop / call a doctor)
- ☐ Expiration date

My safe plan if symptoms worsen:

10-Minute Reset Plan (When I'm Overwhelmed)

A short routine to move from panic to next steps. Fill it out once, reuse it.

Steps	My version (fill in)
1 minute: Drink water + unclench jaw/shoulders	
2 minutes: Breathe: inhale 4, hold 2, exhale 6 (repeat)	
2 minutes: Brain dump: write everything on your mind	
3 minutes: Choose the ONE next action that helps most	
2 minutes: Text/call a trusted person if needed	

Sleep Basics (Small Moves, Big Result)

Pick 2 changes for this week. Track if your mood/focus improves.

- ☐ Same wake-up time (even weekends)
- ☐ No caffeine after lunch
- ☐ Screens off 30 minutes before bed
- ☐ Pack tomorrow's bag before bed
- ☐ Short walk/stretch in the afternoon

My 2 picks this week:

Section 36: Housing + Living Skills Pack

Real paperwork and routines for living with roommates or on your own.

What you'll be able to do

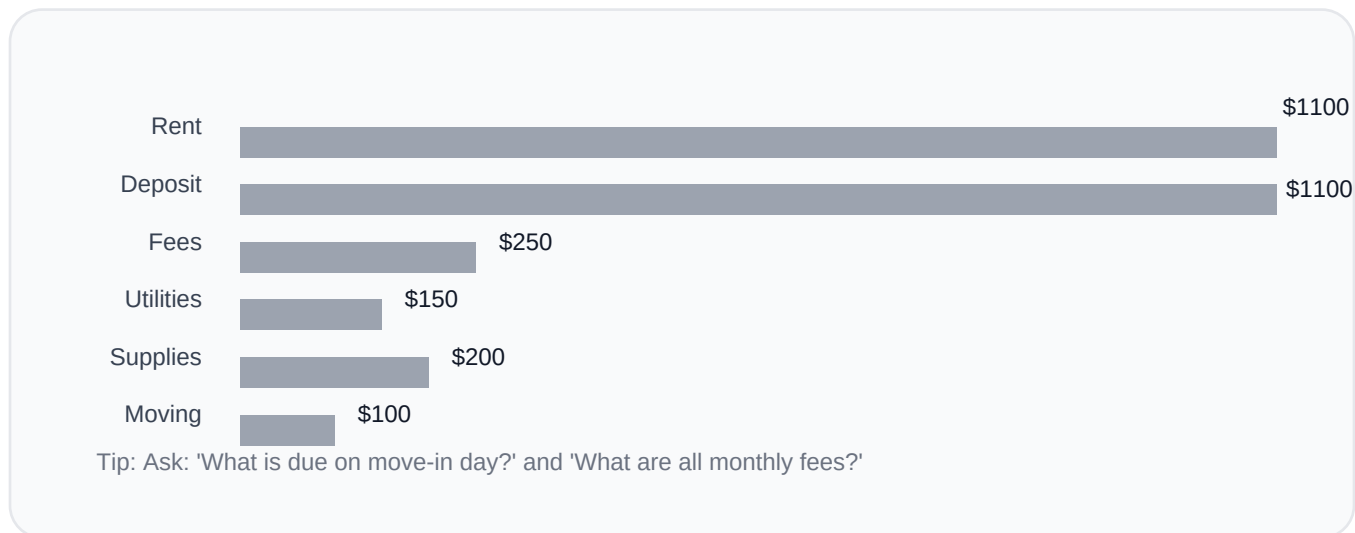
- Understand total move-in costs (not just rent)
- Use a roommate agreement (fillable)
- Complete a move-in inspection checklist (fillable)
- Plan 5 cheap meals + shopping list

Lease 101: Total Move-In Cost (Not Just Rent)

Before you sign, estimate the real first-month cost. Use this template.

Monthly rent	
Security deposit	
Application fee	
Admin/move-in fee	
First utilities setup	
Basic supplies (cleaning, toiletries)	
Moving cost (gas, truck, help)	
Estimated move-in total:	

Example: \$1,100 rent can become \$2,900 move-in



Move-In Condition Checklist

Inside the unit

- ☐ Walls/ceilings: stains, holes, cracks
- ☐ Floors/carpet: stains, tears, loose boards
- ☐ Windows/screens: open/close, locks
- ☐ Doors: locks work, no sticking
- ☐ Lights: all bulbs work
- ☐ Kitchen: sink drains, cabinets intact
- ☐ Bathroom: toilet flushes, no leaks
- ☐ Shower/tub: water pressure, caulk/mold
- ☐ Appliances: test each (stove, fridge, microwave)
- ☐ Smoke smell/pests visible

