

*For Brandon—
and impossible without the loving support of Michael.*

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Introduction

There's a good chance someone fed you Cheerios and dressed you in OshKosh B'Gosh during your Sesame Street years. When you went to your first sleepover, Mommy packed the bag. When you had a sniffle, Daddy took you to the doctor. What a life! The problem is—you're seventeen now, and you still don't know where they keep the luggage or how to look up the doctor's phone number!

But who needs to know how to do such things with Mom and Dad around? Guess what—as you are thrust from the commencement stage into the Real World, pampering parents are a thing of the past. You're going to have to learn a few things, and you're going to want to know them fast! How do I balance a checkbook? How do I make spaghetti? How do I get the barbecue stains out of my roommate's sweater? Aaaagh!

Don't stress—I understand. I used to be just like you. After a few years of figuring things out through trial and error (and several hundred phone calls home), I've learned the basics to surviving the chaos of the Real World, and believe me, it's much more challenging than some MTV reality show.

My eighteen-year-old brother recently moved to my town to attend a local community college. Two thousand miles away, our very worried mom asked me to help him get settled. I spent a couple of hours driving him around to sign an apartment rental agreement, get groceries, set up a bank account, and do other getting-settled-type things. Because I had already been living on my own for several years, I had forgotten how difficult doing these things can be for the first time. My brother quickly reminded me. Following are the

highlights of our conversation as we sat in the car outside of the bank:

Brother: What do I do?

Me: Go in and set up an account.

Brother: What do I say?

Me: That you need to set up a checking and savings account.

Brother (blank look): How much does that cost?

Me: It should be free; banks handle your money, they don't usually charge you money. Your checks might cost a fee, but you could just get an ATM card instead.

Brother: That's the same thing as a credit card, right?

Me: No, a credit card sends you a bill and an ATM card deducts money straight out of your checking account.

Brother: How much money is in my checking account?

Me (exasperated): However much money you put in it!


Brother: But, I don't have any money.

Okay, so unfortunately most high schools don't offer a class called "Real World 101." But whether you're going to college or just moving out on your own, when you leave home for the first time, there will be many basic things you will not have a clue how to do. While doting parents mean well, their "I'll take care of it" techniques somewhat hinder their children when they enter the Real World. The Real World will not care that you never learned how to change a tire on the freeway; it will just be mad at you for blocking traffic. The bank will not care that you "forgot" to reconcile your account; they will happily charge you thirty-five bucks every time you bounce a check. Your roommates will not care that you don't know the difference between laundry detergent and

fabric softener; they will just want you to stop smelling up the apartment after wearing the same socks for three weeks.

This book is meant to be a guide to handling some of the basics of grown-up life. It is written by a formerly clueless girl who encountered and endured reality—without a survival guide. And here is what I learned.

part

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Surviving College

chapter 1

From Applications to Acceptance: The Inside Scoop on College

Which aspect of college life do you have to look forward to?
Take this quiz to find out:

1. S.A.T. stands for:
 - a. Surf and Turf
 - b. Senior Alcoholic Testing
 - c. Scholastic Aptitude Test
2. My dream dorm would be called:
 - a. What's a dorm?
 - b. Frat House!
 - c. Little Pascals
3. My top three choices are:
 - a. Wendy's, Taco Bell, and Pizza Hut
 - b. Florida State, San Diego State, and University of Hawaii
 - c. Pepperdine, Vanderbilt, and Duke

If you scored:

Mostly a's: Summer school! Summer school!

Mostly b's: Sororities! Sororities!

Mostly c's: Scholarship! Scholarship!

If you've already received a college acceptance letter and mailed off a tuition check, congratulations! Bravo! Good for you! You can just skim through this first section, all the while patting yourself on the back for your masterful accomplishments. But if you're like most high school seniors who don't form a "plan" until after senior trip, you may want to consign your brain to the following.

College Applications

College preparation should actually begin well before senior year. Those who know this by the third grade will graduate with honors and go Ivy League. Those of you who don't figure it out until post-puberty may enjoy summer school and tutoring sessions with the old, wrinkled, retired English teacher down the street; but don't worry, you can catch up. Since your grades and accomplishments from ninth grade on will affect your transcript and college application, don't waste time! See your guidance counselor for specific help, but following are some of the most important things you can do to be prepared, starting from the first day an upperclassman paints an "F" on your forehead.

