

# ages 16-18

Any from the previous list, plus

## Interactions with others

- Know how and when to negotiate and compromise
- Hold others accountable
- Use public transportation alone
- Fill out an application and interview for a job
- Initiate contact with colleges and/or employers
- Keep parents notified of whereabouts and time expected home
- Understand what facts to keep personal to avoid identity theft and what can be made public
- Fill out medical/dental forms

## Time management

- Use a day planner or app to keep track of multiple obligations
- Manage extracurricular activities
- Identify activities that are time wasters
- Be consistently on time for work and commitments

## Money management

- Set up a bank account
- Understand basics of compound interest
- Know the risks of credit cards — and the importance of creditworthiness
- Understand basic premise of investing
- Understand basics of insurance
- Know what to do if a purse or wallet is stolen
- Understand how to read a pay stub with Social Security and income tax withdrawals
- Understand student loan offers and terms of repayment

## Organizing and decluttering

- Keep a vehicle free of trash, especially if sharing it with the family

## Repair and maintenance

- Check car tire pressure, air filter, oil and fluid levels
- Know when to take car to garage for maintenance or repair
- Use jumper cables
- Change a tire

## Household basics

- Understand plumbing basics
- Know electricity basics

## Healthy habits

- Know importance of preventive dental and medical care
- Know safe use of over-the-counter and prescription drugs
- Maintain a consistent exercise routine

## Decision-making skills

- Read and decipher fine print
- Talk with a career counselor
- Vote (18 only)
- Understand a rental contract for housing (18 only)