

LEARNING MADE EASY



# Adulting

for  
**dummies**<sup>®</sup>  
A Wiley Brand



Master essential  
life skills

—  
Manage your household  
and your finances

—  
Take charge of your health  
and well-being

**Gencie Houy, PhD**

Family and Consumer Sciences  
Professional





# Adulting

by Gencie Houy

for  
**dummies**<sup>®</sup>  
A Wiley Brand

## Adulting For Dummies®

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# Introduction

Everyone keeps telling you to grow up. What does that even mean? It's not like there's a manual for life. . . or wait! Is there? In this book, you'll find out exactly what skills you need to be a thriving adult. You'll discover how to keep up in an ever-changing world, how to maintain positive relationships, how to communicate what you really want, how to manage your paycheck, and how to take care of your physical and emotional needs as an adult. Your journey as an adult begins one page at a time.

## About This Book

Adulting is a series of choices that require knowledge and wisdom. This book is designed to explain essential life skills you need for all areas of your life. This book includes research-based content encompassing basic human needs, your individual well-being, family strengths, community vitality, and overall wellness. This is your chance to establish the multitude of skills needed not only to function as an adult but to flourish. *Adulting For Dummies* includes plenty of real-world scenarios for situations you may encounter and high-quality illustrations that help explain concepts

I divided the content into six parts:

- » Part 1: Shifting from Surviving to Thriving
- » Part 2: Dating, Relating, and Communicating
- » Part 3: Earning Enough to Live On
- » Part 4: Maintaining a Healthy Mind in a Healthy Body
- » Part 5: Completing Household Jobs
- » Part 6: The Part of Tens

# Foolish Assumptions

This book is written for many different audiences. Your age does not determine maturity; your actions do. Even if it is not your time to function on your own as an adult, there are still essential skills within this book that you can begin working on now. This book is relevant to everyone!

## Icons Used in This Book

Throughout this book, icons in the margins highlight certain types of valuable information that call out for your attention. Here are the icons you'll encounter and a brief description of each.



TIP

The Tip icon marks tips that you can use to practice adulting skills and helpful tidbits that make certain situations easier to manage.



REMEMBER

Remember icons mark the information that's especially important to know. To siphon off the most important information in each chapter, just skim through these icons.



WARNING

The Warning icon tells you to watch out! It marks important information that may save you headaches throughout your life.

## Beyond the Book

In addition to the abundance of information and guidance related to Adulting that I provide in this book, you get access to even more help and information online at <https://dummies.com>. Just go to <https://dummies.com> and search for **Adulting For Dummies** to find a handy online cheat sheet as well as books and articles on other subjects that you may find useful.

## Where to Go from Here

You don't need to read this book in any particular order. You can read from Chapter 1 to the end if you'd like, but it isn't required. If you need to focus on your health, begin with Part 4. If you need financial assistance regarding budgeting or taxes, check out Part 3. If you want relationship guidance, start with Part 2.



# 1

## **Shifting from Surviving to Thriving**

## **IN THIS PART . . .**

Set achievable goals, recognize your potential, and find out how to make good decisions to go from surviving to thriving.

Speak up to advocate for yourself.

Find out what to look out for in the digital world to avoid vital mistakes and how to balance your real life and your online life.

- » Realizing it's time
- » Getting to know who you are
- » Taking charge of your future now

## Chapter **1**

# Experiencing the Thrill and Fear of Running Your Own Life

**E**verything seems like it's happening so fast! So many changes with so many new steps to take and tasks to do. Nothing seems familiar anymore. Everyone in your life sees you differently now, and you might even feel different. It's an exciting time, but it can also be a little scary. Becoming an adult happens to everyone. It happens at different times for people, but I'm guessing that since you have picked up this book, it is your time. Maybe you feel a little lost. Everyone may have been telling you it's time to grow up but they're not offering instructions on how to do so. You might be telling yourself, "Now, hold on a minute, I didn't sign up for this," which I completely understand. Everyone fears the unknown. But there's something else you should be telling yourself:

*I am ready to run my own life, make educated decisions for myself and loved ones, and begin to thrive — not just survive.*

Running your own life is thrilling! Use this book as a guide to help you be successful in all areas of your life. Adulting encompasses everything from relationships to taking care of yourself with good nutrition, exercise, new jobs; handling first paychecks; budgeting your earnings; addressing the never-ending task of laundry; and trying to avoid some rookie mistakes.



TIP

If it isn't quite your time for adulthood, you can begin practicing the skills covered in the book no matter how old you are. After all, age doesn't determine maturity.



REMEMBER

I encourage you to come back to this book repeatedly; you might even earmark some of the chapters as you go through if you think they'll be especially useful down the road. Adulthood is a forever learning experience. As your life changes, which it will, you must practice new adulthood skills all the time. No one is perfect. If everyone was perfect, just think how boring life would be.

In this chapter, I touch on the many aspects of adulthood with a brief discussion, and then I tell you where you can find more information about it in other chapters. If you read a topic that you feel inclined to research deeper, go ahead and flip to that chapter!

## Taking One Step at a Time

You've heard the phrase "baby steps." Well, that statement is pretty accurate for heading into the next stage of your life. It's your time to put one foot in front of the other and begin the journey of adulthood.

If you have anxiety about growing up, you are not alone. Growing up means you must face the fact that time is fleeting and you must somehow find value in your life. You have never had to do that before; most likely you have had parents, guardians, and teachers telling you what to do and what to think. Stepping out on your own means using that brain of yours for yourself.

Up until now, you have experienced the world from the lens of a child. You might have felt powerless and at the mercy of others. During childhood, emotions are the main prompt for making decisions, and as you were growing up, you might have felt helpless at times and dependent on others. It's time to step out of the shadows and step into your life.

Using an adult lens for viewing life includes the following:

- » Being rational
- » Setting goals
- » Being proactive
- » Trying to be open-minded
- » Being non-defensive

- » Understanding that the world does not revolve around you
- » Realizing you have the power to control your thoughts and feelings



TIP

Did you know that some adults still view the world through the lens of a child? They let their emotions control their life's destiny and live in a constant state of selfishness, fear, and helplessness. One of the goals in this book is to help you refocus your lens to gain a new perspective on life.

## Entering the age of maturity

As a kid, you may have said, "I can't wait to grow up!" This is normal; it gives you an incentive to learn about life and move toward adulthood. Society generally considers one of the most common signs of maturity to be age. Laws state you must be a certain age before getting your driver's license or being able to vote. But remember, just because you're no longer young in age, doesn't mean you're mature in all areas of your life.

Simply becoming an adult is not the only goal you should have. Achieving maturity should be the real goal. Maturity means reaching your full potential physically, emotionally, socially, morally, and intellectually, and not everyone matures at the same rate. For most people, personal development is a lifelong journey.

The following are a few signs of maturity:

- » Living independently
- » Handling your emotions
- » Becoming a dependable person
- » Having a willingness to work hard
- » Being able to agree to disagree
- » Being able to admit when you're wrong
- » Realizing you still have a lot to learn
- » Not getting offended about everything and taking it all personally
- » Listening more and talking less
- » Showing compassion
- » Being happy for other people's successes rather than being jealous
- » Learning to be grateful for what you have

If you just read this list and thought to yourself that you have a lot to work on, no worries. It's all laid out for you in this book. Moving toward maturity takes time and effort. It doesn't happen all at once.



REMEMBER

Age does not measure your maturity — actions do.



TIP

When you cook popcorn on the stovetop, the kernels are in the same oil, in the same cooking vessel, and are experiencing the same heat, yet the kernels still pop at different times. This analogy shows the difference between age and maturity. Just because you're a certain age does not mean it is your time to pop!

## Understanding that change is inevitable

I remember sitting in my elementary school class when the teacher introduced the new vocabulary word for the week: *inevitable*. She explained that *inevitable* means that something is certain to happen and is unavoidable. To explain what inevitable means, the teacher wrote, “Change is inevitable,” on a large poster board. She explained that change is unavoidable. Your body will change, your relationships will change, your friends will change, and your entire life will change. As an elementary school student, I do not think I grasped the gravity of what that meant, but I understood that I would change, and my life would change.

Your life has already gone through many changes. As things continue to change, it's important to recognize those changes, and grow *with* them and *from* them.

Although change is unavoidable, you can plan ahead for changes in your life. Start now with these tips to help you navigate inevitable changes.

- »» Have a plan and a back-up plan; you will need it!
- »» Look at the changes from a positive perspective.
- »» Reflect and learn from the changes.
- »» Create structure and routine to maintain a certain amount of normalcy during life changes.
- »» Find your happy place (see Chapter 15) to relieve the stress that comes along with major life changes.
- »» Be thankful for the opportunity that change brings. New situations may not feel normal yet, but make the best out of them.



TIP

Change brings about a mixture of emotions. Stress is one of the main emotions that can come with it. Take care of yourself by eating right, staying active, and getting enough sleep. (Read more in Part 4.)



As your maturity grows, responding to change should become a simpler process. I am not saying change is ever easy, but learning to respond to it and having a plan in place will help you feel more in control of your life.

## Mapping Out Your Destination

The more knowledge you have, the more options you will have for your future. Mapping out where you want to end up might require a bit of research. You're doing that now by reading this book, and I'm proud of you for that. Your success in life will not happen by chance. If you ask any successful individual, they will say that their success can be attributed to hard work and planning.

You may have had people tell you what it means to be successful. Maybe they have said that a big paycheck, owning the most expensive car, living in a mansion, and marrying the hottest person around means success. But I would beg to differ. Success can mean something different to everyone. It all depends on your goals and priorities.

The following are a few tips that can contribute to being successful:

- » Do something you love. If you don't love what you're doing, why do it? Yes, you need a job for the income, but start determining now what you're passionate about and map out a path to get there.
- » Work hard. Getting to your destination takes hard work. There is no free pass in life.
- » Learn from the bumps along the way.
- » Remember to have fun on your journey and think positively.
- » Keep moving forward. Success does not come from stagnating.
- » When it is time to work, put away the distractions that keep you from focusing on the task at hand.
- » Only you can achieve your goals. You cannot expect someone to step in and save the day.
- » Continuously plan. Your plan may veer off track; if it does, it's up to you to steer it back on the path.
- » Do not overwork yourself. Obsessing over your goal and path will likely lead to burnout. Keep your goal something you *get* to do instead of something you *have* to do.



TIP

You must stay committed to your plan and your path to be successful, but you must also be realistic. If your commitment is not showing success after a predetermined amount of time, you should readjust your plan and review your steps to success. More on this in Chapter 2!



REMEMBER

There is no right or wrong way to determine success. Whenever you decide what success looks like in your life, begin planning the proper steps to get there.

## Appreciating who you are

Has anyone ever asked you who you are? Well, if they haven't, take a few moments to think up an answer now. Go ahead. I'll wait.

The answer you formed is your self-concept, which is the image you have of all aspects of yourself. If you like who you are, you will generally have a healthy self-concept. If you don't feel good about yourself, you may have developed a low self-concept.

Your self-concept is resistant to change. You most likely developed your self-concept at a young age because of what people told you, and it was likely confirmed through different social actions throughout your life.

To function at your highest potential, you must have a positive self-concept and like who you are. If you don't feel positive about yourself, there are ways to improve your self-concept:

- » **Positively talk to yourself.** Think of the positive things about yourself and write them down. Then say them to yourself each day until you begin to believe them and live them. Self-affirmations are a good way to reshape your self-perception.
- » **Set realistic expectations for yourself.** Setting a goal to become a professional baseball player, when you don't even know how to play, will only bring about disappointment and failure in your mind.
- » **Do not compare yourself to others.** Your self-concept will suffer if you make statements such as, "I'll never be as skinny as that person," or "I'll never be as smart as my coworkers." Instead, focus on what you do well and continue to become a better version of yourself, not someone else.
- » **Focus on the things that bring you joy in life.** Focusing on the negative aspects of your life can be depressing. Instead, focus on the things you love. This helps you keep a healthy mindset.





REMEMBER

Appreciating yourself can be tricky, but be proud of your personality, your heredity, and most importantly, who you are!

Improving your self-esteem takes time and effort, but you are worth the investment!



REMEMBER

“It takes courage to grow up and become who you really are.” — e.e. cummings

## Thinking big

Planning out your steps to success is vital when it comes to your career as an adult, but figuring out what you want to be when you grow up might be the bigger challenge. One of the first things to consider when deciding on a career path is determining what you like to do. What you do every day for your job has a huge impact on whether you feel like you’re thriving in your life or just surviving.

Here are a few ways to start the process of deciding on a career path:

- » Determine your interests and your talents.
- » Make a list of all of the jobs you think you might be good at.
- » Do research and add to your list. Chapter 8 goes into more detail on how to research prospective jobs. You may discover that there are many jobs out there that you have never heard of, and some may be right up your alley!
- » Take a career aptitude test.
- » Talk to a career counselor.
- » Volunteer or job shadow to see if you like the day’s work.
- » Remain open-minded and try new things.



TIP

If people keep asking you what you will be studying or what you want to do with your life and you aren’t quite sure yet, just say, “I’m exploring my options.”



REMEMBER

It is OK not to know what you want to do with your life. The important part is that you get moving on figuring it out. Remaining idle stunts your growth as an individual and an adult.

## Making Your Mark

Whether you’re in school or starting your career, people are watching you — not in a stalking sort of way, but people take notice of your behaviors, actions, and

conversations. You will begin to make your mark in society as an adult, and you want your mark to be a good one. Here are some qualities to demonstrate when you begin to make your mark.

- » Act according to your values.
- » Be truthful and be real. People can spot a fake a mile away.
- » Be dependable.
- » Control your impulsive behaviors; be patient.
- » Don't give up when things get tough.
- » Show discipline; use your time and resources wisely.
- » Get to know the people you work with.
- » Pick up the slack and pitch in when needed.
- » Don't blame others and don't make excuses for your behavior.
- » Don't act in anger.
- » Forgive others and their mistakes. (Remember, you will make mistakes too.)
- » Listen to others.
- » Be kind and polite. Kindness goes a long way.
- » Be respectful to others, strangers, and friends alike.
- » Educate yourself before you begin sharing your opinion on hot topics.
- » Have a growth mindset.
- » Work on improving traits and habits you consider to be negative.
- » Be good to your family.
- » Learn continuously, honing your skills to reach your goals.
- » Accept others just as they are. Do not expect them to be something they are not.
- » Be adventurous, be bold.
- » Show concern for the people around you.
- » Cooperate with other people. You will need help in life; don't burn your bridges.
- » Be generous. Give to others with monetary donations or by volunteering your time.



WARNING

- » Remain humble. There is no need to talk about your accomplishments, let them speak for themselves.
- » Do not complain. If there is a problem, work to find a solution.
- » Be tactful instead of abrasive. There is no need to be rude.

People who earn a less-than-desirable reputation might have trouble repairing how others view them, but it can be done.



REMEMBER

It might seem like there are a lot of steps to make your mark on this world, so good on you for picking up this book as a guide to being a better you!

## Understanding Character

Personal character develops over time, and your parents and other adults in your life may have helped you work on developing yours for your entire life. As an adult, it's time to put your values into practice in a positive way. The following are some universally honored values:

- » Courage
- » Fairness
- » Freedom
- » Honesty
- » Respect
- » Responsibility
- » Trustworthiness

While these values are shared around the world, people prioritize them in their own way. Even with your friends and family, you might express your values differently. Demonstrating responsibility shows your character in action. This involves choosing whether to take action and accept the consequences of that choice. Here are a few ways to build character as you mature:

- » Working hard
- » Practicing conflict resolution
- » Problem-solving

- » Managing others
- » Leading others
- » Engaging in tough conversations with patience and empathy
- » Giving credit where credit is due
- » Having an attitude that no task is too small or considered beneath you
- » Being nice, even when everyone around you is not



TIP

After determining your most important values, let them guide your life choices.

