

THE HOW TO SERIES
FOR TEENS & YOUNG ADULTS

LIFE SKILLS

Manual



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FOREWARD

A pressing matter for many teens and young adults is how to successfully navigate situations in adulthood that they have never encountered before.

This manual, while not completely comprehensive, provides a glimpse at the tools and knowledge necessary to accomplish adult-oriented tasks.

Many situations may not correspond to the advice or suggestions provided in this manual. The advice provided in this manual should only be considered within the context of each situation it relates to.

References were compiled from authoritative and knowledgeable sources.

APPLYING TO COLLEGE

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COLLEGE TERMINOLOGY

ADVISOR-

College staff member who assists students in making course decisions and staying on track.

CAP/CAPPED-

A limit or a restriction on something. In terms of college applications or classes, this means only a certain number of students can be admitted.

CREDIT HOUR-

A metric measuring course loads. Tuition is typically calculated per credit hour. If tuition is \$300 per credit hour, a single 3-credit hour course is actually \$900.

DEFERRED-

Often refers to college applications that are expected to be reviewed at a later date.

DEPENDENT-

Student status indicating that both the student and student's parents have income listed on FAFSA forms.

INDEPENDENT-

Student status indicating that only the student's and their spouse's income are listed on FAFSA forms.

GPA-

Grade point average. The overall average compiled by total course grades. High school GPA can determine acceptance into colleges.

PROBATION-

Time during which students must improve academic standing. Failure to do so may result in incompleteness of a program, loss of financial aid, or expulsion.

HOW TO CHOOSE A COLLEGE

LOOK FOR:

- **Available programs**

Not all colleges offer the same programs. Ensure the college you pick offers the one you want.

- **Accreditation**

Ensure the college you pick is recognized as a legitimate entity for pursuing higher education.

- **Tuition**

Even with similar course offerings, reputation and accreditation, college tuition may vary greatly.

- **Campus life**

Are you introverted or a social butterfly? It might be a good idea to see if a university's campus profile and culture match your social preferences.

- **Room for opportunity**

Does the university offer networking opportunities?
Do graduates successfully enter their chosen fields?

ORDER OF TASKS

Once you choose a college to apply to, follow these steps.

- 1.** Use the college website and look for the “Admissions” page to ensure you meet the college’s eligibility requirements.
- 2.** Gather required documents.
- 3.** Apply to college and program by listed deadlines.
- 4.** Apply for financial aid or determine alternatives to pay for college.
- 5.** Set aside time to speak with an advisor or college representative about expectations.

ORDER OF TASKS

Many people who apply to college will use the website Common App, while those in Texas will have an additional option of using ApplyTexas*.

Common App

- Used by hundreds of colleges from across the U.S. and the world.
- Early decision & recommendations can be submitted electronically.
- Fee waivers are available.

ApplyTexas

- Used only by Texas schools but can reside outside of Texas to apply.
- Early decision & recommendations must be sent via mail.
- Fee waivers are not available.

Both websites allow for searching of schools, provide information on admissions requirements, and have an option to submit essays and supplemental materials.

** Links for both websites are provided in the Resources page of this section.

ORDER OF TASKS

Both the Common App and Apply Texas will ask you to create a profile with contact information and your legal name. You will provide information on academics, extracurricular activities, information about any jobs or career you have had, and economic standing.

Common App

- You can filter by admission requirements, deadline, fees, and recommendation requirements.
- Applications can be sent to multiple colleges at once.

ApplyTexas

- You can only filter by whether the institution is a 2 or 4-year institution and by the name of the college.
- Applications can only be sent to one college at a time.



ACT/SAT RESOURCES

The ACT (American College Testing) and SAT (Scholastic Aptitude Test) are standardized exams that aim to assess a student's college readiness. They are often required in US-based post-secondary schools, though some universities in other countries accept them.

Some colleges base admissions and disbursement of scholarships or grants on the scores from these tests.

WEBSITE RESOURCES FOR THE ACT AND SAT

<https://www.hptx.org/858/Tweens-and-Teens>

<https://www.learningexpresshub.com/ProductEngine/LELIndex.html#/learningexpresslibrary/libraryhome?AuthToken=4A95D1B6-3874-4800-8C3C-3D8003BE7E75>

<https://www.act.org/content/act/en/products-and-services/the-act/test-preparation/free-act-test-prep.html>

<https://satsuite.collegeboard.org/sat/practice-preparation>

BOOK RESOURCES FOR THE ACT AND SAT

ACT prep (2022) by The Princeton Review

<https://catalog.hplibrary.info/#section=resource&resourceid=443602404&Index=2&view=fullDetailsDetailsTab>

SAT prep plus 2021 by Kaplan Test Prep

<https://catalog.hplibrary.info/#section=resource&resourceid=360919926&Index=0&view=fullDetailsDetailsTab>

DOCUMENTS YOU MAY NEED

- COPY OF ID-** This can either be a state license or driver's license, as well as a copy of social security card or non-citizen forms.
- TRANSCRIPT-** Provide an official and complete record of grades and courses. Alternate forms can be submitted for home school.
- DIPLOMA OR GED-** A certification showing completion of high school or an equivalent program.
- TAX FORMS-** Forms either showing the income and financial status of a student or a student's parents.
- PROOF OF RESIDENCE-** A bill, utility contract, or other official document showing residence of the student. This can be on an I.D. or transcript, as well.
- SAT/ACT SCORES-** Official scores from a placement test that determines overall knowledge of set subjects.

*Additional forms may be needed with the application, such as recommendation letters and essays. Requirements vary from school to school.

APPLICATION/ADMISSION TYPES

EARLY ACTION-

An application that is completed at least one or two months earlier than applications for regular admission. Submitting one means that applicants may get an earlier admission response, but does not mean you have to attend the college.

DEFERRED DECISION-

When an admissions committee cannot come to a decision for an early action application and waits to decide at a later date. This is not a rejection and can transition into regular admission.

EARLY DECISION-

Typically highly selective of top performers, this is a binding agreement to only apply to one college. If accepted, you **must** enroll in that college. If rejected, you are added to the regular applicant pool.

QUESTBRIDGE-

A specialized organization/application that seeks to connect top performing or gifted students with one of 40 colleges that will cover their financial needs as related to school, including housing and transportation. Students must have low-income backgrounds to qualify.



APPLICATION/ADMISSION TYPES

REGULAR ADMISSION-

A non-binding application that is due to be submitted at the standard date set by the university or college. Admission is more competitive at this point than with Early Action and an admissions decision may take longer.

ROLLING ADMISSION-

An admission type that is not overly competitive compared to others in terms of performance. It provides a large window of time to apply, but admits on a first come, first serve basis. Putting off applying for too long can hurt your chances.

OPEN ADMISSION-

A less restrictive type of admissions where nearly everyone who meets admissions requirements is accepted. Most often seen in online or community colleges. This may be a good option for those with a low GPA.



MAKING THE CUT



COMPETITION

The competition to be accepted into a college varies based on chosen program, school reputation, and location. Tailor your application accordingly, and anticipate that you may not get an ideal admissions decision.

WAITLIST

Students who do not receive an unconditional acceptance into a college may be put on a waitlist. This means that, should an accepted applicant decide not to attend, applicants on the waitlist may possibly take their spot.

APPEAL

If a student is outright rejected or barred from acceptance, many colleges offer an appeal application. This means the student can plead their case and convince the acceptance committee that they should be accepted. Appeals do not always work, but can offer a second chance.

MAKING THE CUT

ALTERNATE CHOICES

If your acceptance is not guaranteed, alternate college choices should be considered. If one college does not accept you, continue trying. Consider asking why your application was denied and determine if there is something to fix or adjust to increase your chances of acceptance.

AFTER ACCEPTANCE

Impressing your college and meeting standards does not end after an unconditional acceptance. Colleges can suspend or expel a student if certain criteria are not met. These can range from academic performance to behavioral and legal issues.

SATISFACTORY STATUS

Students often need to attain a certain grade point average to avoid being put on academic probation. Students may also have to take courses in a specific order to progress within their program.

MAKING THE CUT

COLLEGE CREDIT

Most colleges and universities have requirements* for how many credit hours students need to qualify for a degree. Each credit hour equates to roughly how much time it is expected for students to participate in the class. For example: a 3 credit hour course may meet 3 times a week for 50 to 60 minutes.

The standard credit hours for degree types are as follows:

Associate's	60
Bachelor's	120 (Associates + 60)
Master's	150-160 (Bachelor's + 30-40)

*If you switch colleges or universities while obtaining your degree, you will want to check if your credits are transferable, meaning that they will be accepted elsewhere.

MAKING THE CUT

COLLEGE CREDIT CONTINUED

The amount of credit hours a student has also dictates "grade level" or academic standing, regardless of the amount of years they have been attending. The typical amount of credit hours per academic standing is as follows:

Freshman	0-30
Softmore	31-60
Junior	61-90
Senior	91-120

After 120 hours, if a student pursues a higher degree, they would be considered a graduate or post graduate student.

COLLEGE LIVING

There are multiple options on where and how to live while attending college, though options like living at home will probably be unfeasible if attending school out of state.

HOME-

This option entails living at home with family, namely a parent or guardian. Everyone's home situation is different, so there is very little information that can be provided on this option.

DORM/ON CAMPUS-

Living in a residence directly on campus property. Often entails living with a roommate, and sometimes rent costs are covered by tuition, grants, or scholarships.

FRATERNITY/ SORORITY-

Also called "Greek Life" and similar to being in a club or social group. Living with several people in one house. Sometimes requires special fees and upholding certain rules. Can be an opportunity for making great connections but could also be distracting due to frequency of social events.

OFF CAMPUS-

The best option for those wanting to truly be independent. Involves living in a residence off of campus property, and rent must be paid with your own funds. This option may possibly present the least support, so it can be daunting.

Further information on being a good roommate can be found in the Moving Out section.

GRANTS, LOANS, AND COLD HARD CASH

FAFSA

FAFSA stands for Free Application for Federal Student Aid, and it is the form used by the United States government to determine student aid eligibility. Individuals can apply for government supplied grants and loans through the FAFSA website.

GRANTS

Grants are funds allocated to a person that do not have to be paid back. Typically grants are awarded based on an individual or family's income. Occasionally colleges will offer grants specific to their institution.

LOANS

Loans are funds allocated to a person. Typically these funds have to be repaid after a certain time, often 6 months after finishing school. Private and public loans are two available options.

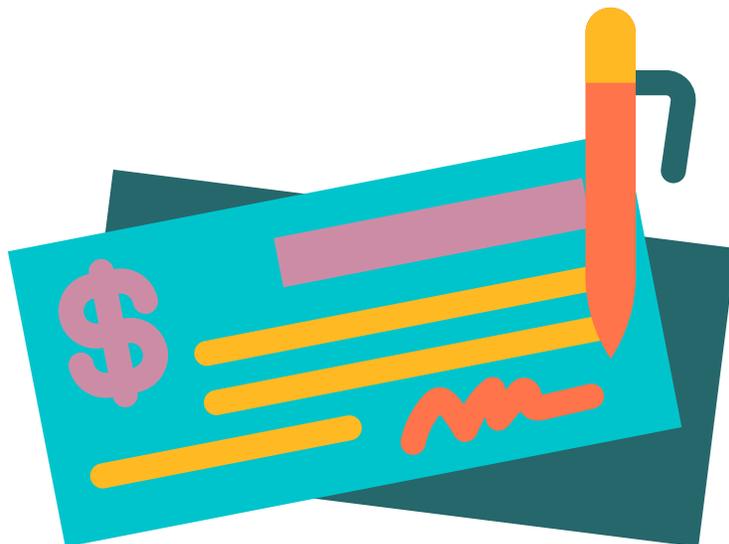
GRANTS, LOANS, AND COLD HARD CASH

SCHOLARSHIPS

Like grants, scholarships provide funds that typically do not have to be paid back. Scholarships are awarded based on specific criteria, ranging from academic merit to situational circumstance. While some scholarships include income status in eligibility, some do not. Some scholarships require repayment or can be revoked if certain terms are not met.

UPFRONT PAYMENT

Upfront payment of tuition from an individual's own funds (bank account, credit card, etc.).



INDEPENDENT OR DEPENDENT?

INDEPENDENT

If any one of the following are true:

- Married
- Completing a post graduate degree
- Provide at least half of a dependent's financial support
- Actively in the military or a veteran
- Since 13 years of age, you were a ward of the state or court, in foster care, or your parents were deceased
- You were emancipated as a minor or someone other than a parent had legal guardianship of you
- On or after July 01, 2019, you were an unaccompanied youth who was also homeless

INDEPENDENT OR DEPENDENT?

DEPENDENT

If all of the following are true:

- Not married
- Completing an undergraduate degree
- Do not provide at least half of a dependent's financial support
- Not actively in the military or a veteran
- You are not a ward of the state or court, in foster care, and parents are not deceased
- You are not an emancipated minor
- You are not an unaccompanied youth who is homeless

ALTERNATIVES TO COLLEGE



TRADE SCHOOL:

- Training for a specific job, more streamlined coursework/no basic or filler courses
- Can be less costly than college
- Sometimes takes 1-2 years to complete

CERTIFICATION:

- Can sometimes be obtained independently from a program
- Usually focuses on one aspect of a profession
- Typically only a few weeks or months long

GAP YEAR:

- Temporary pause between high school and post-secondary education
- Gives time for someone to make an academic choice

WORKFORCE:

- Immediately working for an establishment without post-secondary education

ALTERNATIVES TO COLLEGE

While community college is just as valid as attending university, it is often underestimated. Community colleges can often match or exceed the standards at some universities, especially when filling accreditation requirements.

COMMUNITY COLLEGE:

- Open admission
- Students tend to be local and commute
- Typically lower tuition
- Offer certifications and 2-year degrees
- Can be accredited

UNIVERSITY

- Selective admission
- Students tend to live on campus
- Can cost 2-20 times as much
- Offer 4-year degrees and up
- Can be accredited

Many students choose to attend a community college to complete their basic courses before attending university. Some only need a 2-year degree and attend to obtain that.

USEFUL LINKS AND RESOURCES

WEBSITES

<https://www.commonapp.org/>

<https://www.applytexas.org/login>

<https://studentaid.gov/h/apply-for-aid/fafsa>

<https://www.fastweb.com/>

<https://www.niche.com/>

<https://www.transferology.com/index.htm>

<https://www.usnews.com/best-colleges>

BOOKS

Careers: The Ultimate Guide To Planning Your Future

<https://catalog.hplibrary.info/#section=resource&resourceid=473839975¤tIndex=0&view=fullDetailsDetailsTab>

How To Get Money For College by Peterson's (Firm)

<https://catalog.hplibrary.info/#section=resource&resourceid=367902256¤tIndex=1&view=fullDetailsDetailsTab>

Self-Care For College Students by Julia Dellitt

<https://catalog.hplibrary.info/#section=resource&resourceid=318488276¤tIndex=11&view=fullDetailsDetailsTab>

What Color Is Your Parachute? by Richard Boles

<https://catalog.hplibrary.info/#section=resource&resourceid=387657842¤tIndex=0&view=fullDetailsDetailsTab>

RESUMES AND JOBS

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FLAIR OR FUNCTION

A resume is meant to give potential employers a quick look into who you are and what your employment history is, but that doesn't mean it is always a good idea to make it overly personalized.

If you are applying to a job in a visually focused field, such as graphic design, photography, or an art residency, some flair may not only be encouraged but expected. However, this section will focus on standard resumes.



For a position that is within another field, sticking with plain black and white paper, clear text, and standard organization can sometimes be the best choice. Every employer is different, so this can always change.

FLAIR OR FUNCTION

Doesn't that mean my resume will look boring?

It might look lackluster from an outside perspective, but there is a very good reason that this format might be better.

Many employers use Applicant Tracking Systems (ATS), which read resumes digitally before they ever get into a hiring manager's hands.

These systems can sometimes have trouble reading resumes that have a lot of filler and design outside of plain text, meaning that your resume could be mistakenly flagged as not meeting qualifications or employer standards.

Another reason is that employers may have neither the time nor want to sift through confusing or visually distracting imagery to properly read the details of a resume.

A focused but concise summary of your work history is what is typically desired.



FLAIR OR FUNCTION

Below is an example of a resume format that may be ideal to use as a template.

John Smith
 jsmith@fakeemail.com | 012-345-6789 | Nowhere, State

EDUCATION

High School Diploma May 2022
Nowhere High School, Nowhere, State

RELEVANT EXPERIENCE

RETAIL MANAGER June 2022 - Present
Retail Store, Next To Nowhere, State

- Manage financial records and transactions up to \$5,000 daily via POS system and cash room
- Prioritize and delegate tasks to junior employees based on urgency
- Establish and maintain relationships with over 50 vendors

RETAIL ASSOCIATE April 2017 - June 2022
Other Retail Store, Nowhere, State

- Retrieved and filled orders by surveying inventory
- Assisted in training and onboarding of new employees
- Provided courteous and timely service to over 500 customers daily

CERTIFICATES

- Retail Qualification Certificate

SKILLS

- Data Entry
- Microsoft Office Suite
- Customer Service
- Time Management

What to aim for:

- One page in length
- Simple 11 or 12 point font (ex. Times New Roman)
- In order from most recent to least recent job
- 3-4 duties listed for each job
- Contact information is placed at the top
- Education and experience listed first
- Present tense used for current position, and past tense for prior ones

QUANTIFYING EXPERIENCE

When writing a resume, it is important to show concrete evidence of your competencies. To do so, you have to quantify your experience.

What that means is that you will add specific numbers, metrics, or provable information under the list of duties that you had for a certain job. These numbers should not be random or falsified but should be a real reflection of your work.

For example:

MEH

Checked customers out via a POS* system.

MUCH BETTER!

Provided service and processed transactions for over 500 customers daily.

*Note that POS stands for "Point Of Sale", referring to the system cashiers and clerks use to process transactions.

QUANTIFYING EXPERIENCE

While this is not necessarily quantifying your experience, it is recommended to use action verbs and phrases that accurately describe the duties you had. These words show that **you** did something.

Using weaker, more passive words can make it seem like you had a less involved roll in the position you are describing, as if something was done **for or to** you.

EXAMPLES OF ACTION WORDS

- Manage
- Prioritize
- Process
- Delegate
- Implemented
- Construct
- Increase
- Finalize
- Collaborate
- Establish

EXAMPLES OF PASSIVE OR WEAK WORDS

- Had
- Work
- Was
- Make
- Change
- Try
- Watch
- Took
- Show
- Does

TAILORING TO THE POSITION

When applying for jobs, it used to be standard practice that one resume was submitted to multiple jobs without altering it.

Now, it is becoming expected to tailor your resume according to each specific position you apply for.

Now, what exactly does this mean?

DO

- Choose to include duties that are relevant
- Remove irrelevant positions if you have enough experience otherwise
- Review keywords in the job posting and connect them to your experience
- Emphasize your worth

DO NOT

- Make up responsibilities to match the job posting
- Remove irrelevant positions if you do not have enough experience otherwise
- Copy and paste keywords that have no relevancy to your previous experience
- Falsify information

TAILORING TO THE POSITION

An example of tailoring is if a retail employee were to apply for a position as a chef.

They would most likely want to emphasize customer service, their ability to work as part of a team, and a familiarity with working in a fast-paced environment.

They may not, however, find much use in mentioning their experience with operating a cash room or register, folding and organizing clothes, or stocking inventory.



Even when applying to similar jobs or to a job that is directly related to your previous ones, they may require some things the others do not, so ensure that you still review the posting and tailor accordingly.

COVER LETTER VS. RESUME

The cover letter is much dreaded among applicants because of the confusion regarding what makes them different from a resume.

A cover letter is exactly what it sounds like: a letter. It is one that is meant to give prospective employers a look beyond just your professional experience.

COVER LETTER

- Written in paragraphs, in a short essay format
- A more in-depth introduction of yourself
- States why you want the position and what qualifies you for it
- Offers a chance to add personality

RESUME

- Written in a list format, broken up by sections
- States basic information and work experience
- Only offers facts that indicate that you may be qualified
- Dry and without added personality

COVER LETTER VS. RESUME

While most employers require a resume, not all require a cover letter. Including one any way can help your chances by giving employers a better idea of what you are like and how much you want the position. However, if an employer specifically says not to include it, heed their advice.

Like a resume, cover letters should still have a simple format in terms of appearance and they should not exceed one page.

To write one:

- Open with a salutation (ex.: "Dear hiring manager") and introduce yourself
- Explain why you want the position
- Explain your current position and how it relates to the one you are applying to
- Include any other items that make you qualified, such as certificates, degrees, or volunteer experience
- Emphasize how being hired will benefit both you and the prospective employer
- Thank them and end with your contact information

COVER LETTER VS. RESUME

Here is a sample cover letter to give an idea of how a cover letter should be structured. When writing a cover letter, make sure to use your own words and perspective as opposed to just copying. You want your personality to shine through.



Dear Hiring Management,

I am enthusiastically applying for your position of Employee because I believe my qualifications and my passion for the Employee field make me an ideal candidate for this role. My focus within the Employee field lies in customer service and data entry, and my ability to understand the needs of customers will enable me to succeed in this position.

I am currently employed by Nowhere Retail as a retail employee, where I assist in handling transactions and managing high-stress situations. In this position, my duties are primarily administrative and communicative in nature, with a large emphasis on customer service and data entry. This position requires me to engage in a supervisory capacity, as I assist with training and oversee the work of junior employees.

My experience as a volunteer with the Employer has prompted me to become familiar with Employer policies and procedures. Through this, I gained experience assisting customers and entering data. My technical knowledge includes data systems, point-of-sale systems, and advanced competency in MS Office Suite, but I have the ability to expand my knowledge further.

My related qualifications include a Bachelor's degree of Business Administration from the University of Nowhere.

I feel that a position with the Employer would meet my professional needs and enable me to undertake a role I am passionate about. I would love to further discuss how I can contribute to the Employer. Thank | you for your time and consideration. I look forward to hearing from you.

Regards,

John Smith
(012)345-6789
jsmith@notarealemail.com

JOB TYPE

- CONTRACT -** A position where someone is hired for a job but not actively considered an employee. The length and scope of work is dictated by a contract and employers do not have to provide benefits.
- EMPLOYED -** A position where someone is hired and considered an employee. The length and scope of work is dictated by an employer and benefits must be provided under certain conditions.
- FULL TIME -** Employment reaching a certain number of weekly hours, as dictated by an employer, that is eligible for benefits. 40 hours or more must legally be considered full time.
- PART TIME -** Employment with less than the allotted weekly hours to be considered full time by an employer. A part-time employee is not required to receive benefits.
- SEASONAL -** Employment only offered during specific times of the year, such as winter or summer. Seasonal employees are an addition to existing employees.
- TEMPORARY -** Employment to fill a gap in the workforce, such as when a permanent employee is on leave. Temporary positions exist year-round and can turn into permanent ones.



JOB TYPE

IN PERSON – A position that requires employees to attend their place of employment. Employees will not regularly work from home in this position.

HYBRID – A position that requires employees to physically attend their place of employment some of the time with the option of working from home the rest of the time. Some hybrid positions may require more in-person time than remote time and vice versa.

REMOTE – A position where employees can choose to or are required to work from home. Some employers will provide technology to employees to enable this.

FLEX – A flex position means that employees can be flexible with which hours they work and sometimes with where they work. They still have to meet the minimum hours expected of them. So if they are a full-time employee, they must work 40 hours a week, but they can work 4 10-hour days instead of 5 8 hour ones.

EXPECTATIONS

Many workplaces have some manner of performance review or employee accountability system in place to track how well an employee is doing in their role. The following are some things employers might expect.

1. Adequate Hygiene and professional appearance
2. Open to constructive criticism
3. Quantity and quality of work
4. Attendance
5. Punctuality
6. Adequate oral and written communication skills
7. Cooperation
8. Courteousness

This list is not extensive and will vary from workplace to workplace. It may even vary from position to position within the same workplace, since different standards are needed for different tasks.



BENEFITS

Employers typically offer benefits to employees, particularly if those employees are full time. Some employers set their full-time criteria fairly low so that employees with less hours can get benefits as well.

WHAT ARE CONSIDERED BENEFITS?

- Medical Insurance
- HSA (Health Spending Account)
- FSA (Flexible Spending Account)
- Dental Insurance
- Vision Insurance
- Life Insurance
- Disability Insurance
- Group Accident Insurance
- Employee assistance programs
- Retirement planning
- Investment options
- Workers compensation

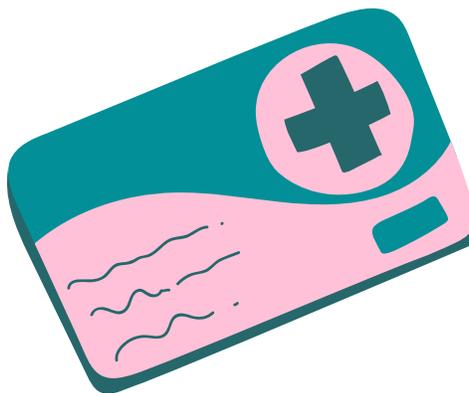


BENEFITS

Not all employers offer the benefits listed in the earlier page, and the types of benefits received may differ in terms of coverage, cost, and more depending on employer.

The way these benefits often work is that employers cover part of the cost while the employee is charged a smaller premium than if they paid for it alone. That amount is drawn from the employee's paycheck, regardless of the paycheck frequency.

Employees can elect to decline certain benefits, but doing so with some, such as medical, may not be wise. In the case of medical insurance, the U.S. government offers tax deductions for having it. If you decline medical insurance through your workplace, you must obtain insurance independently to avoid having a reduced tax refund or a larger tax bill.*



*Refer to the Taxes section to learn more about deductions, tax refunds, and tax bills.

EMPLOYEE RIGHTS

How are employees protected?

Employees have the right to not be harassed due to gender, sexuality, race or ethnicity, religion, medical condition (including pregnancy and disability), or age.

Employees have a right to reasonable accommodations for religious beliefs or medical conditions (including pregnancy and disability).

Employees have the right to confidentiality regarding medical conditions, meaning employers should not share medical information that employees disclose.

The right to receive equal compensation for equal work, regardless of gender.

Employees also have the right to avoid retaliation for reporting or opposing discrimination or violations of employee rights.



EMPLOYEE RIGHTS

All states in the United States of America have **at-will employment**, though some have added restrictions based on certain circumstances. This means that employers can hire and fire employees at will, for any reason as long as it is not discriminatory.

Likewise, employees can typically leave any position at will without risk of retaliation, provided that they are not under a specific contract.

An independent contractor who is not specified as an employee may not be subject to at-will employment. If they leave a job earlier than anticipated despite a contract specifying a specific amount of time they are required to work, they may have forfeited the contract.

This means they may not be entitled to the compensation or benefits they agreed to receive, since they did not complete their end of the agreement.



TERMINATION

Fired.

Laid-off.

Resigned.

Retired.

Termination is the word that is sometimes used professionally for all of the above. While it is not always a bad thing, particularly if you willingly terminate your employment, it is often synonymous with being fired when given as a reason for leaving a workplace. Because of this, **it is recommended you do not say you were terminated unless you were fired.**

Fired - When an employee is terminated through no choice of their own due to their actions or lack of adequate performance.

Laid-off - When an employee is terminated through no choice or fault of their own. This can be due to economic downturn and company downsizing.

Resigned - This is when an employee voluntarily leaves without collecting retirement or a pension. The reasons for resigning vary, such as finding a new place of employment, becoming a homemaker or caregiver, attending school, and so on.

Retired - This is when an employee voluntarily leaves and plans to collect their retirement/pension. There are typically stipulations on when someone can retire.

TERMINATION

RIGHTFUL TERMINATION

When an employee is rightfully terminated, this means their rights were not violated when they were terminated. This also means they were terminated for a valid reason.

If the termination is caused by an employee's actions and is rightfully done, they cannot collect unemployment from the employer that severed their employment.

If an employee was laid-off for valid reasons, they can still collect unemployment.

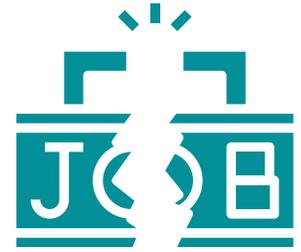
WRONGFUL TERMINATION

This is when an employee is terminated for discriminatory or illegal reasons, such as being terminated due to pregnancy or a having a medical condition.

In this case, not only can an employee collect unemployment, but they can also pursue legal action against the employer that wrongfully terminated them.

That is not a guarantee that the issue will be solved, but it is a possible form of recourse.

UNEMPLOYMENT



When someone is terminated with no alternative employment lined up, they are considered to be unemployed. For those who are terminated through no fault of their own and who meet certain criteria, they are eligible to receive unemployment benefits. These benefits are not automatically given out and must be applied for.

Unemployment benefits are controlled by states individually rather than at a federal level, so requirements for eligibility and amounts may vary.

For example, in Texas you must:

- Be unemployed through no fault of your own.
- Have made wages prior to applying for unemployment (These wages are what your weekly benefit amount is based on).
- Show a desire and ability to seek further employment (meaning you may have to show proof that you are applying to other positions)

Most unemployment benefits do not give you an amount equal to the salary of your prior position. Rather, you are often given a portion or percentage of it instead.

USEFUL LINKS AND RESOURCES

WEBSITES

<https://www.ada.gov/>

<https://www.dol.gov/agencies/whd/workers>

<https://www.eeoc.gov/employers/small-business/employee-rights>

<https://www.usa.gov/unemployment-benefits>

BOOKS

Modernize your resume : get noticed ... get hired by Enelow, Wendy

[https://catalog.hplibrary.info/#section=resource&resourceid=474121117
¤tIndex=1&view=fullDetailsDetailsTab](https://catalog.hplibrary.info/#section=resource&resourceid=474121117¤tIndex=1&view=fullDetailsDetailsTab)

The prepared graduate : find your dream job, live the life you want, step into your purpose

by Abdul, Kyah

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urrentIndex=10&view=fullDetailsDetailsTab](tps://catalog.hplibrary.info/#section=resource&resourceid=341418853¤tIndex=10&view=fullDetailsDetailsTab)

Your rights in the workplace : [an employee's guide to fair treatment]

by Barreiro, Sachi

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ALL ABOUT CREDIT

CONTENTS

- 1. WHAT IS CREDIT?**
- 2. TYPES OF CREDIT**
- 3. WHY USE CREDIT?**
- 4. WHAT'S SO INTERESTING ABOUT IT?**
- 5. PROS AND CONS**
- 6. WHY CREDIT ISN'T FREE MONEY**
- 7. PREDATORY PRACTICES**
- 8. WHAT CREDIT CARD TO CHOOSE**
- 9. BUILDING GOOD CREDIT**
- 10. DISPUTING DEBTS**
- 11. DEBT FACTS**
- 12. USEFUL LINKS AND RESOURCES**

WHAT IS CREDIT?

Credit can be applied in different ways, but generally it is the purchase of goods or services with the agreement that payment will be made at a later date.

Credit can also refer to a person's reliability with making payments or honoring a credit agreement. In this case, it is typically called **credit history** or a **credit score**.

Credit history can be incredibly important, as good credit history increases the likelihood of a person being able to borrow more while paying a cheaper rate. Bad credit can limit how much a person can borrow, while leading to a large payment amount.

CREDIT SCORE RANGE



TYPES OF CREDIT

INSTALLMENT CREDIT-

A loan for a single lump sum with payments made over time.

OPEN CREDIT-

A borrowed amount that is not determined until after a period of time. Similar to finding out the phone bill cost at the end of a month.

REVOLVING CREDIT-

Also called a line of credit. A set amount is allotted and any amount under that can be borrowed at any time until it is maxed out.

CREDIT CARDS-

Cards that allow consumers to pay with revolving credit. Similar to a debit card.

LOANS-

A lump sum of money that must be returned by the borrower according to lender terms.

WHY USE CREDIT?

This is not a recommendation to use credit or credit products

AFFORDABILITY-

People often use credit because they cannot afford to pay the entire sum at once.

INDIVIDUAL PERKS-

Some creditors offer perks for using credit. Examples are cash back rewards or reimbursement for travel costs.

PROOF OF RELIABILITY-

Some people want to build a good credit history in case they need to prove their reliability in the future.

CONVENIENCE-

Using credit can sometimes be easier than paying with cash or ensuring a bank account has funds for purchasing.

FUTURE SECURITY-

Even if someone can afford something now, that may change in the future. They may want to ensure they can borrow later, if needed.



WHY USE CREDIT?



This is not a recommendation to use credit or credit products

Below are some situations in which credit may be preferable to debit:

- An emergency that cannot be covered by existing funds arises.
- You are buying something and want rewards or cash back.
- You are waiting on a replacement debit card but need to make a purchase.
- You only need to make a small purchase (gum, \$5 of gas, etc.) and know you can pay it off by the due date.
- You are saving up for a trip and could accrue travel benefits from using your credit card.
- You accidentally left other forms of payment at home.
- You are traveling and many credit cards offer fraud protection or travel insurance.

WHAT'S SO INTERESTING ABOUT IT?

So what's the catch, you may ask:

Credit, while seemingly too good to be true, has some strings attached.

Most credit has the stipulation that the borrower must pay something called **interest**.

Interest means that the borrower must pay an additional fee on top of the amount they already make in regular payments. This money does not pay down the amount initially borrowed and is essentially "lost" money.

While it is not always present in credit agreements, it is very common, and interest can end up costing the borrower much more by the time the loaned amount is paid off.

Interest payments can vary depending on credit score, typically incurring less cost the higher the score is.





PROS AND CONS



PROS:

- Payments can be more manageable
- High credit score means more borrowing power
- Can make big purchases more affordable
- Can be a source of extra funds in an emergency
- Chance for perks and rewards

CONS:

- Interest or "lost" money
- Low credit score means less borrowing power
- Can lead to overspending and debt
- Can coerce individuals into bad decisions
- Legal action can be taken for not making payments

WHY CREDIT ISN'T FREE MONEY

Some who use credit services do so under the assumption that they can avoid paying borrowed money back. The following are things that can happen if lenders do not receive payment.

- **Wage garnishment**, meaning money is taken from your paychecks to repay debt
- **Restrictions on employment**. Some employers factor credit history into hiring decisions.
- **Repossession/foreclosure**. Loans not paid for items such as cars, appliances, and houses can lead to the lender removing those items or evicting you from your home.
- **Long term impact**. Even if none of these happen immediately, a negative mark from non-payment can stay on credit history anywhere from 3-10 years. There is a risk of facing these consequences until the mark is dismissed after those years are up, preventing peace of mind.

PREDATORY PRACTICES

While it is ultimately up to consumers on whether they want to use credit products or not, some entities use predatory practices to entice consumers while reducing the benefits they receive.

EXAMPLES:

- Offering no or low interest for up to a year but enforcing incredibly high interest rates afterwards.
- Making it difficult to find or read contract terms, ensuring that consumers are agreeing to them with little information.
- Including a clause that enables changes to terms with little to no notice.
- Promising debt consolidation but making it more difficult to pay off existing debt.

WHAT CREDIT CARD TO CHOOSE

LOOK FOR:

- **Annual Fees**

How much you pay yearly to have a credit card and an associated account.

- **Use of card fees**

How much you pay to use features with a credit card and an associated account.

- **Rewards and perks**

What additional benefits you get from a credit card.

- **Interest rate/APR**

How much you pay in addition to each purchase or minimum payment on the credit card account.

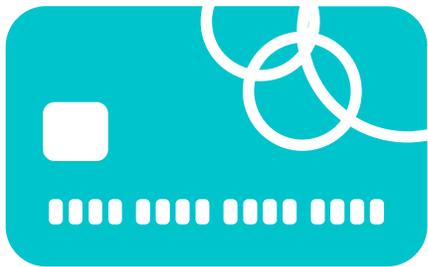
- **Secured or Unsecured**

Whether a deposit is needed or not to open the account. Secured can be ideal for first time credit users to open a card with minimal credit history.

WHAT CREDIT CARD TO CHOOSE

Here are examples of credit cards of varying qualities. For first time cardholders, look for something similar to the first two cards. Student cards may also offer good benefits.

FANTASTIC!



- No or low annual fee - \$0-\$30
- APR is 15% or lower
- Cash back & travel rewards
- Processing fees under 1.5%

PRETTY GOOD!



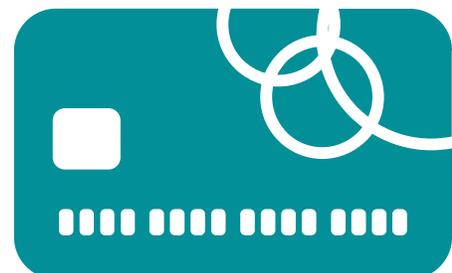
- Low annual fee - \$30-\$100
- APR is 20% or lower
- Cash back rewards
- Processing fees - 1.5%-2%

EHHH...



- Annual fee - \$100-200
- APR is 20%-25%
- Point accrual for rewards
- Processing fees - 2%-3%

NOT SO GOOD



- Annual fee - \$200 and up
- APR is 25% and up
- Very few rewards offered
- Processing fees - 3% and up

Different cards will have varying combinations of these features, and it's best to choose according to your needs.

BUILDING GOOD CREDIT

Bad credit is something everyone wants to avoid, but having no credit can be just as restricting. You have to first establish some form of credit history before you can obtain an acceptable credit score.

WAYS TO BUILD GOOD CREDIT:

- Apply for a credit card and make small purchases with it that you can pay back by each due date.
- Ensure that certain bills, such as rent or car payments are being reported to credit bureaus.
- Do not apply for too many credit products, including loans or financing. About once a year or every other year may be ideal.
- Become an authorized user on the credit card of a responsible party.
- Do not close credit accounts with positive activity too quickly. Leave it for at least 5 years, if possible.
- Keep card utilization below 50%. Meaning that if you have a \$1,000 credit card limit, use no more than \$500 of that.
- Monitor your credit for unexpected changes.

BUILDING GOOD CREDIT

If you already have a credit history, and it indicates a bad score, the following options are ways to try and bring it back to an acceptable number.

WAYS TO REPAIR CREDIT:

- Contact creditors and see if a resolution can be reached to get your negative accounts into good standing.
- Avoid applying for other credit products, as inquiries can lower credit scores.
- Pay down valid debts quickly and dispute debts that are not valid or are questionable.
- Ask for a higher credit limit to lower utilization percentage.
- Be proactive if you know you will miss a payment. Some creditors will waive a payment or move your payment to a later date if you ask.
- Contact your creditor if any situations arise that may affect your ability to pay long term. They may be able to lower payments.



DISPUTING DEBTS

Disputing debts involves reaching out to a creditor and claiming your debt is invalid and that it should be removed from your credit profile.

VALID

- You knowingly took on debt in your name
- You knowingly took on debt but regretted it
- You took on debt but didn't read the contract fully
- You took on debt in your name but changed your name later

INVALID

- Someone used your information to take on debt without your knowledge
- You settled a debt, but collection attempts continue
- You took on debt, but there is an error regarding how much is actually owed
- You took on debt as a minor who could not legally enter a contract

DEBT



DISPUTING DEBTS

PROCESS TO DISPUTE A DEBT

- Find out the name of the creditor enforcing the debt.
- Find the address of the creditor or contact information so you can obtain the address. If you speak to anyone via email or phone, do not indicate that debt may be valid
- Write a dispute or verification letter. This should include that you are contacting them in regards to a collections notice, that you do not believe you owe the debt, and that you require proof that you owe the debt. You can also ask the creditor to stop contacting you if they fail to provide proof.
- Send the letter and make a copy or ensure delivery of the letter can be tracked.
- The debt collector should cease debt collection attempts until they can send a validation letter or advise that the debt is invalid.
- The validation letter will either prove the debt is yours to pay or will fail to do so.
- If the former, you will still have to pay the debt. If the latter, the creditor should remove it and stop collection attempts entirely.

DEBT FACTS

- Some companies will dispute debts on your behalf, particularly credit monitoring companies.
- If you cosign on debt, that means you take on some responsibility for that debt.
- You are not responsible for a family member's debts if they pass away, unless you cosigned on that debt or had some other agreement to be financially responsible for it.
- If a family member has debts when they pass away, assets or items from their estate (cars, money, houses, etc.) can be garnished to satisfy the debt.
- If a family member who has debt passes away and left you assets, you will get what is left after the debt is resolved. This could mean nothing is left.
- If possible, never confirm information for a debt collection agency, unless you are sure the debt is yours. The reason for this is that it can potentially prevent you from successfully disputing it.
- Confirming that a debt is owed can reset the timeline for it to be removed from your credit history.

USEFUL LINKS AND RESOURCES

WEBSITES

<https://www.usa.gov/credit-reports>

<https://www.annualcreditreport.com/index.action>

<https://www.mymoney.gov/>

BOOKS

Credit Repair by Amy Loftsgordon

[https://catalog.hplibrary.info/#section=resource&resourceid=474121117
¤tIndex=1&view=fullDetailsDetailsTab](https://catalog.hplibrary.info/#section=resource&resourceid=474121117¤tIndex=1&view=fullDetailsDetailsTab)

Debt 101 : from interest rates and credit scores to student loans and debt payoff strategies, an essential primer on managing debt
by Michele Cagan

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Teen Money Manual: A Guide To Cash, Credit, Spending, Saving, Work, Wealth, and More by Kara McGuire

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BUDGETING

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- 2. WHAT TO BUDGET**
- 3. HOW TO BUDGET**
- 4. NEEDS VS WANTS**
- 5. TRACKING EXPENSES**
- 6. SAVING**
- 7. EMERGENCY FUND**
- 8. APPLYING BUDGETING IN REAL TIME**
- 9. USEFUL LINKS AND RESOURCES**

WHY BUDGET?



Budgeting ensures that you are able to pay for your lifestyle, regardless of income.

There is always a chance that an unexpected expense will arise or that your financial status can change.

Below are some potential factors that could cause a financial change, either positive or negative:

JOB LOSS OR CHANGE

**INFLATION OR ECONOMIC
DOWNTURN**

**SUDDEN ILLNESS OR
INJURY**

MARRIAGE OR DIVORCE

**DAMAGE TO PROPERTY
(HOUSE FIRES, CAR
ACCIDENT, ETC.)**

**LOSING OR REMOVING A
DEPENDENT**

**A FAMILY MEMBER
PASSING AWAY**

TAKING ON A DEPENDENT

LITIGATION (LAWSUITS)

WHAT TO BUDGET

- Fixed expenses -** Fixed expenses are expenses that typically do not fluctuate. The cost tends to remain the same.
- Variable Expenses -** Variable expenses fluctuate, as they can change depending on your specific needs for that time. It can be easier to budget them by breaking them down into bi-weekly amounts.
- Savings -** Money that you plan to put away, typically in a bank account, that you do not count towards your regular spending. This can be used at another time for an emergency or other costs.
- Necessary Costs -** Purchases that are necessary for you to live, including: housing, groceries, water, and electricity.
- Unnecessary Costs -** Purchases that are not required for you to live but improve your quality of life, such as: entertainment, streaming services, and going out to eat (assuming you have access and time to procure groceries).
- Miscellaneous Costs -** Costs that you either do not anticipate or cannot easily categorize. One example may be a vet bill for when your pet became ill unexpectedly. Setting aside some funds for this gives you a cushion.

WHAT TO BUDGET

The short answer is that you should budget everything!

Realistically, you should include anything that you spend on, both necessary and not. This should also include any amount you expect to save.

While it is harder to determine or track, you should plan to potentially have unexpected or variable costs. A simple example budget is included below.

Income	
Amount	Timeframe
\$1800	Bi-weekly
\$3900	Monthly

Variable Expenses		
Description	Frequency	Amount
Groceries	Bi-weekly	\$100
Gas (For Car)	Bi-weekly	\$50
Entertainment	Bi-weekly	\$100
Eating Out	Bi-weekly	\$100
Miscellaneous	Bi-weekly	\$300

Expenses are calculated with the highest amount for each bill.

Bills/Fixed Expenses		
Description	Frequency	Amount
Rent/Mortgage	Monthly	\$1000
Car Insurance	Monthly	\$156
Cell Phone	Monthly	\$90
Electric	Monthly	\$200
Water/Garbage	Monthly	\$70
Internet	Monthly	\$80
Netflix	Monthly	\$14
Hulu/HBO	Monthly	\$26
Disney Plus	Monthly	\$7
Amazon Prime	Monthly	\$7

Total	
Income:	
Bi-weekly:	\$1,800
Monthly:	\$3,900
Expenses:	
Total Bills/Fixed:	\$1,650
Total Variable Biweekly:	\$650
Total Variable Monthly:	\$1,300
Monthly Budget:	\$2,950 Overall
Savings Allotment:	\$950

Amount included to account for unexpected costs. →

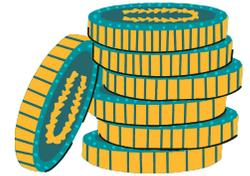
Variable biweekly expenses are doubled to get monthly amount. →

Variable and fixed expenses added together. →

HOW TO BUDGET

1. Determine your income and break it down into monthly or bi-weekly amounts. If your income is variable, use the lowest amount you anticipate ever receiving regularly to avoid overspending.
2. Determine all of the fixed expenses you have. For variable expenses, use the highest amount that you anticipate ever spending for each one. For example, if you spend anywhere from \$50 to \$200 on gas monthly, put \$200 into your budget.
3. Determine an amount you may need as a safety net for an unexpected cost. This will be your miscellaneous category. Some people consider their savings amount to be the same as the miscellaneous category, but it may be easier to separate them.
4. Add together all expenses, both variable and fixed. This is the amount you will have as your set budget.
5. Subtract your total expenses from your income. This can determine how much money you will be able to put in savings if you stick to your budget.
6. Keep track of your spending and subtract from your budgeted amount as you go. So if you allot \$300 for entertainment that month and spend \$50 on a concert, you will have to spend \$250 or less within that same month to stay on track.

HOW TO BUDGET



7. If you overspend in a certain category, it is alright. While it is not recommended to make a habit of it, you can pull from the miscellaneous or savings category of your budget.

8. If you spend less than what was allotted in your budget, you can add those extra funds to your savings. You can also use it to spend on something else. So, if your budget is \$4,000 and you only spend \$2,500, you have an extra \$1,500 that can be added to your savings.

9. Include any non-typical but expected costs into your budget for the month that cost will occur. If you anticipate that you will have a dentist appointment that will cost you \$230 in May, include that amount in your budget.

10. For non-typical but expected costs, you can lower the amount you put into your savings or miscellaneous categories.

11. Adjust your budget for the month based on your needs. For example, if you overspent on going out to eat the prior month, to the point where you could put nothing in savings or you had to borrow funds, consider cutting down on that activity.

12. You may not always meet your budget goals. As long as you are being mindful and attempting to stick to your budget most of the time, you can allow yourself some leniency.

NEEDS VS. WANTS

Some things you may consider a need will be a want for someone else, and the opposite will be true as well. You will have to determine which is which based on your personal situation.

How do you determine what is a need vs. a want?

NEED

WANT

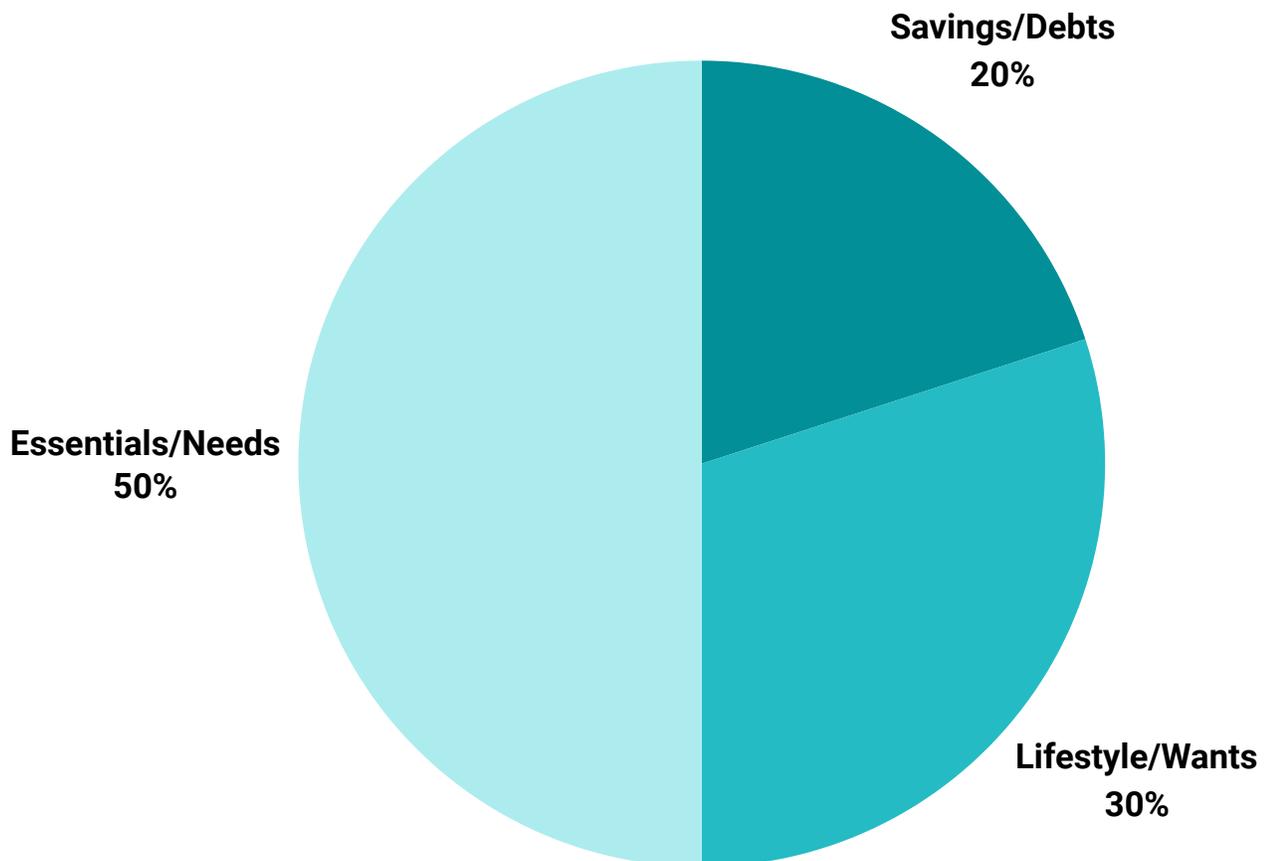
It is required to survive: Food, water, housing, etc..	Anything that does not fall into the criteria of a need. Streaming services, amusement park passes, and going out to eat are things that sometimes fall into this category.
It enables you to make an income: Car expenses, internet, professional clothing, etc..	
It contributes to your physical and mental wellbeing: Health insurance, dentist visits, etc..	

There is nothing wrong with devoting a significant portion of your budget to unnecessary expenses, as long as they don't interfere with your ability to afford necessary ones. If your spending amount diminishes, you should phase out expenses that meet your wants over ones that meet your needs.

NEEDS VS. WANTS

If you are having trouble determining how to divide your budget, you can follow the 50/20/30 rule.

This rule indicates that 50% of your budget should be devoted to needs, 20% should be devoted to savings or paying down debts, and 30% should be allocated to wants and lifestyle expenses.



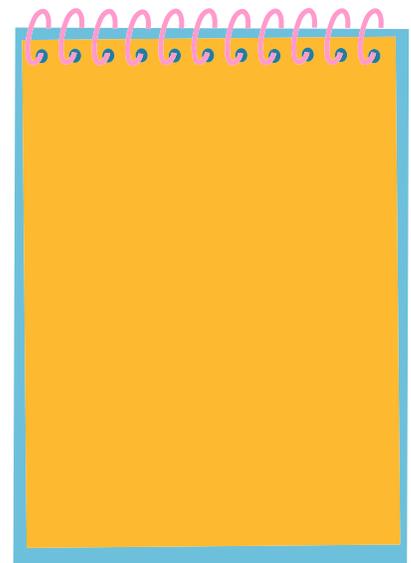
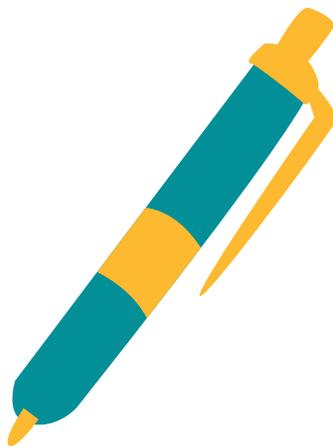
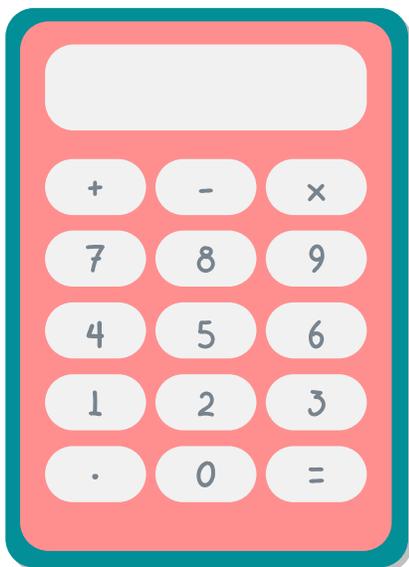
TRACKING EXPENSES

To track expenses, you can either take receipts for any purchase you make, or you can manually write everything down in a booklet or on a personal device.

The first option is great to save time and to provide yourself with an accurate account of your spending. This will not work, however, if you buy anything from somewhere or someone who does not offer receipts, such as an individual at a garage sale.

The second option is great when accounting for purchases that did not have a receipt available, but can be more time consuming and is more likely to be inaccurate.

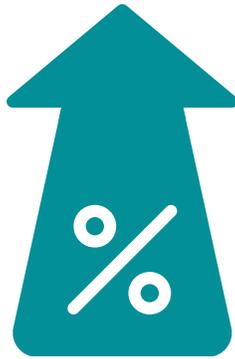
Using both together or alternately is a good compromise.



SAVING

Saving does not mean that you should just hide your money under your mattress and forget about it.

While the goal is to not dip into your savings frequently, it is recommended to monitor it. You can also grow your savings by putting money into a savings account that has an **Annual Percentage Yield (APY)**.



An APY on a savings account means that it accrues interest on the money you put in. Once the interest is accrued, it is **compounded**. This means that the amount earned in interest is reinvested to accrue more earnings. To put it simply, compounding is interest on interest.

So if you have a savings account with an APY of 2.5% and you put \$10,000 in, you may get back approximately \$20-\$25. While that amount may not seem large, it is extra money that was not put in otherwise and does not take away from your other funds.

SAVING

Keep in mind that the longer you keep a certain amount in savings or the more you put into savings, the more you will gain back in interest. Generally, saving accounts with an APY will accrue more than savings accounts with just simple interest.

What constitutes a good versus a bad APY depends on the rate set by the **Federal Deposit Insurance Corporation (FDIC)** that year. The average amount will be the rate that the FDIC sets, while anything above is considered good and anything below might be considered bad.

Below is an example based on 2023 rates.

APY Rates

Good	Average	Bad
0.42% or more	0.42%	Less than 0.42%
		

EMERGENCY FUND

Savings are typically associated with "fun" money, or money that you plan to spend on things that you do not necessarily need but want or feel would improve your quality of life.

However, an emergency fund is money that is saved in the event an emergency occurs that may impact your ability to pay for your needs.



It is recommended to have enough money in your emergency fund to pay for at least 3 months of rent and basic needs. For example: If your monthly budget for needs alone is \$3,000, you will want to save \$9,000 in your emergency fund. This is to account for potential time it may take to get back on track or fix any financial problems.

APPLYING BUDGETING IN REAL TIME

It is unrealistic to expect to track every single thing every day. There will inevitably be some things that slip by without being factored into your budget, and that is okay!

A good rule of thumb is that small purchases, like buying a soda or gum, can occasionally be left out without too much impact on your budget.

However, you should make an effort to factor everything in over \$50, as that can add up quickly. To make it easier, some people set aside physical cash in envelopes for anticipated costs. This helps to avoid overspending, as you only have so much cash allotted for that expense.



If you go a day, a week, or even a month without budgeting, don't fret! You can always start again.

USEFUL LINKS AND RESOURCES

WEBSITES

<https://www.goodfinancialcents.com/best-free-online-budgeting-tools/>

<https://www.mymoney.gov/>

<https://www.nerdwallet.com/article/finance/how-to-budget>

BOOKS

Budgeting 101 : From Getting Out of Debt and Tracking Expenses To Setting Financial Goals and Building Your Savings, Your Essential Guide To Budgeting by Cagan, Michele

<https://catalog.hplibrary.info/#section=resource&resourceid=370837538&tIndex=0&view=fullDetailsDetailsTab>

The Financial Diet: A Total Beginner's Guide To Getting Good With Money by Fagan, Chelsea

<https://catalog.hplibrary.info/#section=resource&resourceid=244302744&tIndex=6&view=fullDetailsDetailsTab>

Money Matters For Teens : Advice On Spending and Saving, Managing Income, and Paying For College by Youth Communication

<https://catalog.hplibrary.info/#section=resource&resourceid=450977159&tIndex=0&view=fullDetailsDetailsTab>

WHAT ARE TAXES

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- 3. TYPES OF TAXES**
- 4. TAX FORMS AND EMPLOYMENT**
- 5. WITHHOLDING**
- 6. TAX FILING AND REFUNDS**
- 7. TAX DUES**
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WHAT ARE TAXES

Generally, taxes are mandatory financial contributions from a citizen or business enforced by the government. They are sometimes added to the cost of products and services.

WHAT ARE THEY FOR?

Taxes are meant to fund general government initiatives. While not overtly stated or outlined, those initiatives can include measures that benefit a majority of citizens.

For example, taxes can be used towards infrastructure costs, social services, healthcare, and defense.

CAVEAT

While taxes can contribute to commonly beneficial initiatives, this does not necessarily mean that it is a requirement.



TAX TERMINOLOGY

ACCOUNTANT-

Individual whose profession entails filing taxes and maintaining financial records.

AUDIT-

Inspection by the IRS to verify that reporting is accurate and that no fraud is being committed.

DEDUCTIONS-

Credits based on situational or circumstantial aspects that reduce the amount of tax owed to the IRS/government.

FRAUD-

The act of falsifying financial information or bypassing tax and financial laws.

IRS-

Stands for Internal Revenue Service. Government agency responsible for maintaining tax records.

SELF-EMPLOYED-

Worker who runs their own business. They may partner with other businesses or clients long term. Ineligible for client/employer provided benefits.

WITHHOLDING-

A set amount of income taken out of wages and contributed to the government.

TYPES OF TAXES

INCOME

Compulsory taxes taken from a worker's wages. Usually set up with employers and automatically withheld. Federal and state income tax are separate, and some states do not require state income tax to be withdrawn, but federal income tax must be withheld.

SELF-EMPLOYMENT

Compulsory taxes taken from a self-employed worker's wages. These are not automatically withheld and tax forms must be submitted by the worker themselves.

SALES

Taxes on goods and services that are added on at the point of sale. Can vary from state to state. Also called a consumption tax.

PROPERTY

Only compulsory for property/home owners. These tend to be set by local governments, rather than by state or federal government. Property tax has to be paid even after a mortgage has been paid off.

TYPES OF TAXES

Varying types of taxes have different due dates and payment requirements.

INCOME

Paid with each paycheck if you are an employee and not considered a contractor or self-employed.

SELF-EMPLOYMENT

Can be paid quarterly, or every 3 months out of the year. Can also be paid once a year when tax filing season comes around.

SALES

This is paid each time you buy something that is not tax exempt (ex. food is not taxable, so you will often pay the exact sticker price and have no additional cost added on).

PROPERTY

The timeline for paying property taxes varies since it is individually set by local, county, or state government. In many cases, property tax can be rolled into your mortgage payment and be paid monthly. Some locations require a payment every six months, and some once a year.

TAX FORMS AND EMPLOYMENT

STANDARD EMPLOYEE TAX FORMS

- I9 -** Form proving someone's eligibility to be employed. Filled out at beginning of employment.
- W-4 -** Form detailing the amount to withhold from an employee's wages. Filled out at beginning of employment.
- W-2 -** Form provided by employer after December 31st indicating wages, amount withheld, retirement contributions, and so on. Needed to file taxes.
- 1095-C -** Form provided by employer after December 31st detailing the amount to withhold from an employee's wages. Filled out at beginning of employment.

SELF-EMPLOYED TAX FORMS

- 1040 -** Form filled out by independent contractors detailing profits.
- 1099 -** Provided by business owners or clients who hire independent contractors for over \$600 worth of services in a year. Details income that contractors have received from them.

TAX FORMS AND EMPLOYMENT

SELF-EMPLOYED TAX FORMS

All self-employed individuals, whether an independent contractor or not, will almost always need to submit 1040 and 1099 forms. However, they may also need to submit additional information regarding deductions and income that is unaccounted for.

They may need receipts, invoices, and contracts to calculate the proper amount to include in these forms.

Self-employed individuals may find it helpful to hire an accountant due to extensive record keeping.



WITHHOLDING

Income taxes are collected via withholding, which is taken out of each paycheck.

Withholding amounts depend on how much income an individual generates, how many dependents they have, and on their marital or head-of-household status.

Withholding can be calculated using the W-4 form provided at the beginning of employment and can be changed as necessary.

Withholding can also be calculated using the [IRS Tax Withholding Estimator](#).



Typically, as the income someone generates increases, their withholding increases with it.

WITHHOLDING

Below is an example of withholding amounts one might have, depending on their situation. To find it, locate the square where the higher income intersects with the lower income of members in your household. If it is just you in your household, you will match your income with the box that intersects with \$0. This is not applicable to everyone, but it can give an idea of what your withholding may be for the year.

Form W-4 (2023) Page 4

Married Filing Jointly or Qualifying Surviving Spouse												
Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$0	\$850	\$850	\$1,000	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,870
\$10,000 - 19,999	0	930	1,850	2,000	2,200	2,220	2,220	2,220	2,220	2,220	3,200	4,070
\$20,000 - 29,999	850	1,850	2,920	3,120	3,320	3,340	3,340	3,340	3,340	4,320	5,320	6,190
\$30,000 - 39,999	850	2,000	3,120	3,320	3,520	3,540	3,540	3,540	4,520	5,520	6,520	7,390
\$40,000 - 49,999	1,000	2,200	3,320	3,520	3,720	3,740	3,740	4,720	5,720	6,720	7,720	8,590
\$50,000 - 59,999	1,020	2,220	3,340	3,540	3,740	3,760	4,750	5,750	6,750	7,750	8,750	9,610
\$60,000 - 69,999	1,020	2,220	3,340	3,540	3,740	4,750	5,750	6,750	7,750	8,750	9,750	10,610
\$70,000 - 79,999	1,020	2,220	3,340	3,540	4,720	5,750	6,750	7,750	8,750	9,750	10,750	11,610
\$80,000 - 99,999	1,020	2,220	4,170	5,370	6,570	7,600	8,600	9,600	10,600	11,600	12,600	13,460
\$100,000 - 149,999	1,870	4,070	6,190	7,390	8,590	9,610	10,610	11,660	12,860	14,060	15,260	16,330
\$150,000 - 239,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	16,780	17,850
\$240,000 - 259,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	16,780	17,850
\$260,000 - 279,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	16,780	18,140
\$280,000 - 299,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	17,870	19,740
\$300,000 - 319,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,470	15,470	17,470	19,470	21,340
\$320,000 - 364,999	2,040	4,440	6,760	8,550	10,750	12,770	14,770	16,770	18,770	20,770	22,770	24,640
\$365,000 - 524,999	2,970	6,470	9,890	12,390	14,890	17,220	19,520	21,820	24,120	26,420	28,720	30,880
\$525,000 and over	3,140	6,840	10,460	13,160	15,860	18,390	20,890	23,390	25,890	28,390	30,890	33,250

Single or Married Filing Separately												
Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$310	\$890	\$1,020	\$1,020	\$1,020	\$1,860	\$1,870	\$1,870	\$1,870	\$2,030	\$2,040	\$2,040
\$10,000 - 19,999	890	1,630	1,750	1,750	2,600	3,600	3,600	3,600	3,600	3,760	3,960	3,970
\$20,000 - 29,999	1,020	1,750	1,880	2,720	3,720	4,720	4,730	4,730	4,890	5,090	5,290	5,300
\$30,000 - 39,999	1,020	1,750	2,720	3,720	4,720	5,720	5,730	5,890	6,090	6,290	6,490	6,500
\$40,000 - 59,999	1,710	3,450	4,570	5,570	6,570	7,700	7,910	8,110	8,310	8,510	8,710	8,720
\$60,000 - 79,999	1,870	3,600	4,730	5,860	7,060	8,260	8,460	8,660	8,860	9,060	9,260	9,280
\$80,000 - 99,999	1,870	3,730	5,060	6,260	7,460	8,660	8,860	9,060	9,260	9,460	10,430	11,240
\$100,000 - 124,999	2,040	3,970	5,300	6,500	7,700	8,900	9,110	9,610	10,610	11,610	12,610	13,430
\$125,000 - 149,999	2,040	3,970	5,300	6,500	7,700	9,610	10,610	11,610	12,610	13,610	14,900	16,020
\$150,000 - 174,999	2,040	3,970	5,610	7,610	9,610	11,610	12,610	13,750	15,050	16,350	17,650	18,770
\$175,000 - 199,999	2,720	5,450	7,580	9,580	11,580	13,870	15,180	16,480	17,780	19,080	20,380	21,490
\$200,000 - 249,999	2,900	5,930	8,360	10,660	12,960	15,260	16,570	17,870	19,170	20,470	21,770	22,880
\$250,000 - 399,999	2,970	6,010	8,440	10,740	13,040	15,340	16,640	17,940	19,240	20,540	21,840	22,960
\$400,000 - 449,999	2,970	6,010	8,440	10,740	13,040	15,340	16,640	17,940	19,240	20,540	21,840	22,960
\$450,000 and over	3,140	6,380	9,010	11,510	14,010	16,510	18,010	19,510	21,010	22,510	24,010	25,330

Head of Household												
Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$620	\$860	\$1,020	\$1,020	\$1,020	\$1,020	\$1,650	\$1,870	\$1,870	\$1,890	\$2,040
\$10,000 - 19,999	620	1,630	2,060	2,220	2,220	2,220	2,850	3,850	4,070	4,090	4,290	4,440
\$20,000 - 29,999	860	2,060	2,490	2,650	2,650	3,280	4,280	5,280	5,520	5,720	5,920	6,070
\$30,000 - 39,999	1,020	2,220	2,650	2,810	3,440	4,440	5,440	6,460	6,880	7,080	7,280	7,430
\$40,000 - 59,999	1,020	2,220	3,130	4,290	5,290	6,290	7,480	8,680	9,100	9,300	9,500	9,650
\$60,000 - 79,999	1,500	3,700	5,130	6,290	7,480	8,680	9,880	11,080	11,500	11,700	11,900	12,050
\$80,000 - 99,999	1,870	4,070	5,690	7,050	8,250	9,450	10,650	11,850	12,260	12,460	12,870	13,820
\$100,000 - 124,999	2,040	4,440	6,070	7,430	8,630	9,830	11,030	12,230	13,190	14,190	15,190	16,150
\$125,000 - 149,999	2,040	4,440	6,070	7,430	8,630	9,980	11,980	13,980	15,190	16,190	17,270	18,530
\$150,000 - 174,999	2,040	4,440	6,070	7,980	9,980	11,980	13,980	15,980	17,420	18,720	20,020	21,280
\$175,000 - 199,999	2,190	5,390	7,820	9,980	11,980	14,060	16,360	18,660	20,170	21,470	22,770	24,030
\$200,000 - 249,999	2,720	6,190	8,920	11,380	13,680	15,980	18,280	20,580	22,090	23,390	24,690	25,950
\$250,000 - 449,999	2,970	6,470	9,200	11,660	13,960	16,260	18,560	20,860	22,380	23,680	24,980	26,230
\$450,000 and over	3,140	6,840	9,770	12,430	14,930	17,430	19,930	22,430	24,150	25,650	27,150	28,600

WITHHOLDING

ALLOWANCES

Withholding also relies on allowances. Allowances are exemptions claimed on a W-4 that can reduce the amount of money taxed and taken from paychecks. Each allowance accounts for approximately \$4,200 of your annual income that you are telling the IRS should not be withheld.

The more allowances claimed, the lower withholding will be.

CAN I JUST CLAIM A WHOLE BUNCH?

Not if you don't want to be penalized by the IRS or owe a large sum of money when submitting your tax return.

FILING STATUS AND DEPENDENTS	# OF ALLOWANCES	AMOUNT NOT WITHHELD
You are a dependent -	0-1	\$0 - \$4,200
Single, with one job -	1-2	\$4,200 - \$8,400
Married couples with no dependents -	2	\$8,400
Married couples with 1 dependent -	2-3	\$4,200 - \$12,600
Head of household with 1 dependent -	3	\$12,600
Married couples with 2 or more dependents -	3-4	\$12,600 - \$16,800

TAX FILINGS AND REFUNDS

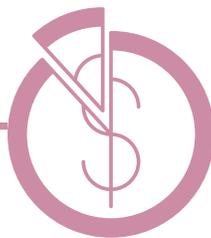
FILING TAXES

Filing taxes involves filling out or using multiple financial forms to report income and withholding from the year prior to the IRS. From there, the IRS determines if the reporting is accurate and if the filer gets a refund or if money is owed to them.

While an accountant can file returns for someone, there are a wealth of companies and websites that will enable individuals to do it themselves.

Some charge a fee, but the IRS offers a free filing service, at this link: <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>.

Taxes typically have to be filed by **April 15**.



Most websites and forms can guide filers on what deductions they can take, reducing what they may owe. Some common situations that can be counted as deductions are as follows:

- Married filing jointly
- First time homeowner
- Over half-time or full time student
- Former student paying interest on loans

TAX FILINGS AND REFUNDS

AUDITS

If a filer has taken egregious or unlikely deductions when submitting tax forms, this could trigger an audit to occur. If an audit determines the filer was reporting accurately, the tax return will be filed as normal.

If it is determined that the filer committed fraud, several things can happen:

- The filer can be ordered to pay what they owe and more in fines
- The filer could face legal action, including a lawsuit and time in a penitentiary
- The IRS can garnish wages until the total owed is recovered

REFUNDS

A refund is **money given to an individual** when the IRS determines that their actual withholding exceeded the amount they would ideally withhold. In other words, they contributed more to the government than they needed to. It is called a refund, because the money belonged to the filer and the IRS is reimbursing them.

One way this can happen is if less allowances than necessary are claimed or if the filer has deductions that reduce their tax liabilities.

TAX DUES

Tax dues are the opposite of a refund. In this case, the IRS has determined that the filer withheld less than they were required to and, therefore, owe the government money.

Adding deductions can reduce this, but filers should only add deductions they know they qualify for.

Payments for dues are typically supposed to be made by **April 15**, but the IRS can often establish payment plans to reduce strain on filers.



USEFUL LINKS AND RESOURCES

WEBSITES

[HTTPS://WWW.THEBALANCEMONEY.COM/STATES-WITHOUT-AN-INCOME-TAX-3193345#:~:TEXT=WHY%20DO%20SOME%20STATES%20NOT%20HAVE%20AN%20INCOME,TO%20AN%20INCREASE%20IN%20REVENUE%20FROM%20ANOTHER%20SOURCE.](https://www.thebalancemoney.com/states-without-an-income-tax-3193345#:~:text=WHY%20DO%20SOME%20STATES%20NOT%20HAVE%20AN%20INCOME,TO%20AN%20INCREASE%20IN%20REVENUE%20FROM%20ANOTHER%20SOURCE.)

[HTTPS://APPS.IRS.GOV/APP/TAX-WITHHOLDING-ESTIMATOR](https://apps.irs.gov/app/tax-withholding-estimator)

[HTTPS://WWW.IRS.GOV/BUSINESSES/SMALL-BUSINESSES-SELF-EMPLOYED/EMPLOYMENT-TAX-FORMS](https://www.irs.gov/businesses/small-businesses-self-employed/employment-tax-forms)

[HTTPS://WWW.IRS.GOV/FILING/FREE-FILE-DO-YOUR-FEDERAL-TAXES-FOR-FREE](https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free)

[HTTPS://WWW.IRS.GOV/FORMS-PUBS/ABOUT-SCHEDULE-SE-FORM-1040](https://www.irs.gov/forms-pubs/about-schedule-se-form-1040)

BOOKS

J. K. Lasser's 1001 deductions and tax breaks 2013 : your complete guide to everything deductible
by Barbara Weltman

[HTTPS://CATALOG.HPLIBRARY.INFO/#SECTION=RESOURCE&RESOURCEID=26673629&CURRENTINDEX=8&VIEW=FULLDETAILSDETAILSTAB](https://catalog.hplibrary.info/#SECTION=RESOURCE&RESOURCEID=26673629&CURRENTINDEX=8&VIEW=FULLDETAILSDETAILSTAB)

Working for yourself : law & taxes for independent contractors, freelancers & gig workers of all types
by Stephen Fishman

[HTTPS://CATALOG.HPLIBRARY.INFO/#SECTION=RESOURCE&RESOURCEID=439116325&CURRENTINDEX=0&VIEW=FULLDETAILSDETAILSTAB](https://catalog.hplibrary.info/#SECTION=RESOURCE&RESOURCEID=439116325&CURRENTINDEX=0&VIEW=FULLDETAILSDETAILSTAB)

INVESTING & STOCKS

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NOTES BEFORE READING

Because of the hugely topical nature of stocks, it is important to include in this manual.

However, investing and stocks are subjects that often take years to master or fully understand, and the results of engaging in investing are extremely variable. Because of this, this section will be a very simplified beginner's guide with resources to learn more.

When engaging in stocks or investing, understand that there are certain risks, which can include losing all money you attempt to invest. For this reason, it is recommended you proceed with caution when participating in the stock market.

STOCK TERMINOLOGY

- Ask -** Amount a seller wants for a share or stock.
- Bid -** Amount you are willing to pay for a share or stock.
- Bonds -** Refers to an investor lending money to a company or government and receiving interest payments. Once the bond matures (30 years time) The money is returned back to the investor.
- Broker -** Also called a stockbroker. The mediator between investors and exchanges to trade stocks. Stock exchanges require a licensed broker to facilitate transactions.
- Buy -** Purchasing shares.
- Day Trading -** Trading within the same calendar day based on small movements/changes in the stock market.
- Exchange -** A place where stocks are traded, either online or in person.

STOCK TERMINOLOGY

- Investing -** Placing money, time, or assets into something with the hope that it will gain a profit.
- Margin -** A risky trade where an investor borrows money to purchase a stock. The margin is the discrepancy between the loan cost and the asset or stock price.
- Passive Income -** Income generated or accrued without work being actively completed to obtain it.
- Portfolio -** Collection of assets that make up an investors stock profile.
- Profit -** Assets or money gained. When investing, a profit is the difference between what was invested or put in and what was earned.
- Sell -** Trading or getting rid of a share or stock for monetary value.

STOCK TERMINOLOGY

- Share -** Ownership in a portion of a company or an asset at the smallest unit or value. So one company may have a share worth \$500 while another company has one share worth \$5.
- Short Selling -** A risky trade where you sell a stock or asset expecting or knowing that its prices will drop. This can, in cases, be legally contentious.
- Spread-** The discrepancy or difference between the bid of a stock and the ask price.
- Stock-** A security that designates someone has ownership of a portion of a corporation.
- Trading -** The buying and selling of stocks and shares within a market.
- Volatility -** How a stock's prices move. Stock prices changing rapidly and with extreme movements are considered highly volatile.



INVESTING

Investing has quickly become synonymous with making passive income rapidly. This can be the case, but, for anybody outside of a few lucky individuals, investing takes more work and understanding of economics than it seems.

There is no guarantee that any money will be made, and investing can be used for purposes other than accruing passive income.

In addition to potential profit, investing into a **Common Stock** can endow investors with voting rights in the company they have stock in.

What this means is that the investor gets to participate in annual, bi-annual, or quarterly votes on what moves a company makes or what initiatives they take.

This means that the investor has somewhat of a say in how the companies they have stock in operate.

Not all stocks give the option or ability to vote in company initiatives, so be mindful of that when trading.

INDEXES

Indexes refer to a collection of stocks compiled to simulate trends in the stock market, volatility, and economic health.

They are often used as a benchmark for traders to compare stock prices to.

The S&P 500 and the Dow Jones Industrial Average (often just referred to as the Dow) are two of the most viewed and referenced indexes that investors use when evaluating stocks. The Wilshire 5,000 is the most comprehensive index, as it contains all stocks traded on major U.S. exchanges.

Spending is what drives an index's status. The more people spend on goods and services, the higher stock prices rise, indicating a healthy economy. The less people spend, the more prices drop, indicating an economic downturn.



TYPES OF STOCKS

Blue Chip Stock - Stock from companies that have a history of reliable growth or stability in the market, such as Microsoft.

Common Stock - Like the name suggests, these stocks are purchased the most by investors. Common stock indicates that an investor has partial ownership of a company and are entitled to assets the company sells after debtors and Preferred stockholders are paid.

Cyclical Stock - This stock changes with the economic situation of a company. If there is a recession, the stock will likely drop; if there is economic growth, it will likely rise. This means it can gain incredible profit but can be risky.

Defensive Stock - Like Non-Cyclical Stock, this stock tends to perform well during economic downturns. Companies that provide this stock tend to supply essential products, such as healthcare equipment.

Growth Stock - Stock that grows faster than other stock on the market.



TYPES OF STOCKS

Income Stock - Stock that can act as consistent passive income for investors by distributing a portion of the company's profit. While it is less likely to skyrocket in value, it is less risky to rely on.

Non-Cyclical Stock - Stock that tends to perform well despite negative economic shifts, such as a recession. This is usually the case for companies that supply constantly in-demand products.

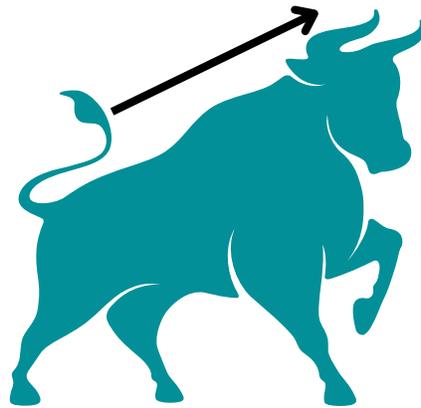
Penny Stock - Stock that is typically valued at less than \$5 per share. This stock type usually applies to small companies and can grow exponentially.

Preferred Stock - Like with Common Stock, holders of Preferred Stock have partial ownership of a company. They differ in that they do not have voting rights for company initiatives and they are paid before holders of Common Stock if a company dissolves.

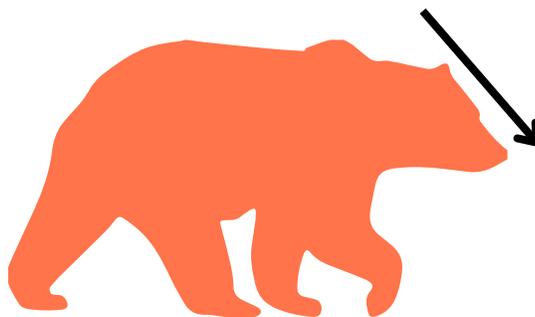
Value Stock - Stock that trades for less than what its equity is valued at.

BULL VS. BEAR

A bull market refers to a market where stock prices are increasing. It comes from behavior of a bull, which charges. This is often considered a sign of economic growth and a good sign for investors.



A bear market refers to a market where stock prices are decreasing. It comes from the behavior of a bear, which hibernates. This is often considered a sign of economic decline and a bad sign for investors.



Market prices must typically shift 20% or more from their prior status to be considered one or the other.

CRYPTOCURRENCY

Cryptocurrency refers to a virtual currency or asset that is not subject to governmental control due to its decentralized status and accessibility across networks.

Cryptocurrency is known for its resistance to forged transaction history or fraud due to blockchain technology, which entails that pieces or "blocks" of information are connected together to compile a detailed record.

Each piece or "block" of information must be verified before being included into the chain.

PROS

- Multiple systems must fail to effect cryptocurrency
- Transferring funds is easier and cheaper than by traditional means
- Allows for privacy of transaction history
- Typically can be traded like other stocks

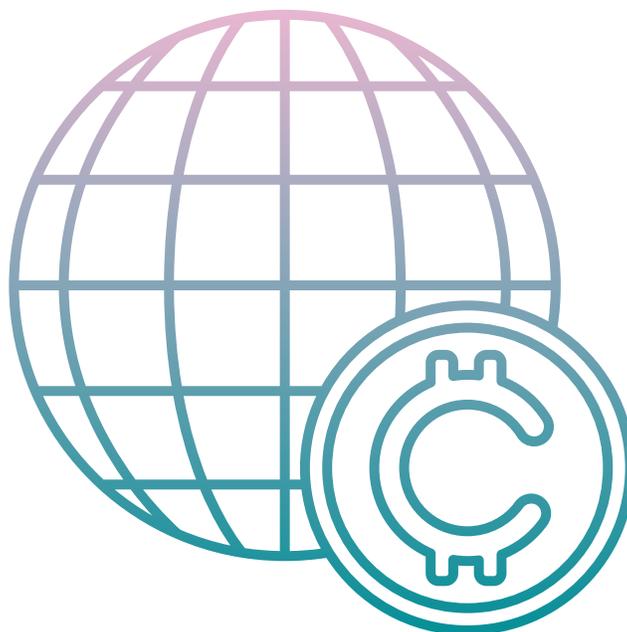
CONS

- Often takes massive energy consumption to generate
- Returns or refunds on money sent are not possible
- Prices are volatile
- Storage centers for cryptocurrency can be hacked

CRYPTOCURRENCY

Not all cryptocurrencies are the same. Below are some of the types that exist.

- TRANSACTIONAL -** The kind most commonly referred to. Tokens used to trade or use as a payment method.
- UTILITY -** Cryptocurrency that have specific purposes on individual blockchains.
- GOVERNANCE -** Cryptocurrency used for governmental items, such as tracking voting.
- SECURITY -** Tokens indicating ownership of an asset, similar to a share. In this case, a stock's value has been moved to a blockchain.



MYTHS AND FACTS

MYTH:

A stock that has dramatically decreased in price will go back up eventually.

FACT

While some stocks have had a resurgence after a decline, many do not and continue to decrease in price.

MYTH:

Stocks that have a rapid increase must decline at some point.

FACT

Some stocks can, and have, held a steady increase without significant or long lasting declines.

MYTH:

Investors should hold onto a stock no matter how much it rises or falls in price.

FACT

This stems from the belief that stocks will inevitably increase in price. While some stocks require some patience to see significant returns, it's important to weigh different factors when choosing to hold onto a stock, lest the investment is put at risk.

MYTHS AND FACTS

There is one "myth" that should be addressed, and that is regarding margins.

"MYTH":

Investors can lose more money than they have if a stock crashes.

FACT

This is not an outright myth depending on how an investor plays the stock market. For investors who pay up front for stocks, they will typically only lose what they put in. Investors who buy stocks through a margin loan could owe money they don't have available.

This is because investors who did not have additional funds to cover the stock price if the market crashes will be on the hook for what they owe on the loan, regardless of their financial status.

Some investors purchase stock via a margin loan expecting an increase in stock price, which they anticipate will pay for the loan and net them a profit, but this is risky due to the aforementioned situation.

Additionally, the stock market does not have to crash for the investor to owe more than they can afford. Brokers can make a margin call, meaning they demand an investor input more money into a stock or sell assets when a stock price begins plummeting.

USEFUL LINKS AND RESOURCES

WEBSITES

[HTTPS://WWW.INVESTOPEDIA.COM/](https://www.investopedia.com/)

[HTTPS://WWW.MARKETWATCH.COM/](https://www.marketwatch.com/)

[HTTPS://WWW.NASDAQ.COM/](https://www.nasdaq.com/)

BOOKS

The Bull and The Bear: How Stock Markets Work

by Avelyn Davidson

[HTTPS://CATALOG.HPLIBRARY.INFO/#SECTION=RESOURCE&RESOURCEID=68525&TINDEX=1&VIEW=FULLDETAILSDetailSTAB](https://catalog.hplibrary.info/#section=resource&resourceid=68525&tindex=1&view=fullDetailsDetailsTab)

The Little Book of Common Sense Investing: The Only Way To Guarantee Your Fair Share of Stock Market Returns

by John C. Bogle

<https://catalog.hplibrary.info/#section=resource&resourceid=501186568&tindex=0&view=fullDetailsDetailsTab>

Cryptocurrency All-In-One

by Kiana Danial

<https://catalog.hplibrary.info/#section=resource&resourceid=444050329&tindex=2&view=fullDetailsDetailsTab>

Where The Money Is: Value Investing In The Digital Age

by Adam Seessel

<https://catalog.hplibrary.info/#section=resource&resourceid=460986997&tindex=6&view=fullDetailsDetailsTab>

INSURANCE

CONTENTS

- 1. WHAT IS INSURANCE?**
- 2. TYPES OF INSURANCE**
- 3. NECESSARY VS UNNECESSARY POLICIES**
- 4. DEDUCTIBLES, COPAYS, AND
PREMIUMS**
- 5. CLAIMS AND HOW TO FILE THEM**
- 6. APPEALING A CLAIM DENIAL**
- 7. IN-NETWORK AND OUT-OF-NETWORK**
- 8. OTHER OPTIONS**
- 9. USEFUL LINKS AND RESOURCES**

WHAT IS INSURANCE

Insurance is a failsafe to ensure that a person is reimbursed or financially covered for an unexpected loss or financial burden.

TERMS TO KNOW

- Policy Holder -** Person who is named under insurance and pays for insurance.
- Premium -** Monthly, quarterly, bi-annual, or annual payments made to retain insurance.
- Copay-** Amount paid at time of service, even if deductible has been met/paid.
- Deductible -** Specific amount that must be paid before insurance will pay a claim.
- Coverage -** People, items or situations covered financially by insurance.
- Claim -** Request made to insurer that a loss be covered according to policy terms.
- Pre-existing condition -** A situation or loss that may have existed before obtaining insurance. Can be cause for an insurer to deny a claim.

TYPES OF INSURANCE

MEDICAL/DENTAL/VISION

Insurance for body related procedures, both preventative and unexpected. Vision and dental are typically separate from medical but can fall under the same umbrella.

VEHICLE

Insurance for vehicular related situations. Vehicle insurance is not preventative, and only typically applies in cases of theft, accidents, or damage caused by another. Vehicle insurance is often required by law for any operable vehicle, including boats and planes.

HOME/RENTAL

Insurance relating to home or rental expenses. Like vehicle insurance, it cannot be used for preventative measures. Often applies to natural disasters, theft, and damage caused by another.

LIFE

Insurance meant to cover loss of income or cover burial expenses in the event of a death. Money goes to a beneficiary, rather than policy holder.

TYPES OF INSURANCE

MISCELLANEOUS

Besides the insurance types mentioned previously, which are the most common, more specialized insurance can be purchased to account for other losses. This is not limited to but includes:

PET INSURANCE

TRAVEL INSURANCE

**BUSINESS/EMPLOYER
INSURANCE**

LOTTERY INSURANCE

**COLLECTIBLE
INSURANCE**

HAIR INSURANCE



NECESSARY VS. UNNECESSARY POLICIES

What is considered a necessary or unnecessary insurance policy can vary from person to person. However, some insurance policies are enforced by law, either with fines and legal roadblocks or through tax penalties. Two that are enforced by law or tax regulations are as follows:

VEHICLE

MEDICAL

Some insurance is not legally required but is often necessary to satisfy contractual obligations. The following insurance often falls under this category:

HOME

RENTAL

All other insurance can be purchased according to the preferences, needs, or situations of the potential policy holder.



DEDUCTIBLES, COPAYS, AND PREMIUMS

DEDUCTIBLE

This is the amount of money that must be paid before insurance will cover a claim. For example: If you have a medical deductible of \$500, and you go to the hospital for a surgery, you must pay \$500 before the hospital will pay partially or fully for the surgery. Deductibles are often used for unexpected incidents.

COPAY

Copays are separate from and do not contribute to the deductible. Not all insurance policies have copays, but many do. These are fixed payments for a service. I.e. If you have a \$50 copay for a preventative care visit to a doctor, you have to pay \$50 even when you have paid your deductible. Copays are often used for preventative or expected situations.

PREMIUM

Premiums refer to the payments made to keep insurance active. They are separate from and do not contribute to the deductible. Some types of insurance let a policy holder choose between, monthly, bi-annual, or annual payments.

CLAIMS AND HOW TO FILE THEM

CLAIMS

Claims are made when a policy holder needs coverage for a situation, service, or incident. Claims for care in medical insurance are often entered by the physician or medical entity that provides the service, with some exceptions.

These exceptions are often related to finding specialized care that may not be considered preventative nor an unexpected emergent situation.

Claims for damage to a home, vehicle, or specialized services typically have to be entered by the policy holder.

The goal of a claim is to cover costs or receive reimbursement for payments. If an insurer does not agree to cover a cost or only covers part of it, the policy holder can try to obtain further documents to appeal that decision.



CLAIMS AND HOW TO FILE THEM

HOW TO FILE A CLAIM

1. If necessary, file a police report (typically for intentional damage or a vehicle accident).
2. Contact insurer online, through phone, or through mail. They can walk you through their process.
3. Document damage, condition before damage, cost, and anything you find might be relevant to your claim.
4. Complete claim forms (they should be provided by the insurer or available through their website).
5. If necessary, make temporary repairs and document expenses for those repairs. Do not make permanent repairs yet.
5. Meet insurance adjustor to inspect damage and get quotes for repairs or service.
6. If the insurer's settlement offer is enough to cover costs, agree to it and receive the payout for repairs/service. This will close the claim.

APPEALING A CLAIM DENIAL

- Ask your insurer why your claim was denied. **Make sure to get this information in writing**, which can be via an email, faxed document, or written letter.
- Review your policy to see if you should be covered. Check any fine print.
- Ask the person meant to resolve your need (medical provider, mechanic, etc.) to help you get answers from the insurer.
- Take notes about all discussions with the insurer and provider (names, time, date, what was discussed).
- Keep copies of all insurance-related bills, claims and decisions.
- Find out your insurers specific appeal process, including necessary documents and timeframes.
- Write and file an internal appeal letter.
- Check back with your insurance company.
- File an external review appeal if necessary, which may involve a third party to determine if you were rightfully denied.
- Contact your state or legal representation if you need further assistance.

IN-NETWORK AND OUT-OF-NETWORK

When signing up for insurance, you may see the terms "In-network" and "Out-of-network". These refer to the coverage your insurance can provide at certain locations or businesses. .

IN-NETWORK

Usually will have services covered by insurance.

OUT-OF-NETWORK

May need to file a claim with extensive documentation to have services covered. Even then, insurance may not pay for it.

TYPES OF INSURANCE RELATING TO THIS

HMO

May need a referral from primary care doctor to see specialists.

PPO

Most likely will not need a referral from a primary care doctor to see specialists.

OTHER OPTIONS

HSA or FSA-

These are savings accounts meant to pay for medical services. The owner of them puts their own money into them, either at once or over time, to use for later.

Out of pocket-

This refers to paying for a service through your own funds. Some may choose this option if they can afford to and if paying outright is less expensive than paying a deductible.

Payment plan-

If outright payment is not feasible, some entities will offer payment plans. These allow the service to be covered through smaller fees spread out over a certain amount of time.

USEFUL LINKS AND RESOURCES

WEBSITES

[HTTPS://CONTENT.NAIC.ORG/CONSUMER_GLOSSARY](https://content.naic.org/consumer_glossary)

[HTTPS://GO.GALE.COM/PS/START.DO?P=PPIL&U=TXSHRPUB100180](https://go.gale.com/ps/start.do?p=ppil&u=txshrpUB100180)

[HTTPS://WEB.S.EBSCOHOST.COM/CHC/SEARCH/BASIC?VID=0&SID=94743CCC-6F39-491A-B3BD-9D4576064655%40REDIS](https://web.s.ebscohost.com/chc/search/basic?vid=0&sid=94743ccc-6f39-491a-b3bd-9d4576064655%40redis)

BOOKS

What matters most : the get your shit together guide to wills, money, insurance, and life's "what-ifs"

by Chanel Reynolds

[HTTPS://CATALOG.HPLIBRARY.INFO/#SECTION=RESOURCE&RESOURCEID=301450816&CURRENTINDEX=4&VIEW=FULLDETAILSDetailstab](https://catalog.hplibrary.info/#SECTION=RESOURCE&RESOURCEID=301450816&CURRENTINDEX=4&VIEW=FULLDETAILSDetailstab)

911 AND POLICE REPORTS

CONTENTS

- 1. WHAT IS AN EMERGENCY?**
- 2. WHAT IS KIND OF AN EMERGENCY?**
- 3. WHAT IS NOT AN EMERGENCY BUT SHOULD BE REPORTED**
- 4. WHAT IS NOT AN EMERGENCY?**
- 5. WHAT TO SAY**
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- 7. POLICE, EMS, AND FIRE RESPONSE**
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- 9. USEFUL LINKS AND RESOURCES**

911 AND POLICE REPORTS

DISCLAIMER

This section is not a reflection of all agencies or dispatch centers. This is merely a guide to common practices.

If you are experiencing an emergency, call 9-1-1.

WHAT IS AN EMERGENCY?

An emergency is any situation that can result in harm or loss of life.* Typically, they are violent in nature or have a high possibility of escalating to violence. Even with a lack of violence they are still detrimental to safety and health.

EXAMPLES

Shooting/Stabbing

Burglary of occupied dwelling

Natural disaster or fire

Offense occurring with a weapon present

Mass casualty incident:
i.e. large car accident,
plane crash, etc.

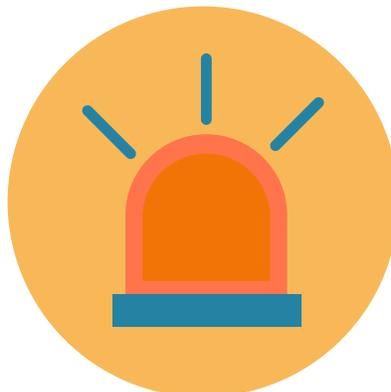
Actively being followed by someone or kidnapping

Suicide attempt or mentions of suicide with means to self-harm

Overdose or Drowning

Threat to others with means to harm them

Fatal medical trauma: i.e. stroke, heart attack, seizure, choking, etc.



WHAT IS KIND OF AN EMERGENCY?

This section refers to incidents that may not be as emergent as the examples in the prior section but where a 9-1-1 response may be necessary.* Often situations involving potential loss of property or smaller chance of escalation will fall under this category. Response times can vary.

EXAMPLES

Actively occurring theft	Less fatal medical trauma: broken arm, minor lacerations, vomiting, etc.
Burglary of an unoccupied dwelling or vehicle	
Motor vehicle theft with no one inside the vehicle	Suspicious person attempting to open doors but not making entry
Disturbance with no weapons involved	Major car accidents with no vehicles flipped
Fight with no weapons involved	Suspected DUI
Mental health crisis without imminent harm	Narcotics actively being distributed or used

WHAT IS NOT AN EMERGENCY BUT SHOULD BE REPORTED?

These are incidents that have either already happened and are being reported later, active incidents that pose no threat to life nor property, or incidents where a report may contribute to community safety.*

EXAMPLES

Suspicious person	Minor car accident
Belated report of theft	Belated report of narcotic distribution or use
Belated report of motor vehicle theft	Someone parking illegally
Threat without means or actions to harm	Loud noise or music disturbance
Belated report of injury caused by another person	Lost items, particularly identifying documents, credit cards, and keys
Intoxicated person needs a ride but cannot obtain one	A third-party individual indicated that an offense may occur

WHAT IS NOT AN EMERGENCY?

This section refers to situations that you typically should not call 9-1-1 for.* However, when in doubt, it's better to call 911 than not. These situations are ones that are civil in nature or do not pose a physical risk or have little chance of escalation.

EXAMPLES

Someone said something mean that was not a threat

Someone needs a ride (with exceptions listed previously)

Someone is following court ordered visitation rights and picking up their child

Someone's child will not go to school, but there is no argument occurring

Someone provided a service and the invoice is more costly than quoted

Someone is altering their own property in a way that is not disruptive nor violates legal bounds

If anything escalates or an argument breaks out during one of these situations, it may be appropriate to call 911.

WHAT TO SAY



The very first piece of information you should give to 911 is the address of the emergency.



WHY?

Contrary to popular belief, 911 operators may not always be capable of locating someone just through their phone. Giving your address ensures that dispatchers know where to send help, even if you aren't able to say anything else. If you don't know the exact address, use cross streets, landmarks, or business names to give an idea of your location.

WHAT SHOULD YOU SAY NEXT?

- Nature of emergency or call
- Name and phone number
- If any weapons are present
- If anyone is injured
- Names and descriptions of people involved
- Names and descriptions of vehicles involved
- Detailed account of what is occurring



WHAT TO EXPECT

911 OPERATORS

911 operators may ask questions that seem unimportant, uncomfortable, or embarrassing to answer, but their questions are meant to help both you and responders.

911 operators may repeat questions or request that you take a breath. They also may give instructions on your next steps to take.

Questions asked by 911 operators **do not** slow down response time.

YOUR RESPONSE

No one truly knows how they will respond to an emergency or significant event when it happens.

The following may happen to you when calling 9-1-1, and it is okay if you need to take a moment to compose yourself.

- Freezing
- Not being able to talk
- Not remembering things
- Yelling
- Being afraid of judgement
- Getting angry
- Feeling overwhelmed
- Feeling distraught
- Over explaining
- Feeling distrustful
- Feeling like you should have done more

WHAT TO EXPECT

RESPONDERS

Depending on the nature of the event, responders can take anywhere from 1 minute or a few hours to arrive. Typically, an estimate will be given to you when you call, but it may not always be accurate.

Responders may repeat questions that the dispatcher asked. They may ask questions you didn't expect. Responders may also not be able to provide immediate answers since some situations take more investigation to resolve.

Responders also might give instructions, including but not limited to: preventing you from entering your home for a limited time, asking you to exit your home, requesting that you follow them, and requesting you approach them a certain way.

AFTER THE SITUATION

Responders may provide you with resources after an event, such as victim's assistance, social services, protection order applications, or officer contact information.

Responders may also follow up with you unprompted to provide information or ask further questions.

If you are curious about a situation, you can contact non-emergency numbers to ask, but an answer is not guaranteed.

POLICE, EMS, & FIRE RESPONSE

Not all events require police, ems, and fire to respond at once. The following situations typically details who will respond to what:

POLICE

- Crime or offenses
- Violent situations
- Disturbances
- Family disputes
- Traffic accidents
- Impeded or blocked traffic
- At the request of fire and/or ems

EMS

- Injuries
- Situations involving mental health
- Health issues not involving injuries
- Events that are likely to cause injury
- At the request of fire and/or police

FIRE

- Fires
- Chemical leaks or spills
- Damage to a building
- Traffic accidents (particularly with injuries or if someone is trapped)
- Someone or something is stuck
- Hot vehicles with an animal or infant inside
- Floods
- Fallen electrical lines
- Explosive materials
- Injuries
- Situations involving mental health
- Health issues not involving injuries
- Events that are likely to cause injury
- At the request of ems and/or police

MYTHS AND FACTS

MYTHS

- 9-1-1 dispatchers can track you anywhere.
- You can pretend to order pizza or use some other code and dispatchers will know you need help.
- If you accidentally call 9-1-1, you should hang up immediately.
- People who speak different languages or have a hearing impairment cannot call 9-1-1.
- You should call 9-1-1 to report power outages.
- You should only call or make reports after a certain amount of time has passed.



MYTHS AND FACTS

FACTS

- 9-1-1 dispatchers can sometimes find your location from your phone, especially if it's a landline. However, this is not always the case, and it's better to assume they can't.
- Dispatchers are not typically trained to use a certain code, and may not be able to determine there is an emergency. It is still important to call if you can't say outright what is happening, and they will try to understand what is occurring.
- If you accidentally call 9-1-1 and hang up immediately, they will likely call you back. Many agencies will send someone to your location to ensure there is no emergency. Instead, stay on the line and state that it was an accident.
- 9-1-1 centers are required to follow ADA (American Disability Act) standards and to service all members of the community. Most agencies have interpreters onsite or access to third party interpreters for multiple languages. 9-1-1 agencies are also required to have TDD/TTY capabilities, which enable communication with those who have a hearing or speech impairment.
- If an outage causes traffic build up, damage, or harm, 9-1-1 can be called. Otherwise, contact local power companies.
- The faster a report is made, the better. The common myth that missing persons reports can't be made until after 24 hours has passed is false. Report as soon as you can.

USEFUL LINKS AND RESOURCES

WEBSITES

[HTTPS://WWW.FCC.GOV/GENERAL/ACCESS-9-1-1-AND-TELEPHONE-EMERGENCY-SERVICES#:~:TEXT=IT%20EXPLAINS%20IN%20PRACTICAL%20TERMS%20HOW%20THE%20ADA%27S,VENDORS%2C%20PARTICIPATING%20TELEPHONE%20COMPANIES%2C%20AND%20INDIVIDUALS%20WITH%20DISABILITIES.](https://www.fcc.gov/general/access-9-1-1-and-telephone-emergency-services#:~:text=IT%20explains%20in%20practical%20terms%20how%20the%20ada%27s,vendors%2c%20participating%20telephone%20companies%2c%20and%20individuals%20with%20disabilities.)

[HTTPS://WWW.NENA.ORG/](https://www.nena.org/)

BOOKS

Encyclopedia of the American judicial system : studies of the principal institutions and processes of law

<https://catalog.hplibrary.info/#section=resource&resourceid=153675¤tIndex=11&view=fullDetailsDetailsTab>

The Law Book

by DK Publishing

<https://catalog.hplibrary.info/#section=resource&resourceid=411687400¤tIndex=0&view=fullDetailsDetailsTab>

Law and Public Safety

by Diane Lindsey Reeves

[HTTPS://CATALOG.HPLIBRARY.INFO/#SECTION=RESOURCE&RESOURCEID=225227133&CURRENTINDEX=1&VIEW=FULLDETAILSDetailSTAB](https://catalog.hplibrary.info/#section=resource&resourceid=225227133¤tIndex=1&view=fullDetailsDetailsTab)

MOVING OUT

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- 1. RENTING 101**
- 2. APPLYING TO RENT**
- 3. DEPOSITS AND FEES**
- 4. LEASES AND BREAKING THEM**
- 5. LANDLORDS, LADIES, AND MORE**
- 6. SETTING UP UTILITIES**
- 7. TRANSPORTING YOUR STUFF**
- 8. BASIC NECESSITIES FOR YOUR NEW PLACE**
- 9. BEING A GOOD ROOMMATE**
- 10. USEFUL LINKS AND RESOURCES**

RENTING 101

WHAT IS RENTING?

Renting is the process of paying a fee to reside at a location

ISN'T THIS JUST A MORTGATE?

While they may seem similar, mortgages and rent are very different.

RENT

- Do not own the residence
- Restriction on changes to residence
- Fee paid to a landlord
- Payments do not stop unless arranged by landlord

MORTGATE

- Own the residence
- Can change anything within legal bounds
- Fee paid to bank or home loan lender
- Payments stop once mortgage is paid in full

RENTING 101

COMMON TERMINOLOGY



ADVANCE NOTICE – Time required to notify landlord of plan to renew lease or move out.

ARREARS– Money that is overdue for rent or related fees.

CREDIT REPORT– Report detailing credit history, potential spending habits and debt of a person.

DEPOSIT– Money paid once to ensure something, a dwelling in this case, is reserved for the payee.

EVICTION– The process of forcing a person to move out of their dwelling. Often due to lease violation.

FEE– Money paid more than once, often on a monthly basis. Varies according to lease terms.



RENTING 101

COMMON TERMINOLOGY

LANDLORD-

An individual or entity in charge of rent and renter affairs. Often sets the terms of lease.

LEASE-

Contract that a renter must follow to occupy a dwelling.

RENT HISTORY-

Information on renter's status and past related to renting. Can be affected by multiple factors.

RENTER RIGHTS-

Rights of a renter as outlined by law. Specific to location and indicate what a landlord can and cannot do.

PRORATED RENT-

Amount paid to account for discrepancy in start date of lease versus typical start date.

VIOLATION-

Act that defies a term listed in the lease.

APPLYING TO RENT

**LANDLORDS WILL OFTEN REQUEST
THE FOLLOWING TO APPLY:**

CREDIT REPORT

JOB HISTORY

BACKGROUND CHECK

**JOB PAYSTUBS FOR
2 OR 3 MONTHS**

**PRIOR RENT OR
LIVING HISTORY**

REFERENCES

**AFTER INITIAL APPROVAL, LANDLORDS
CAN REQUEST THE FOLLOWING:**

FIRST MONTH'S RENT

SIGNED LEASE

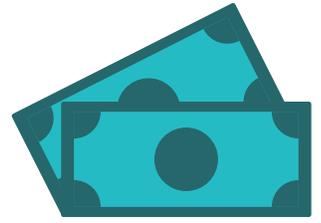
DEPOSIT

PRORATED RENT

PET DEPOSIT OR FEE

ADDITIONAL FEES

DEPOSITS AND FEES



RENT DEPOSIT:

As mentioned earlier, a deposit is a one-time fee paid to ensure that a dwelling is reserved for a renter.

After moving out of a dwelling, landlords will sometimes return the deposit to the renter, provided that no lease violations occurred and that there is no extraordinary or unusual damage to the dwelling.

This should be stated in the lease, and landlords can determine that a deposit not be refunded.

PET DEPOSIT AND FEES:



A pet deposit or fee is sometimes required for a landlord to allow a renter to keep a pet on the premises.

This is separate from the initial rent deposit.

This deposit does not mean that a renter can bring any animal or pet to the dwelling. Sometimes leases will only allow certain pets, depending on species, breed, weight, etc.

LEASES AND BREAKING THEM

LEASES:

Leases set the rules for what can happen directly involving a dwelling, such as acceptable modifications, visitor times and amount, fees and rent schedule, etc.

Despite this, leases still have to follow state laws regarding renter rights and cannot dictate everything a renter does.

BREAKING A LEASE:

Breaking a lease refers to ending a lease or renting period before the end date listed in the lease. Often this incurs a fee to do and can damage renter or credit history.

Sometimes the fee or report on renting history can be waived if the circumstances are deemed urgent enough. These circumstances can include domestic abuse, medical emergency, unsafe living conditions, renter rights violations, etc.



LANDLORDS, LANDLADIES, AND MORE

WHAT IS A LANDLORD SUPPOSED TO DO?

- Maintain the dwelling
- Collect rent payments and fees
- Set and adjust lease terms
- Inform renters of rent, lease, or dwelling changes
- Process evictions and applications

WHAT DOES A LANDLORD NOT HAVE TO DO, BUT HAS THE RIGHT TO?

- Make a dwelling aesthetically pleasing
- Modify a dwelling with advance notice
- Enter a dwelling with advance notice
- Provide amenities not in the lease
- Reduce/increase rent or fee costs* with notice
- Set up internal surveillance with renter approval

*At a reasonable level as defined by local/federal law.

LANDLORDS, LANDLADIES, AND MORE

WHAT IS A LANDLORD NOT SUPPOSED TO DO?

- Modify a dwelling without notifying tenants unless in an emergency situation
- Enter a dwelling without advance notice
- Make rent, lease, or dwelling changes without giving notice
- Reduce/increase rent or fee costs without giving notice
- Reduce/increase rent or fee costs to an unreasonable level as defined by law
- Set up internal surveillance without tenant approval or knowledge
- Prevent tenant from accessing dwelling unless tenant has been evicted or an emergency situation necessitates it
- Bypass eviction laws to remove a tenant
- Remove a tenant's belongings without notice, approval, or tenant eviction

SETTING UP UTILITIES

Unless a landlord or lease stipulates that utilities will be included in the rental agreement, renters typically have to set up utilities themselves.

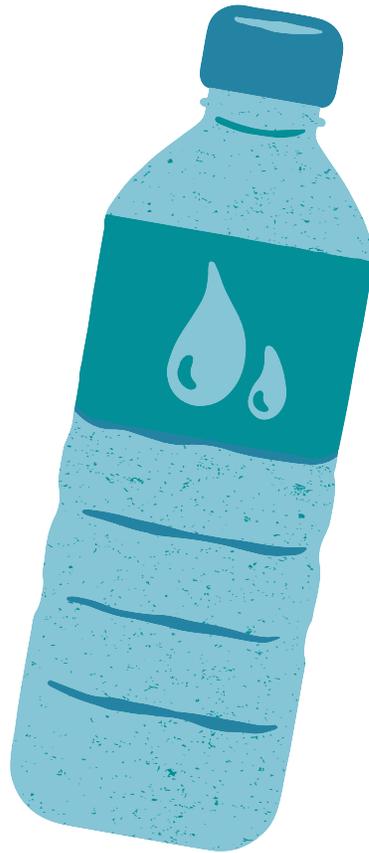
LIST OF NECESSARY UTILITIES:

ELECTRICITY

GAS

WATER AND SEWER

**TRASH AND
RECYCLING**



LIST OF OTHER UTILITIES:

INTERNET

CABLE

TELEPHONE

**NEWSPAPER AND
WHITEPAGES**

Water, sewer, trash, and recycling typically are required to be set up through the city government the dwelling is in.

All other utilities can be set up from independent companies.

SETTING UP UTILITIES

HELPFUL INFORMATION

Utilities **should be set up before moving** into a dwelling. Often, they can be scheduled to start on the actual move in date.

Make sure to either **cancel or move utilities from your old residence**. Otherwise, you can be charged for those utilities even if you're not using them at that location.

Some utilities will charge customers at the end of the month based on usage. Other utilities can offer **pay-as-you-go** plans, which means the customer pays preemptively for the amount of usage that is expected. Typically, more funds can be added if that amount is exceeded.

Electricity or **gas** utilities may require the company to run a credit report depending on the plan that is chosen.



TRANSPORTING YOUR STUFF

DO

1. Wrap and cover fragile items with padding
2. Enlist the help of friends, family, or professionals
3. Lift with your knees
4. Expect to make several trips and use a large but manageable vehicle
5. Plan to take at least a day or two off from school and work
6. Make use of ramps, dollies, and appliance moving tools

DO NOT

1. Fill large boxes with multiple heavy items
2. Lift heavy or awkward items on your own
3. Overfill your transport vehicle
4. Use a vehicle you are not comfortable or capable of driving
5. Place necessary items under everything else
6. Expect to be done in one day



BASIC NECESSITIES FOR YOUR NEW PLACE



SAFETY

1. FIRE EXTINGUISHER
2. FIRST AID KIT
3. CARBON MONOXIDE
AND SMOKE
DETECTOR
4. EMERGENCY
CONTACT LIST

HANDYMAN

1. GENERAL TOOL SET
2. DUCT TAPE
3. SINK SNAKE
4. SUPER GLUE
5. SCREWS/NAILS
6. FLASHLIGHT
7. BUCKET

KITCHEN

1. A POT AND PAN
2. DISPOSABLE GLOVES
3. MIXING BOWL
4. BAKING DISH & OVEN MITT



5. MEASURING CUP
6. MEASURING SPOONS
7. TWO DISH TOWELS
8. SPONGES

KITCHEN CONTINUED

- | | |
|---|---------------------|
| 9. DISH SOAP | 13. LADLE & SPATULA |
| 10. FLATWARE: FORKS,
SPOONS, ETC. | 14. WOODEN SPOON |
| 11. EATWARE: PLATES,
BOWLS, AND CUPS | 15. CAN OPENER |
| 12. TUPPERWARE | 16. CHEF'S KNIFE |
| | 17. CUTTING BOARD |
| | 18. TRASH CAN |

BATHROOM

- | | |
|--------------------------------------|---------------------------------------|
| 1. PLUNGER | 7. TOOTHBRUSH |
| 2. TOILET BRUSH | 8. TOOTHPASTE |
| 3. SHOWER CURTAIN | 9. DEODORANT |
| 4. TRASH CAN | 10. SOAP, SHAMPOO,
AND CONDITIONER |
| 5. BATH AND HAND
TOWELS (X2 EACH) | 11. NAIL CLIPPERS |
| 6. COMB OR BRUSH | 12. TWEEZERS |





MEDICINE CABINET

1. BANDAGES (VARIOUS SIZES)
2. COLD AND COUGH MEDICINE
3. HYDROGEN PEROXIDE
4. COTTON BALLS
5. ANTIBIOTIC CREAM
6. THERMOMETER
7. IBUPROPHEN
8. CALAMINE LOTION

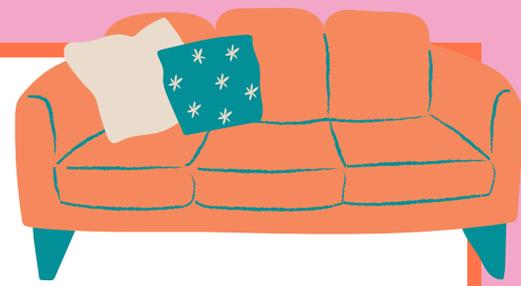
BEDROOM

1. MATTRESS
2. BOX SPRING
3. SHEET SET (X2)
4. PILLOWS (X2)
5. PILLOWCASES (X2)
6. BLANKET/COMFORTER
7. NIGHTSTAND



LAUNDRY/CLOSET

1. HANGERS
2. DETERGENT
3. DRYER SHEETS
4. LAUNDRY HAMPER
5. IRON
6. IRONING BOARD
7. DRESSER



LIVING/DINING ROOM

1. SEATING (COUCH, CHAIRS OR OTTOMANS)
2. COFFEE TABLE AND/OR DINING TABLE
3. LAMPS IF LOW LIGHTING
4. ENTERTAINMENT (I.E. BOOKS, TV, ETC.)
5. CONSOLE OR TABLES FOR STORAGE
6. DOORMAT

GENERAL CLEANING

1. VACUUM
2. MOP
3. BROOM AND DUSTPAN
4. DUSTER
5. ALL PURPOSE RAGS
6. CLEANING SOLUTION
7. FEBREEZE



PET SUPPLIES

1. FOOD AND WATER BOWLS
2. PET BED/CRATE
3. PET RECORD FOLDER
4. PET WASTE CLEANING ITEMS
5. TOYS

MISCELLANIOUS ITEMS

ITEMS MAY ONLY BE NECESSARY FOR SOME BASED ON CIRCUMSTANCES AND ACCOMODATIONS

1. SURGE PROTECTORS
2. CHARGERS FOR TECH
3. SHELVES
4. SCISSORS
5. BATTERIES
6. LIGHT BULBS
7. EXTENSION CABLES
8. MATCHBOXES
9. DESK
10. ZIPLOC BAGS
11. CURTAINS OR BLINDS
12. SAFE OR FOLDER FOR DOCUMENTS



BEING A GOOD ROOMMATE

There is a good chance that you will have at least one roommate in your lifetime. You may have heard many state that they will never have roommates again or to never become roommates with friends because of the miscommunication and trouble that can stem from living together.

This is a short list on what to do and not to do in order to avoid being the cause of a similar statement.

DO

- Set rules mutually and stick to them
- Pay your portion of rent or utilities on time
- Communicate if payments will be late
- Respect your roommate's space, private living areas (bedroom, personal bathroom, etc.), and belongings
- Perform your equal share of cleaning
- Be mindful of your noise level and the guests you invite
- Take your roommate's needs into consideration

DO NOT

- Make your own rules or break rules without communicating
- Expect your roommates to cover costs for you
- Hide information that can affect your roommate's health or housing status
- Expect your roommates to clean up after you
- Steal or borrow your roommate's items without permission
- Throw parties without telling anyone or invite people your roommates are wary of
- Ignore your roommate's needs

USEFUL LINKS AND RESOURCES

WEBSITES

[HTTPS://WWW.TEXASBAR.COM/AM/TEMPLATE.CFM?
SECTION=FREE_LEGAL_INFORMATION2&TEMPLATE=/CM/CONTENTDISPLAY.CFM&CONTE
NTID=25969](https://www.texasbar.com/am/template.cfm?section=free_legal_information2&template=/cm/contentdisplay.cfm&contentid=25969)

[HTTPS://GUIDES.SLL.TEXAS.GOV/LANDLORD-TENANT-LAW/RENT](https://guides.sll.texas.gov/landlord-tenant-law/rent)

[LOGIN TO LIBRARY RESOURCES \(EBSCO-GSS.NET\)](#)

[HTTPS://WEB.P.EBSCOHOST.COM/EHOST/SEARCH/BASIC?VID=0&SID=D7A2F0A1-2D15-47C9-
BC05-F636F9933B32%40REDIS](https://web.p.ebscohost.com/ehost/search/basic?vid=0&sid=D7A2F0A1-2D15-47C9-BC05-F636F9933B32%40REDIS)

BOOKS

Every Landlord's Legal Guide by Marcia Stewart

[HTTPS://CATALOG.HPLIBRARY.INFO/#SECTION=RESOURCE&RESOURCEID=262915376&C
URRENTINDEX=0&VIEW=FULLDETAILSDETAILSTAB](https://catalog.hplibrary.info/#section=resource&resourceid=262915376¤tindex=0&view=fulldetailsdetailstab)

The Everything Guide to House Hacking by Robert Leonard

[HTTPS://CATALOG.HPLIBRARY.INFO/#SECTION=RESOURCE&RESOURCEID=466256243&C
URRENTINDEX=3&VIEW=FULLDETAILSDETAILSTAB](https://catalog.hplibrary.info/#section=resource&resourceid=466256243¤tindex=3&view=fulldetailsdetailstab)

CLEANING

CONTENTS

- 1. CLEANING VS. DISINFECTING**
- 2. CLEANING TIMELINES**
- 3. TOOLS TO CLEAN**
- 4. CLEANING CHEMICALS**
- 5. HAZARDOUS MIXES**
- 6. FUNGUS, MOLD, AND GUNK**
- 7. DISPOSAL OF MATERIALS**
- 8. LAUNDRY**
- 9. TIPS FOR CLEANING**
- 10. USEFUL LINKS AND RESOURCES**

CLEANING VS. DISINFECTING

Cleaning is an umbrella term that can cover actions like organizing, tidying, and washing or scrubbing. Even when doing all the aforementioned things, this does not mean that a cleaned space is a disinfected one.

This is because cleaning merely removes surface level debris such as crumbs, rust, and less stubborn germs. Disinfecting is the process of removing more persistent bacteria with the use of chemicals agents (either naturally occurring or manufactured).

To fully disinfect something, one of the following options or something similar would be required:

**ETHYL OR ISOPROPYL
ALCOHOL**

**HOT WATER EXCEEDING 140°F
– 150°F**

BLEACH SOLUTIONS

ACETIC ACID (WHITE VINEGAR)

HYDROGEN PEROXIDE

LEMON

Many of these disinfecting agents are included in manufactured cleaning products available in stores.

CLEANING TIMELINES

DAILY

- Wipe down counters and sinks in the kitchen and bathroom after use
- Take out any trash that is full
- Wash dishes or empty and load the dishwasher
- Make the bed
- Move loose or disorganized items back to their places
- Clean up any messes that involve food or hazards at the time of occurrence (liquids spilling, glass breaking, pets or children making messes or having accidents)
- If you have pets, remove waste from their enclosures and designated areas



CLEANING TIMELINES

WEEKLY



- Vacuum, sweep, and mop
- Disinfect sinks, countertops, and toilets
- Wipe down mirrors and appliances
- Scrub down showers and tubs
- Clean debris and waste in any outdoor areas
- Change and launder sheets and bedding
- Launder clothing and towels collected throughout the week
- Take an inventory of food in the fridge or pantry, and throw away anything that is expired
- Dust surfaces of furniture and knick-knacks

CLEANING TIMELINES

MONTHLY

- Disinfect waste baskets, remotes, light switches, and doorknobs
- Dust high up spots, including ceiling fans and vents
- Dust low spots, like moldings and floor vents
- Spot clean or vacuum upholstery (fabric furniture lining)
- Clean and wipe down kitchen cabinets
- Replace air conditioning filter
- Scrub stovetop and oven, including grates and racks
- Clean and disinfect microwave



CLEANING TIMELINES

3-6 MONTHS



- Clean or condition furniture with special material (oil leather and wood, steam clean more difficult upholstery)
- Clean blinds and launder curtains
- Dust lampshades
- Scrub baseboards and grout
- Wipe and wash inside and outside of windows
- Degrease stove hood and oven
- Clean out refrigerator and freezer, include disinfecting
- Check cabinets for leaking, expired, broken, or ineffective products (medicine, toiletries, etc.)

CLEANING TIMELINES



6-12 MONTHS

- Launder linens and comforters that are unused or put away
- Launder pillows that are unused or put away
- Take inventory and clean out pantry of expired goods
- Clean and dust refrigerator coil and dryer duct

ANNUALLY

- Move and clean under large appliances
- Wipe down walls and have carpet professionally cleaned
- Have gutters professionally cleaned

TOOLS TO CLEAN

While mentioned in the section prior, here is an additional list of some cleaning supplies, both typical and specialized. This list does not include mention of large appliances used for cleaning, such as a dishwasher, washing machine, or dryer.

1. VACUUM
2. MOP
3. BROOM AND DUSTPAN
4. DUSTER
5. ALL PURPOSE RAGS
6. CLEANING SOLUTION
7. BUCKET
8. RUBBER OR DISPOSABLE GLOVES
9. SPRAY BOTTLES
10. RAKE
11. TRASH BAGS
12. SAFETY GLASSES
13. FACE MASK
14. APRON
15. SPONGES
16. STEEL WOOL
17. TOILET BRUSH
18. STEAM CLEANER



CLEANING CHEMICALS

ABRASIVES -

Products that scrub away debris and grime that cannot be removed with normal cleaning, such as rust. They have a gritty texture that physically removes dirt and grime. Steel wool, pumice stones, and salt are examples of abrasives.

ACIDS -

Products with a pH level under 7 that clean via a chemical reaction. Acids can polish but must have corrosion inhibitors to slow degradation of materials, since acid can be corrosive. Vinegar and lemon juice are acids.

ALKALINES -

Alkaline cleaning chemicals can be used for a huge range of products depending on their strength. They are above 7 on the pH scale, and the higher the pH, the more corrosive and irritating they can be to skin. Baking soda is alkaline.

DEGREASERS -

Degreasers are used most effectively to remove organically produced soils, like fat, oil, wax, and tar. These soils are typically not dissolvable (soluble) in water, so the degreasers break them down.

DETERGENTS/ SOAPS -

Detergents and soaps act as agents that can help water mix (or emulsify) with particles that are not normally soluble in water alone. They can also lift dirt from surfaces. Typically used for cloth items and dishes.

SANITIZERS -

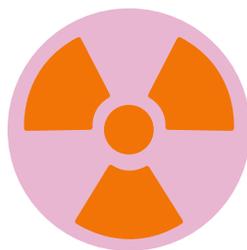
Cleaning must typically be done before sanitizing, since sanitizing is not involved in physically eradicating substances. Rather, it chemically destroys germs and bacteria. Sanitizing typically does not kill viruses, but disinfecting can. Alcohol is a sanitizer.

SOLVENTS -

Solvents are chemicals that can dissolve or extract another compound. Since compounds are two substances mixed together, it can be difficult to remove or separate them without a solvent. Many of the cleaning agents in this list are solvents, including water and isopropyl alcohol.



HAZARDOUS MIXTURES



MIXING THESE

MAKES THESE

BLEACH + VINEGAR

CHLORINE GAS

BLEACH + AMMONIA

CHLORAMINE

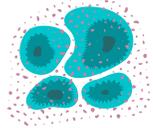
BLEACH + RUBBING
ALCOHOL

CHLOROFORM

HYDROGEN PEROXIDE
+ VINEGAR

PARACETIC ACID

These mixtures can create chemical reactions that lead to injury, illness, or death. Never mix chemicals without being sure that they will not result in a hazardous reaction.



FUNGUS, MOLD, & GUNK



Fungi typically grow in the presence of moisture, and they can often be found forming under sinks, on old fabric, on food, and sometimes even on skin. Some fungi are harmless while some are incredibly dangerous. Regardless of the type, it should be removed if found growing in a dwelling.

TYPES OF FUNGI

YEAST

A fungus that typically relies on the presence of sugar to thrive. Some non-toxic yeasts are used to make food, such as bread. Some toxic varieties can cause skin problems or can even be fatal.

MUSHROOMS

A distinctive fungus that forms into an umbrella-like shape. At its most harmless, some can be used as a food source. At its most dangerous, some can cause health problems from skin contact alone. Never eat a mushroom that is unfamiliar to you.

MOLD

This fungus can vary in appearance, but often it looks fuzzy or velvety. It can obtain a raised or bumpy structure and can range in all colors. Penicillin, a well-known antibiotic, is derived from mold, but many molds can cause disease and infection.

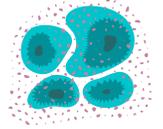
MILDEW

Mildew grows in a flat structure and is commonly caused by water damage or leaving fabric items in water for extensive periods of time. It has a distinctive scent and can be harmful if left untreated.





FUNGUS, MOLD, & GUNK

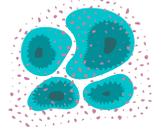


PREVENTING FUNGI GROWTH

- Keep humidity low using a dehumidifier or air conditioning
- Monitor moisture with a humidity meter
- Increase air flow with the use of fans and occasionally open windows
- Ensure clothes dryer vents outside your home
- Fix any leaks or plumbing issues to prevent moisture build up
- Clean and dry fabric items as soon as possible or replace
- Add mold inhibitors to paint to prevent mold in the walls
- Clean areas with high potential for mold and fungi (kitchens, bathrooms, etc.) with fungi killing products



FUNGUS, MOLD, & GUNK



WAYS TO KILL FUNGI

- Bleach or bleach solution
- Disinfectants
- Removing items infected with fungi
- For mildew, rewashing clothes with vinegar can sometimes remove it
- Heat can sometimes kill fungi, but it must reach temperatures of over 140°F and is not a guarantee

For any fungus infestation that is embedded deep into the structure of a dwelling or is too large to kill, the building may have to be demolished.

DISPOSAL OF MATERIALS

While most cleaning products' packaging will state the proper method of disposal, here are some general guidelines. **Never dispose of cleaning products outside or in bodies of water.**

Water soluble products (liquid soap and detergent)	=	Down the drain with running water
Bleach, drain cleaners, multi-surface cleaners, disinfectants	=	Down the drain with running water
Powdered cleaners and detergent	=	In the trash or down the drain in small increments
Solid soaps and cleaning products	=	In the trash
Aerosol Cans with some product inside	=	In the trash

Just like with mixing chemicals earlier, **do not dispose of chemicals in a way that can cause them to mix**, such as pouring bleach and vinegar down the drain at the same time or right after each other. It is best practice to consult the packaging or manufacturer directly for proper disposal guidelines.

LAUNDRY

LAUNDRY TAG SYMBOLS



Machine wash



Machine wash:
Permanent
press



Machine wash:
Delicate



Hand wash



Do not wash



Do not ring



Bleach if
needed



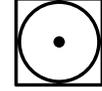
Do not bleach



Non-bleach
chlorine if
needed



Tumble dry



Dry normal,
low heat



Dry normal,
medium heat



Dry normal,
high heat



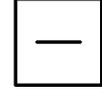
Dry normal,
no heat



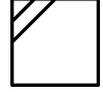
Hang to dry



Drip dry



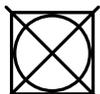
Dry flat



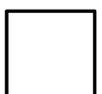
Dry in the
shade



Do not dry



Do not
tumble dry



Dry



Iron, any
temp, steam



Do not iron



No steam



Dryclean



Any solvent



Any solvent,
except
tetrachlorethylene



Petroleum
solvent only



Wet cleaning



Short cycle



Reduced
moisture



Low heat



No steam
finishing

Symbols with a number and a degree symbol mean that you should not exceed that temperature.

LAUNDRY



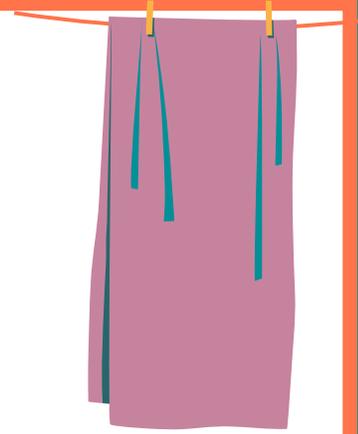
WHAT YOU NEED

- Access to a washing machine and a clothes dryer
- Laundry detergent (for cleaning)
- Dryer sheets or a dryer ball (to remove static)
- Fabric softener (to prevent stiff clothing)

HOW TO WASH

- Separate clothes into these categories: white clothes, dark clothes, delicate clothes, linens, towels, and sort the rest by fabric type (can be found on the clothing tags)
- Ensure no items that you do not intend to wash are mixed with the clothing or inside pockets
- Place dirty clothes from one category in the washer tub at a time, without overfilling
- You will want them to reach no more than 3/4 of the height of the tub to get your clothes properly cleaned
- Add detergent and fabric softener directly into the tub, using the detergent instructions as a guideline
- Change your washing machine settings to match the clothing's needs (ex. for delicates, put on a gentle cycle; for spandex and stretchy material, use cold water)

LAUNDRY



HOW TO WASH PT 2

- Close the washing machine and start it
- When it indicates the clothes are done washing, move on to drying them

HOW TO DRY

- Check the tags on the items you are about to dry for specific instructions
- Check your dryer's lint trap, which is typically located on the top, near the setting dials
- Empty the lint trap if it is full
- Place clothes in the dryer, making sure not to overcrowd it
- Place either a dryer sheet or dryer ball in the dryer (while not exactly necessary to dry clothes, they remove static)
- Place the settings where you need them to be and start the dryer
- You may need to run it a few cycles depending on how well it dries
- Fold or hang items immediately to avoid wrinkling

LAUNDRY

DRYCLEANING

The following items should be sent to a professional dry cleaner:

- **TAILORED SUITS**
- **PLEATED CLOTHING**
- **METALLIC CLOTHING**
- **LARGE COMFORTERS**
- **CLOTHING WITH A LARGE AMOUNT OF BEADING OR SEQUINS**
- **LEATHER OR NATURAL FUR**
- **HEAVILY SOILED ITEMS**

Technically, as long as the garment tag does not say "Do not dryclean", most things can be taken to a dry cleaner. However, this may be costly compared to only drycleaning specific clothing items and washing the rest.



TIPS FOR CLEANING

- Break up tasks to avoid being overwhelmed.
- Make use of storage containers and labels to keep organized.
- Ensure that your dryer lint trap is cleaned out frequently, as one left too long can become a fire hazard.
- Do not put regular dish soap in a dishwasher instead of dish detergent. It will create a large amount of foam and bubbles that can leak from the dishwasher.
- If a dish has food that is too caked on to scrub off, leave it under some soapy water for about 30 minutes and try again.
- For any cleaning involving dust, strong chemicals, or fungi, wear a face mask and gloves to protect your lungs and skin.
- When cleaning, it may be ideal to leave a window or door open to air out the room.



USEFUL LINKS AND RESOURCES

WEBSITES

[HTTPS://WWW.CDC.GOV/INFECTIONCONTROL/GUIDELINES/DISINFECTION/DISINFECTIO
N-METHODS/CHEMICAL.HTML#CONTENTDISPLAY.CFM&CONTENTID=25969](https://www.cdc.gov/infectioncontrol/guidelines/disinfection/disinfection-methods/chemical.html#contentdisplay.cfm&contentid=25969)

[HTTPS://WWW.CDC.GOV/MOLD/CONTROL_MOLD.HTM](https://www.cdc.gov/mold/control_mold.htm)

[HTTPS://WWW.OSHA.GOV/SITES/DEFAULT/FILES/PUBLICATIONS/OSHA3512.PDF](https://www.osha.gov/sites/default/files/publications/OSHA3512.pdf)

BOOKS

Clean(ish) : eat (mostly) clean, live (mainly) clean, and unlock your body's natural ability to self-clean by Stephens, Gin

[https://catalog.hplibrary.info/#section=resource&resourceid=442937270&
tIndex=10&view=fullDetailsDetailsTab](https://catalog.hplibrary.info/#section=resource&resourceid=442937270&atIndex=10&view=fullDetailsDetailsTab)

How To Keep House While Drowning : A Gentle Approach To Cleaning And Organizing by Davis, KC

[https://catalog.hplibrary.info/#section=resource&resourceid=467287341
atIndex=0&view=fullDetailsDetailsTab](https://catalog.hplibrary.info/#section=resource&resourceid=467287341&atIndex=0&view=fullDetailsDetailsTab)

Simple Household Wisdom : 425 Easy Ways To Clean & Organize Your Home by Good Housekeeping

[https://catalog.hplibrary.info/#section=resource&resourceid=205087679
atIndex=8&view=fullDetailsDetailsTab](https://catalog.hplibrary.info/#section=resource&resourceid=205087679&atIndex=8&view=fullDetailsDetailsTab)

COOKING

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- 2. DIETARY VOCABULARY**
- 3. COOKING SAFELY**
- 4. ESSENTIAL INGREDIENTS**
- 5. MEASUREMENT CONVERSIONS**
- 6. TOO HOT TO HANDLE**
- 7. STORAGE 101**
- 8. DEFROSTING MEAT**
- 9. GENERAL COOKING GUIDES**
- 10. CARING FOR YOUR COOKWARE**
- 11. FOOD FAILURES AND FIXES**
- 12. USEFUL LINKS AND RESOURCES**

METHODS OF COOKING

- AIR FRYING-** Cooking food with dry heat in an air fryer (miniature convection oven). Air frying does not actually fry food.
- BAKING-** Cooking food with dry heat in an enclosed oven (usually conventional or convection).
- BLANCHING-** Cooking food partially in liquid, typically either water, steam, or fat.
- BOILING-** Fully or mostly submerging food in a liquid to cook it, usually in water.
- BRAISING-** Using a pan with a tight-fitting lid to cook and prevent juices from escaping. Typically done with a small amount of water.
- BROILING-** Like grilling, this method involves cooking for a shorter period of time with very high heat. Indoors only and typically in an oven.
- FRYING-** Cooking in hot oil or fat, either partially or fully submerged.

METHODS OF COOKING

GRILLING-

Like broiling, this method involves cooking for a shorter period of time with very high heat. Typically outdoors and on a grate.

MICROWAVE-

An appliance transmits microwave energy to food, cooking it. Effectiveness depends on container holding the food.

POACHING-

Slowly cooking food in a liquid. Temperature is close to but does not exceed boiling temp.

ROASTING-

Cooking by basting with fat, either from food itself or secondary source. Usually on a spit using indirect heat.

SAUTÉ-

Frying quickly and with minimal contact to oil and fat. Turning or stirring quickly to minimize contact.

STEAMING-

Cooking with moist heat while not being directly placed in water. Typically done above or adjacent to boiling water.

STEWING-

Slowly cooking food in a small amount of water. Water is not discarded after cooking but is eaten with the food.

DIETARY VOCABULARY

This list is not exhaustive and is not a suggestion to partake in or avoid any of these diets.

HALAL-

Halal food aligns with Islamic dietary laws. This can include not consuming pork and not cooking food in alcohol.

KETO-

A diet that focuses on consuming foods with low or no carbohydrates. This also eliminates a lot of sugary food choices.

KOSHER-

Kosher food aligns with Jewish dietary laws. This can include not mixing meat and milk products, slaughtering according to certain standards, and not eating pork or shellfish.

GLUTEN FREE-

This diet restricts the consumption of gluten, which often forms during the resting and kneading processes when making bread.

VEGAN-

This diet restricts the consumption of food made with animals. This includes food that does not use actual animal parts, like honey.

VEGETARIAN-

This diet restricts consuming food made with meat or parts of an animal.

COOKING SAFELY

RECOMMENDED SAFETY ITEMS

1. FIRE EXTINGUISHER
2. SMOKE DETECTOR
3. OVEN MITTS
4. BANDAGES
5. EPIPEN (IF NECESSARY)

POSSIBLE HAZARDS

1. FIRE/HEAT
2. SHARP OBJECTS
3. WET OR SLICK FLOORS
4. ALLERGIC REACTIONS
5. EYE IRRITANTS

RECOMMENDED SAFETY TIPS

1. MONITOR COOKING
2. CLEAN/DRY ALL SURFACES
3. WEAR PROTECTIVE CLOTHING
4. KNOW YOUR ALLERGENS
5. USE A PAN LID OR FIRE EXTINGUISHER TO SMOTHER GREASE FIRES



COOKING SAFELY



DO NOT

1. LEAVE COOKING UNATTENDED
2. TRY TO PUT A GREASE FIRE OUT WITH WATER
3. SUBMERGE A HOT PAN OR ITEM IN COLD WATER
4. PUT METAL IN A MICROWAVE, UNLESS THE APPLIANCE MANUAL STATES OTHERWISE
5. TRY TO CATCH A FALLING KNIFE
6. CUT TOWARDS YOURSELF
7. LEAVE A FLOOR WET OR SLIPPERY
8. LEAVE SURFACES UNCLEANNED



ESSENTIAL INGREDIENTS

SALT AND PEPPER

**SUGAR OR SUGAR
SUBSTITUTE**

**VINEGAR/CITRUS/OR
AN EDIBLE ACID**

FLOUR

FAT/BUTTER/OR OIL

**PROTEIN (MEAT/
NUTS/BEANS/ETC)**

VEGETABLES

FRUITS

GRAINS

**(BREAD/RICE/QUINOA
/OATS/ETC)**

YEAST

BAKING POWDER

BAKING SODA

**STARCHES (CORN/
POTATOES/ETC)**



Note: These are bare bones ingredients. Can add more or substitute as desired.

ESSENTIAL INGREDIENTS

To help inform grocery shopping and food choices, below is a simplified guide of food groups and amounts that are typically necessary for maintaining a healthy diet. This can vary from person to person.

The general recommendation for calorie intake in adults is 2,000 calories daily. However, this can vary greatly depending on height, lifestyle, activity level, and other factors. It is recommended that you consult your physician about dietary changes and expectations.

Vegetables		2 1/2 cups per day
Fruit		2 cups per day
Grains		6 ounces per day
Dairy or Dairy Substitute		3 cups per day
Protein (Meat, Nuts, Soy)		5 1/2 ounces per day
Oils		27 grams per day

MEASUREMENT CONVERSIONS

US/IMPERIAL

METRIC

WEIGHT

1 POUND	454 GRAMS
8 OUNCES	227 GRAMS
4 OUNCES	113 GRAMS
1 OUNCE	28 GRAMS

VOLUME

4 QUARTS	3.8 LITERS
1 QUART (4 CUPS)	0.95 LITERS
2 CUPS	473 MILLILETERS
1 CUP	237 MILLILETERS
3/4 CUP	177 MILLILETERS
2/3 CUP	158 MILLILETERS
1/2 CUP	118 MILLILETERS
1/3 CUP	79 MILLILETERS
1/4 CUP	59 MILLILETERS
1 TABLESPOON	15 MILLILETERS
1 TEASPOON	5 MILLILETERS
1/2 TEASPOON	2.5 MILLILETERS
1/4 TEASPOON	1.2 MILLILETERS
1/4 TEASPOON	1.2 MILLILETERS

Note: Measurements are rounded for ease of use.

MEASUREMENT CONVERSIONS

US/IMPERIAL

METRIC

FLUID OUNCES

34 FLUID OUNCES	1 LITER
8 FLUID OUNCES	237 MILLILITERS
3.4 FLUID OUNCES	1100 MILLILITERS
1 FLUID OUNCE	30 MILLILITERS

US/IMPERIAL ONLY CONVERSIONS

DRY MEASUREMENTS

1 POUND	16 OUNCES
1 CUP	16 TABLESPOONS
3/4 CUP	12 TABLESPOONS
2/3 CUP	10 TABLESPOONS + 2 TEASPOONS
1/2 CUP	8 TABLESPOONS
1/3 CUP	5 TABLESPOONS + 1 TEASPOON
1/4 CUP	4 TABLESPOONS
1/8 CUP	2 TABLESPOONS
1/16 CUP	1 TABLESPOON
1 TABLESPOON	3 TEASPOONS
1/8 TABLESPOON	A PINCH
1/16 TABLESPOON	A DASH

Note: Measurements are rounded for ease of use.

MEASUREMENT CONVERSIONS

US/IMPERIAL ONLY CONVERSIONS

LIQUID MEASUREMENTS

4 QUARTS	1 GALLON
2 QUARTS	1/2 GALLON
1 QUART	1/4 GALLON
2 PINTS	1 QUART
4 CUPS	1 QUART
2 CUPS	1/2 QUART OR 1 PINT
1 CUP	1/2 PINT OR 8 FLUID OUNCES
3/4 CUP	6 FLUID OUNCES
2/3 CUP	5.3 FLUID OUNCES
1/2 CUP	4 FLUID OUNCES
1/3 CUP	2.7 FLUID OUNCES
1/4 CUP	2 FLUID OUNCES
1 TABLESPOON	0.5 FLUID OUNCES

MISC

BUTTER MEASUREMENTS

1 CUP	2 STICKS
1/2 CUP	1 STICK
1/4 CUP	1/2 STICK

Note: Measurements are rounded for ease of use.

TOO HOT TO HANDLE



NOT ALL FOOD COOKS AT THE SAME TEMPERATURE

Instead of cranking the heat to high when cooking, start off at a lower temperature. You can always turn it up, but you can't reverse burning something.

EVEN SIMILAR FOOD CAN COOK IN DIFFERENT TIME FRAMES

A T-bone or ribeye steak are thicker and will cook for longer than a skirt or sirloin steak, which are thin. Likewise, thicker or curved pasta will cook longer than spaghetti. Adjust your expectations to the food you cook.

APPLIANCES CAN CHANGE YOUR COOK TIME AND TEMP

Though an air fryer is essentially a small convection oven, it will most likely cook food much faster than a standard one. A broiler and a grill are similar, but even they will have different cooking variables. Even a grill or a heated pan will have different temperatures on the same surface based on how the heat is distributed. Use this to your advantage and learn which parts are hotter or colder.

STORAGE 101

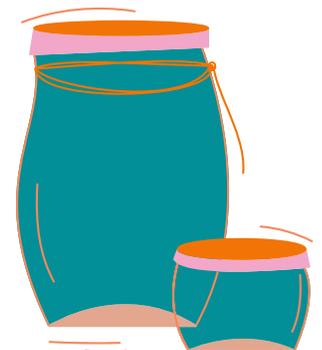
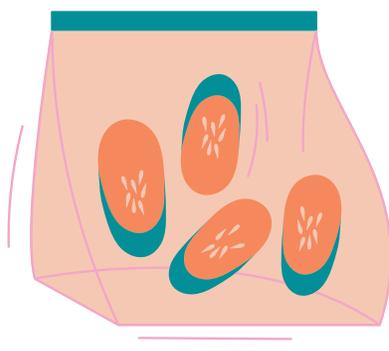
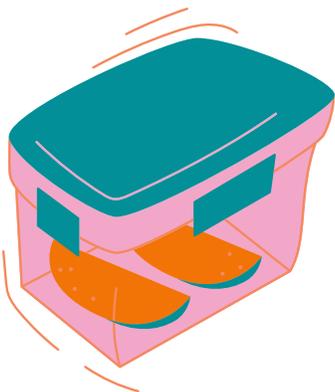
MOLD, GUNK, AND JUNK

Improperly storing food can lead to it expiring faster and potentially make someone sick. Below is a list of ideal temperatures at when not actively eating food.

- FOOD IN **REFRIGERATORS** SHOULD BE KEPT BETWEEN 32-40°F
- FOOD IN **FREEZERS** SHOULD BE KEPT AT 0°F OR LOWER
- **DRY-STORED** FOOD SHOULD BE KEPT BETWEEN 50-70°F

CONTAINERS

Even when stored according to temperature guides, food still can be exposed to bacteria or mold. Ensure that food is sealed in an airtight container, and follow expiration guidelines. For frozen foods, freezer burn is possible when stored improperly. While it does not make food unsafe to eat, it can alter the taste or texture.



STORAGE 101

REFRIGERATOR STORAGE TIMES

DAIRY

Opened milk: 3-5 days

Opened cheese: 2-3 weeks

EGGS

Fresh or Raw: 2-5 weeks

Products with eggs: 1-2 days

MEAT

Steaks, chops, roasts: 3-5 days

Ground meat: 1-2 days

POULTRY

Whole or parts: 1-2 days

Cooked meat or poultry: 3-4 days

FISH

Raw fish or shellfish: 1-2 days

Cooked fish or shellfish: 3-4 days

PRODUCE

Vegetables: 1-2 weeks

Berries: 2-3 days, avocados: 7-10 days, citrus: 3 weeks

STORAGE 101

FREEZER STORAGE TIMES

DAIRY

Soft dairy (milk, yogurt, ice cream): 1-2 months

Solid dairy (butter, cheese): 6-9 months

EGGS

Raw: 9 months*

Products with eggs:
Varies, up to 1 year

MEAT

Steaks, chops, roasts:
4-12 months

Ground meat: 3-4 months
Cooked meat: 2-3 months

POULTRY

Whole: 1 month
Parts: 6-9 months

Cooked poultry: 4-6 months

FISH

Raw fish: 2-6 months
Shellfish: 2 months

Cooked fish: 4-6 months
Smoked fish: 2 months

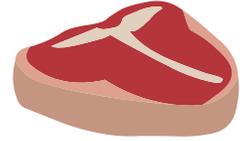
PRODUCE

Fruit: 12 months

Vegetables: 8 months



DEFROSTING MEAT



The way you defrost meat is incredibly important, as improper defrosting can affect the taste, texture, or even the safety of food. **Do not defrost meat at room temperature.**

OVERNIGHT

The safest way to defrost any meat is to thaw it overnight in the refrigerator. The larger the cut of meat, the longer it will take to thaw. A whole turkey can take up to 48 hours to thaw. This is one of the lowest maintenance ways to defrost.

IN COLD WATER

If you need to thaw meat faster, you can do so in a bowl of cold water. To do so safely, ensure the meat is completely wrapped and that no water will seep in. Water must be changed every 30 minutes until thawed. A 1 lb cut of meat could take an hour, while 3-4 lbs can take over 2 hours.

MICROWAVE THAWING

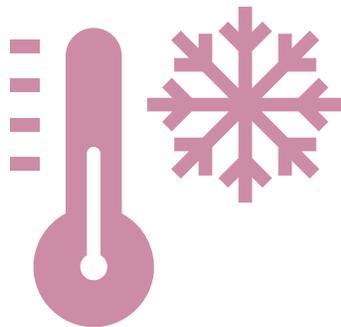
While microwave thawing can be done safely, it is the most liable to cause harmful bacteria to come into contact with meat. Set your microwave on low power, and thaw in 30 second intervals. Meat must be cooked immediately after, as microwave thawing can begin the process of cooking it.

DEFROSTING MEAT

DON'T WANT TO THAW?

If you don't have time or do not want to defrost your meat, you can begin cooking it directly via your chosen cooking method.

However, this means that you will not be able to marinate your meat, seasoning will have to wait until it is no longer frozen, and the cooking time can increase by as much as 50%.



AFTER DEFROSTING

After defrosting meat, it cannot be refrozen until it is cooked.

To stay on the side of caution, meat should be cooked relatively soon after it is thawed, but it should **never** be left at room temperature for more than 2 hours.

Storing it in the fridge can keep it fresh for longer, but fridge storage time recommendations should be considered.

GENERAL COOKING GUIDES

SAFE INTERNAL COOKING TEMPERATURES

MEAT: WHOLE OR CUTS

- 120°F for rare
- 130°F for medium-rare
- 140°F for medium
- 150°F for medium-well
- 160°F for well done

POULTRY: WHOLE, CUTS, OR GROUND

- 185°F for whole
- 165°F for pieces or parts
- 165°F for ground poultry or ground poultry mixtures

GROUND MEAT OR MEAT MIXTURES

- 160°F

EGGS OR DISHES FEATURING EGGS

- 165°F

PORK: WHOLE, CUTS, OR GROUND

- 160°F

OTHER: HOT DOGS, STUFFING, AND LEFTOVERS

- 165°F

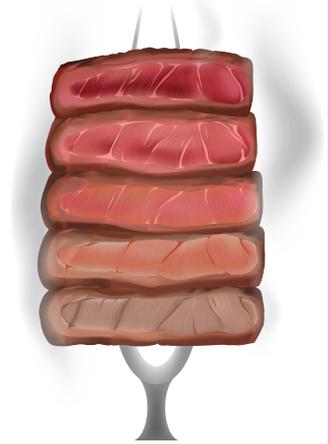
Internal temperatures can be determined most safely with a thermometer. To do so, you will want to place the thermometer so it reaches the meat as close to the center as possible under the skin.

The color of the meat can also help determine doneness, such as a chicken turning white and leaving no trace of pink to be considered done. This is not always reliable, as other meat (turkey, duck, etc.) can remain pink or can appear underdone no matter how long it was cooked.

GENERAL COOKING GUIDES

STEAK

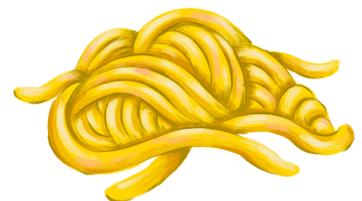
- **Rare:** Cook 5 minutes on one side, 3 on the other. Meat should be very red and "bloody"*.
- **Medium-Rare:** Cook 5 minutes on one side, 4 on the other. Meat should be red, but pinker and less juicy than rare.
- **Medium:** Cook 6 minutes on one side, 4 on the other. Meat should have a red tinge, while browning towards the edges.
- **Medium-well:** Cook 7 minutes one one side, 5 on the other. Meat will be more pink than red and is less juicy.
- **Well:** 12 minutes on one side, 10 on the other. Meat will be brown nearly all the way through.



PASTA NOODLES

To ensure non-clumping pasta, do the following:

- Heat water on stove until it is at a rolling boil (bubbling continuously).
- Add salt, either 3 tbsp or to taste. Oil is not necessary but can be added as well.
- Add pasta, and stir frequently. This will help to prevent clumping.
- Check for doneness by trying a piece. While preference is subjective, many prefer al-dente pasta (just slightly underdone, but not too firm) or fully done (chewy, but not mushy).
- If satisfied, drain in a strainer and serve with choice of toppings. If the pasta clumps anyway, running it under cold water can help.



***The blood in steak is actually not blood at all. It is a red protein called myoglobin.

GENERAL COOKING GUIDES

MAKING A ROUX

A roux is made with flour and an oil or fat (usually butter) to add as a thickening agent to sauces. Keep in mind, not all sauces need a roux.



- Add an oil or fat to a sauce pan in whichever quantity you need.
- Place over low to medium heat.
- Take an equal amount of flour as your oil and slowly add it to the sauce pan, whisking the entire time.
- Cook until the sauce is creamy and the consistency of cake frosting. It will liquify further with more cooking.
- You can choose to cook the roux until it has browned in color and develops a more complex flavor, but do not turn up the heat or stop whisking to avoid burning.

TEMPERING

While making a sauce, cream, or custard, it is important to avoid adding certain cold ingredients (such as an egg) into a pan with already hot ingredients, as this can spoil the cold ingredient or prevent it from mixing fully, leaving a clumpy or grainy texture.

Rather, spoon a small amount of the hot ingredient/liquid into the cold one, whisking as you do so. This will cause the cold ingredient to warm up at a slower pace, ensuring that it will be adequate to add to the rest of the sauce.



GENERAL COOKING GUIDES

CARAMELIZING



You may know of caramelizing as the process of melting sugar until it browns and liquifies, but did you know you can caramelize other food? The concept is similar, as the food you caramelize has to be high in sugar content and low in water. Onions, bananas, apples, and carrots are all good examples of food that can be caramelized.

- To do so, you should start with a stick-resistant pan, as caramelizing usually results in a sticky texture.
- Slice or chop your food so that they will cook evenly.
- Start with high heat, add oil or butter, and add the food. Once it begins cooking, you can lower the heat significantly.
- A pinch of salt or sugar can be added to speed up the process.
- Stir often, until the desired color, texture, and taste is reached. Caramelization can take up to an hour to complete.

DEGLAZING

Deglazing is the process of adding a liquid to a hot pan to dislodge stuck or burnt pieces (called fond) while cooking. Many use sauces, milk, or water to do so.



The fond is often extremely flavorful, so deglazing adds that flavor back into the main dish by dislodging it.

Since deglazing is often done while some form of oil or fat is still in the pan, its important to add the liquid slowly to avoid getting burnt by oil popping.

CARING FOR YOUR COOKWARE

DO

1. Wash and dry dishes after using
2. Wash cast iron dishes and season them
3. Inspect them for wear and tear
4. Replace rusting utensils
5. Use silicone or wood utensils on teflon and cast iron

DO NOT

1. Use metal utensils on teflon or cast iron
2. Leave dishes to sit in water for more than a few hours at a time
3. Keep using teflon that is flaking
4. Place hot cookware in cold water (can warp or crack)

FUN FACT

Not washing cast iron skillets was a rule of thumb back when dish soap had lye and chemicals that would harm the cast iron. The formula for dish soap has mostly changed and can be used on your cast iron just like your other dishes! Just make sure to season it.

FOOD FAILURES AND FIXES

TOO RUNNY?	→	ADD FLOUR
TOO THICK?	→	ADD A LIQUID
TOO BLAND?	→	ADD AN ACID (VINEGAR, LEMON JUICE, LIME, ETC)
TOO BITTER?	→	ADD SALT (JUST A PINCH)
TOO SWEET?	→	ADD AN ACID
TOO DRY?	→	ADD A LIQUID OR FAT

TOO SALTY?

Unfortunately, there is not really an easy fix for something that is too salty. You can try adding an acid or another ingredient to balance it out, but you might have to increase all the ingredients (minus the salt) or throw away the food. Don't be discouraged if you do! It's all a learning experience.

USEFUL LINKS AND RESOURCES

WEBSITES

<https://www.allrecipes.com/>

<https://www.myfridgefood.com>

<https://www.udemy.com/topic/cooking/?price=price-free&sort=popularity>

BOOKS

100 techniques : master a lifetime of cooking skills, from basic to bucket list by America's Test Kitchen

<https://catalog.hplibrary.info/#section=resource&resourceid=373025233¤tIndex=8&view=fullDetailsDetailsTab>

How Food Works: The facts visually explained by DK Publishing

<https://catalog.hplibrary.info/#section=resource&resourceid=262445670¤tIndex=6&view=fullDetailsDetailsTab>

The how-to cookbook for teens : 100 easy recipes to learn the basics by Julie Morrison

<https://catalog.hplibrary.info/#section=resource&resourceid=366889302¤tIndex=3&view=fullDetailsDetailsTab>

Salt, Fat, Acid, Heat: Mastering the elements of good cooking by Samin Nosrat

<https://catalog.hplibrary.info/#section=resource&resourceid=379827514¤tIndex=2&view=fullDetailsDetailsTab>

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