Pick the right classes. Choose classes that are both interesting and challenging. If you are interested in what you are taking and challenged by the material, you will more likely put forth a better effort, which will result in better grades. Throw in some honors and A.P. classes, if you can pass them. Taking A.P. Biology looks much more impressive than taking seven P.E.'s. Also, make sure you are taking the kinds of classes you need to fulfill your college's acceptance requirements.

Find some extracurricular activities. Colleges look for well-rounded students, so gain a variety of hands-on experience in volunteerism, athletics, academic clubs, and the arts. While you may be your local Wii-master, colleges don't deem

any activity that takes place in front of a television screen as highly beneficial to a youngster's mind. If you are looking to get into a special arts program in college or to play for the NCAA, now is also the time to find out how to fulfill those requirements.

Make a financial plan. Graduation night is way too late of a time to find out that you're going to be footing the bill for college. Talk with your family now so that you know if they will be forking out the dough, or if you'll need to start a dog-washing service this summer. You can find countless books in your local libraries or bookstores that list the different grants and loans you can apply for, or contact the government for the Free Application for Financial Aid (www.fafsa.ed.gov) to see if you qualify.

Take—and retake—the standardized tests. To practice taking standardized tests, you can sit in a cold, quiet room early one Saturday morning with two sharpened #2 pencils, filling in imaginary circles on sheets of paper. Or, you can take the PSAT and other practice tests (don't worry, colleges won't see these scores), or attend test-taking strategy classes. There are two basic standardized tests that colleges look at—the SAT and the ACT. Find out which one is preferred by the college you want to go to, or just go ahead and take them both for fun—if you're into that sort of thing. Remember that most people can boost their scores with each retake, so sign up again if your first score is lower than your years on earth. You will want to start taking these tests during your junior year, so check with your guidance counselor for the registration deadlines.

Start looking at colleges. Throughout high school, listen to the word-of-mouth accounts of which schools have the best lacrosse teams, business schools, and tailgate parties. Make a mental list of possible schools you would like to go to, and visit a few. Making college trips during your senior year is a good, fun way to see what a college has to offer, and

most high schools will excuse your absences for such trips—as long as they're not taking place weekly. If you want to find out more about what different schools have to offer, check with your guidance counselor, college guidebooks, college fairs, catalogues, and on the Internet (every college has a website). After you have weighed all your options, make a list of the pros and cons for each school, and measure that against how well you fit into the personality of the school.

Apply to colleges. Narrow the list down to a few colleges you really would like to attend, and request applications. You can even apply to some schools online. It may cost a fee to apply, so make sure you are serious about the school and you actually have a chance at being accepted before you waste the time and money. It is a good idea to apply to the large and highly competitive universities before December of your senior year.

Don't slack off yet! Colleges will still look at the classes you take and the grades you earn during your senior year. So, don't get senioritis until you've framed your acceptance letter. Then, start planning that senior trip!

What Do Colleges Look For?

Colleges know exactly what they are looking for in the prospective student pool, and you will be judged on how clearly you meet their requirements—or on how much money Gramps has contributed to the athletic department. While some schools seem to showcase carbon copy students, most are looking for unique and diverse people. Following are the general requirements that admissions committees look for in an applicant:

- **GPA:** How high and consistent is it? Did it improve over the years?
- **Class Selection:** How difficult and advanced was your course load?

- Class rank
- ACT and/or SAT scores
- Extracurricular activities: Were you in student government, the Key Club, the band, or on the soccer team? Did you volunteer every Friday or hold leadership positions?
- Awards/Achievements: Did you receive any scholastic, extracurricular, or community recognition?
- Letters of Recommendation: How well did you know the person who wrote the recommendation, and how high is his or her opinion of you?
- Essays: Most applications require at least one essay in which you should demonstrate how creative, talented, and competent you are—in a very compliant, original, and humble way, of course. The admissions board is not just looking for a good writer, but for someone who is unique and confident. So remember all those Christmas card letters your mom wrote about the time you climbed Mount Everest? Learned origami? Built an orphanage in Mexico? Now's the chance to tell your version of the story.