Safety + outside

- ☐ Smoke detectors present + working
- ☐ Carbon monoxide detector (if needed)
- ☐ Fire extinguisher location known
- ☐ Circuit breaker labeled
- ☐ Thermostat works
- ☐ Hot water works (test in sink)
- ☐ Parking/key fob works
- ☐ Mail/package area location
- ☐ Emergency exits understood
- ☐ Take photos of any damage

Issues found (write location + photo #): _____

First Grocery List (Starter)

Proteins

- ☐ Eggs
- ☐ Chicken
- ☐ Beans
- ☐ Peanut butter

Produce

- ☐ Bananas/apples
- ☐ Bagged salad
- ☐ Onions/garlic
- ☐ Frozen veggies

Carbs

- ☐ Rice/pasta
- ☐ Bread/tortillas
- ☐ Oats
- ☐ Potatoes

Dairy/Alt

- ☐ Milk/alt milk
- ☐ Cheese
- ☐ Yogurt
- ☐ Butter

Pantry basics

- ☐ Olive oil
- ☐ Salt/pepper
- ☐ Spices
- ☐ Canned tomatoes

Snacks

- ☐ Nuts
- ☐ Popcorn
- ☐ Granola bars
- ☐ Hummus

Meals I'm planning this week: _____

Section 37: Communication Scripts Library

Copy/paste scripts for adults, bosses, teachers, landlords, and banks.

What you'll be able to do

- Write professional emails and texts quickly
- Use apology + plan templates when you miss something
- Set boundaries without being rude
- Negotiate schedules and solve conflicts calmly

Copy/Paste Scripts (Text or Email)

Use clear subject lines. Be polite. Include a plan and a question.

Boss: Schedule conflict

Hi __, I just noticed I'm scheduled __ but I have __ (school/practice/family). Can we adjust my shift? I can work __ or swap with __. Thank you.

Teacher: Missed deadline

Subject: __ Assignment - Plan Hi __, I missed the deadline for __. That's on me. My plan is to finish it by __. Is it still possible to earn partial credit? Thank you.

Landlord: Repair request

Hi __, I'm reporting an issue in the apartment: __. It started on __. I have photos/video if helpful. When can someone come take a look? Thank you.

Doctor office: Appointment

Hi, my name is __. I'd like to schedule an appointment for __. My symptoms started __. What times are available, and what should I bring?

My go-to script (custom):

Templates: Apology + Plan, Boundaries, Negotiation

These work because they show responsibility and a next step.

Apology + Plan (use when you messed up)

1) Name it: I missed ___.

2) Own it: That's on me.

Boundary (respectful, not rude)

I can't ___ right now. I can ___ instead. If that doesn't work, let's pick a different time.

Negotiation (schedule/pay/refund)

I appreciate ___. I'm hoping for ___ because ___. Is there flexibility? If not, what would it take to make it possible?

Section 38: Documents + Adult Paperwork Pack

The forms and steps that matter for jobs, bills, and basic adult life.

What you'll be able to do

- Know which documents you need and how to store them safely
- Understand a paystub at a basic level
- Follow a first-job onboarding checklist
- Handle a confusing bill without freezing

First Job Onboarding Checklist

Use this before your first day so you don't feel lost.

- ☐ Bring ID documents requested by employer
- ☐ Confirm start time, location, and who to ask for
- ☐ Know dress code + shoes
- ☐ Set up direct deposit (or ask how you get paid)
- ☐ Save your manager's contact info
- ☐ Ask about schedule posting and how to request time off
- ☐ Turn on banking alerts + set aside savings amount

W-4 (Very Simple Explanation)

A W-4 tells your employer how much federal tax to withhold from your paycheck. Most teens with a first job fill out basic info and choose a standard option. If you are unsure, ask a parent/guardian or a trusted adult before submitting.

Note: This is general education, not tax advice. When in doubt, ask for help.

Paystub Basics (What to Look For)

You don't need to understand everything. Start with these 6 items.

Gross pay

Pay before taxes/withholding.

Rate

Your hourly wage/salary.

Net pay

What you actually get.

Deductions

Taxes or other withholdings.

Hours

Hours worked (check for mistakes).

Year-to-date

Totals for the year so far.

If You Get a Bill You Don't Understand (Do This)

- Do not ignore it. Put the due date in your phone.
- Check: Is it a real bill or an 'explanation of benefits'?
- Call the number on the official website or statement (not a random text).
- Ask: What is this for? What is the lowest payment option? Can fees be reduced?
- Get the plan in writing (email or letter) and save it.

My plan if I get a bill: