



Life After 18

Lesson Descriptions

1. Legal Docs and Contracts

Things get serious when you turn 18.

When you complete this module, you'll be a lot more familiar with:

- Social Security Numbers: Do you really need one? How do you get it?
- A driver's license? Is it really that important? How do you get one?
- Passports: Isn't a driver's license enough? Do you need to have a driver's license to get one? How do you get it?
- Identity theft: What is it and how does it happen?

It's not just you, all contracts are confusing!

2. Social Issues

Sex: What's the law got to do with it?

Can it really be illegal?

The short answer is **YES!** And you need to know why so you can avoid the embarrassment of getting arrested for it.

You'll also learn,

- Who's considered an "officer of the law?"
- Two extremely critical behaviors you should know about any time you find yourself face-to-face with a cop (*traffic stops; holiday DUI checkpoints; wrong place, wrong time*).
- The possible consequences of screwing this up.
- And of course, some topics about what old people like to call your "*civic responsibility*:"
- The importance of voting.
- How jury duty works plus how and why you get called for it.

3. Employment & Retirement

Three things you should know about getting a job, and lots more...

Just so you don't look clueless in an interview, here're three things you should know:

- The difference between a part-time and full-time job
- Minimum wage and how much is it in your town?
- Hourly pay vs. a salary
- You'll also learn what you can do to be *THE* candidate, not just one blending in with a million candidates:
- Tips for making the best first impression ever!
- How to be better prepared for any interview, for any type of job.
- Some things you should say,
- And some things you shouldn't.

And what happens when your working career is over?

- Should you assume you'll just automatically have plenty of money to live on when you're 65?

Let's get you prepared with some easy tasks so you can be sure you're not gonna be one of those old people living on the street. After all,

- Not everyone gets a Pension.
- And you may not get to collect Social Security.

4. Income taxes

Where's the government getting it's money?

My mom and dad used to tell me there are two guarantees in life: Death and Taxes. YUK!

While death is pretty straight forward, taxes can be the most complicated thing you'll ever have to deal with while you're alive.

Here are a few things I can tell you about taxes:

- Where the government get's it's money
- W-2 Forms
- Filing your Returns
- Tax Deductions; Good, Bad, or Ugly

5. Banking

You've got to put your \$\$\$ someplace!

- Which do you think you need: A checking account or a savings account?
- Do you know the difference? And what's the deal with on-line banking? Is it a good thing or a bad thing?
- Do you really need to balance your checking account? (*We'll talk about that and what could happen when you don't.*)
- Where does budgeting fit in to your world, and oh, who gets your money when you die?

6. Credit Scores & Credit Cards

That crazy thing called "credit."

- What are credit scores? Does everyone get one?
- Who cares? (*A very good question!*)
- How do you get or "build" credit?
- What about Credit Cards:
- How do they work?
- How do you get them?

7. Interest

No One let's you borrow money for free!

You're going to have light bulbs going off like crazy in your head when you start going through this module! Think of all those commercials you hear saying things like this:

- No Interest for 24 Months! (Is this a good thing or a bad thing? Hmmmm...)
- Balance Transfers on Credit Cards (Do some quick easy math and see if this is a good idea.)
- Deferred Interest (What the heck does that mean?)

Oh, and all these lead up to something called the "cost of the loan." Yikes!

8. Buying and Selling Cars

Just picture yourself driving your first new (to you) car!

So many people get ripped off when buying their first car. I'd hate to see that happen to you, so if you're afraid you might not memorize all this stuff, remember the three most important tips that'll help get you through the process:

1. Take a friend with you.
2. Read the contracts.
3. Don't ever be afraid to ask questions.

You'll always be in a better and more powerful bargaining position though, when you're familiar with as many terms and processes as possible.

Here're a few more:

- The Kelly Blue Book
- The "Sticker Price"
- The difference between leasing, financing and interest rates
- Dealer warranties
- Registration and Transferring Ownership

9. Housing – Moving Out

Moving out and staying out!

After you complete this module you'll know more than you every imagined about moving out!

Here're a few of the topics that'll you'll be digging into:

- Buying a House
- Renting an Apartment or House
- Moving & All Those Expenses
- What all does "Living Expenses" include? It's not just about feeding yourself!

10. Long Term Relationships

Marriage is serious business!

Everyone who's been married knows all this stuff, but it sure sucks that no one tells you about it before the wedding!

You're going to be shocked to learn there're more legal entanglements, than not. Learn the truth about:

- Marriage Licenses
- The Wedding
- Changing Your Name: Social Security Card & Driver's License
- How this all ties into that nasty thing called Divorce!