"I Got In!!! Now What?"

When that glorious day arrives when you eagerly rip open the envelope and proudly hold up your long-awaited acceptance letter as sunbeams shoot down from the sky and shine on the glory that is you, enjoy the moment. Aaaaw. Now keep reading—you still have a lot of work to do.

Where Are You Going to Live?

Campus housing gets a bit tricky wherever you go. So many campuses are overcrowded that applying for housing

may be harder than getting in to the school itself. “First come, first served” applies in this matter, so try to get your name on a waiting list as soon as you know where you want to live—hopefully before kindergarten.

At some universities, freshmen are required to live in dorms; but even if they’re not, dorm life is usually the best option for first-year students. You will meet more people there in one year than you would in four years of off-campus living. Check out the “aura” of the dorm or housing unit you like. At the university I went to, all freshmen lived in dorms, and each dorm had a general type that lived there: the jock hall, the party hall, the rich kids’ hall, the study hall, the granola hall—you get the picture. If you shop for housing by matching yourself to the personality of the house, you’re bound to make a few good friends.

If you still think dorm life is not for you, visit the school far in advance to explore other housing options. Check out the rental listings on the school’s advertising board, or those in the local newspaper. But never sign a rental agreement without seeing the place first, because the words people use to advertise their properties are often kind exaggerations. “Cozy” usually means “tiny”; “Charming fixer upper” actually means “Nothing works!” and “Great starter home” really means “Great! Start looking around again!”

Before you agree to any living arrangement, make sure you know what utility bills (phone, cable, electric, water) you will be responsible for paying. When you sign a contractual agreement, you will most likely be expected to pay first and/or last month’s rent as well as a security deposit that will be refunded upon move-out if you leave the place in good condition. So make sure you bring your piggy bank.

Be aware of the terms of the lease as well—specifically how long you are committed to living there and if you are allowed to sublet. I have some friends who decided, after three months of living in an apartment that had a shower

and dishwasher that worked every once in a while, that they were ready to get out. Unfortunately, they were in a one-year contract. Though we had fun plotting ways to get them evicted (buy a drum set, never use “inside voices,” invite the local nudist colony to swim at the pool), they realized they were stuck. So, beware.

Many students are enticed by the lures of Greek life, which exists on many college campuses. While frat houses and sorority houses recruit freshmen each year to pledge, you won't be allowed to live there until you are a full-fledged (or “pledged”) member. Living in these houses will most likely be a very fun, very wild, very not study-conducive atmosphere, but if you chose a particular Greek sect for its personality, you may feel right at home!

Almost every college student will agree that where you live is not nearly as important as with whom you live. So, when you go house-hunting, bring along your future roommate, if you know who this lucky person is. If not, read on.

Picking a Roommate

This can be tricky. Believe it or not, your “best friend forever” may not make the best roommate. Many a friendship has been spared due to separate living quarters. Two loud and in-your-face people would most likely not earn back their security deposits if left alone as roommates. My college roommate was a girl I had known from my town, but she went to a different high school and we were not extremely close. We were great roommates, though. She was really sweet and mellow; I was more, well, not mellow. But we got along great, and we're friends for life. For many, opposites attract; although, in some cases, they don't. If you are a slob, don't hook up with a neat freak. If you are a lover of coed sleepovers, watch out for the more conservative types. Studiers should avoid partiers, etc. Most of these

frightening combinations will be eliminated by a roommates' questionnaire, which many colleges send out with the hopes that five to ten random personality questions will produce matches from heaven. Kind of like eHarmony.

If your roommate preference is still blank, pick a decent place to live and have fun with it. Keep an open mind and you may be surprised about the new friendships you will make. Of course, you run the risk of getting paired with the person who showers maybe monthly, or the person who borrows (i.e., loses) everything with your initials on the tag; but if things get really violent, you can switch at the end of the semester. Most likely, you will meet at least one person in your suite or hall who will seem like your long-lost fraternal twin. Take him with you as you move on past that first year, and you'll have a great college experience.

Finance:

Okay, this will be brief, as detailed money management tips are provided in Part Three of this book. But before you leave home, get your finances in order. Make sure you know who is going to pay your tuition, housing, food, utility, and insurance bills. Then make sure that person knows who and when to pay. Take whatever money you have saved out of the bank, and prepare to establish a new account. With the money you will be earning or receiving each month, plan a budget so you will survive. There is nothing more frustrating than financial stress coupled with being on your own for the first time.

Transportation

Getting from Point A to Point B will probably not be as hard as you may think. Keep in mind—most college students do not have their own cars! For the majority, check into getting

a bike, or depending on your love of danger—a moped or motorcycle. You will be able to park closer to campus than any old driver of a boring car. If this is not possible, explore the facets of your local transit system. Bus fare is not that expensive, and buses run around the clock and to multiple locations. If you are too good to ride the bus, invest in a nice pair of running shoes and a back brace. (Bus fare's cheaper.)

Health Preparation

I must say that in four years of college attendance, I never heard a fellow student say, "Oh, I think I'll go get a physical today." Granted, things come up, and many flurried students will moan their way to the campus clinic. In fact, one time I got a really painful plantar wart in my big toe (thanks to community showers), and I remember crying and limping back to my dorm after receiving an enormous shot ineptly given by some sadistic pre-med student—ow. Anyway, the time to take care of routine health care is before you leave. Get that last physical from your pediatrician, get your wisdom teeth pulled while Mom's still around to feed you Slurpees, visit that dermatologist one last time to rid yourself of those crippling traces of adolescent acne. Get it all done in your hometown, covered by Dad's insurance!

Time to Pack

Some people love packing and making lists. I am just going to assume you are one of those type-A personalities, you responsible person, you. But for all you left-brainers out there, hand this list to Mom, and have her stuff your new monogrammed bags. Just don't wait until the last minute!

- Pants/shorts/skirts/shirts/jeans (a must)
- Lots of socks and underwear (the more you bring, the less you do laundry)

- Pajamas, bathing suits, belts and hats—for 8 a.m. classes
- Jackets, sweaters, and snow clothes—if you're Harvard bound
- At least one formal outfit, or more depending on your social preferences (Most likely, your school will have formals, but no need to buy anything new since no one's seen your prom dress!)
- Shoes (for all kinds of weather)
- Accessories and jewelry (but leave Grandma's antique opal collection at home)
- Toiletries (the more you mooch from home, the less you'll have to buy)
- Bedding (sheets, pillow and case, comforter, favorite teddy bear)
- Towels and washcloths (some for bathing, one for swimming)
- School supplies: backpack, paper, notebooks, pens, desk-top supplies
- Computer/laptop, printer, ink and paper, if you're lucky; otherwise, check out the campus computer labs or your roommate's packing list
- Electronics: TV, iPod, phone, camera, alarm clock, lamp (but don't bring anything worth more than \$200)
- Athletic supplies and clothes
- Reminders of home, pictures, decorations (don't go overboard; neither you nor your roommate needs to see your third-grade soccer trophy every day)
- Important documents: birth certificate, Social Security

card, visa/passport, medical record, insurance cards (you will need these!)

- Waterproof, fireproof lock box or safe (for the above items)
- Address book
- Dishes, household items and furniture (depending on where you live)

Tips for Those on Their Own for the First Time

- **Don't bring too much**—you won't need it all, and you won't have the room to store it. But go ahead and check out storage options to pack away nonessentials at your new home. You can buy cheap shelves and storage bins at Wal-Mart or Target. Or consider raising your bed by placing the legs on cinderblocks for more storage space underneath.
- **Discuss with roommates who will bring what.** Believe it or not, you really won't need two refrigerators, toasters, and DVD players (unless you're an electrical engineering student).
- **Don't split large purchases with your roommates.** Spending \$50 is much more alluring than spending \$300 when going in on an air-hockey table, but you don't want to be a victim of the fist fight that breaks out over the thing when move-out time comes.
- **Don't get a pet!** Most colleges don't allow any pets on campus for good reason: you won't have time or money to take care of it, and you don't want to be tied down to your apartment to take care of Fluffy when everyone else takes a last-minute road trip. Even fish require weekly tank cleanings and daily feedings. Wait until you're married and baby-hungry to get a furry friend.

- Become friends with your resident advisor or whoever else has the power to forgive curfew violations and other “little rules.”