## Navigating the Necessities

Deciding where to live is one of the most important things to consider during adulthood. Moving out of your parents' house can be an appealing aspect as you move into adulthood.

You need to consider many things as you begin looking for housing. Here are just a few:

- » How much money will you have to spend on a house? Do you have a steady income so you can afford your own place?
- » What type of housing will work best: apartment, condo, single-family unit, duplex?
- » Will you live alone or with a roommate?
- » Is renting or buying better for your situation?
- » Are you emotionally ready to move out?
- » Do you have realistic expectations of what it's like to live on your own?
- » Can you withstand the upkeep a home of your own requires?

Transportation is another necessity that can be costly, and you have to determine whether the benefits outweigh the costs. The following are a few questions to ask yourself:

- » Do you need a car, or can you rely on public transportation?
- » Is the type of car you're interested in a need or a want?

- » Can you afford the car payments, insurance premiums, and other associated costs (for example, gas, oil changes, and license plates)?



TIP

Determining the difference between a need and a want is one of the first things to wrap your head around. You might *need* a car for transportation, but you might *want* a Porsche. Read more about budgeting, housing, and buying a car in Chapters 10 and 11.



REMEMBER

Don't bite off more than you can chew when it comes to housing and transportation; be realistic with what you can afford.

## Providing the Goods

Being an adult means you have to take care of yourself because no one else is going to do it for you. The following responsibilities can help you stay on track and thrive as an adult:

- » Eating healthily (see Chapter 12)
  - Getting enough nutrients in your diet
  - Making healthy food choices
  - Drinking plenty of water
- » Staying active and exercising (see Chapter 13)
  - Making exercise a habit and incorporating physical activity into your daily routine
  - Incorporating a cardiovascular workout to keep your heart healthy
  - Taking a walk to get your heart pumping
- » Establishing daily habits (see Chapter 14)
  - Getting enough sleep
  - Practicing good hygiene
  - Scheduling doctor appointments regularly
- » Staying positive (see Chapter 15)
  - Asking for help from other people when you're going through a tough time
  - Regulating your stress by finding a hobby or activity that you love

- »» Keeping a clean environment (see Chapter 16)
  - Picking up after yourself and keeping your home or room tidy
  - Doing your laundry weekly to avoid a clothing pileup
  - Repairing your clothes to save money and help the environment
- »» Cooking your meals (see Chapter 17)
  - Learning what appliances and equipment are around to help you be a better cook
  - Practicing safety and sanitation in your kitchen
  - Using a variety of cooking methods to keep dinner interesting



REMEMBER

Taking care of yourself properly can reduce anxiety, help you function properly at work or school, reduce your stress levels, minimize irritability, and improve your energy levels.



TIP

On days when you might not be motivated to take care of yourself properly, revisit your goals in life and where you want to be. You might need some self-care time to keep trekking along.

## Stepping Up: You Got This

Throughout this book, you might read the words *You got this* quite a bit. That is because I fully, 100% believe that you can do this! You can be a successful, thriving, happy adult.

I know there might be some fear involved in becoming an adult, but many people before you have done it, and so can you. Navigating life is not easy. It's one of the most difficult things you will do, but along with the hardships adulthood brings comes long-lasting relationships, joyful memories, and proud moments.

In case you need some more convincing, here are some ways adulting is better than being a kid:

- »» You can literally do whatever you want when you want. Granted, you will have to accept the consequences of your decisions, but you're finally allowed to make your own choices and your own mistakes.
- »» You can change your circumstances. When you were younger, you were stuck with the bully in your eighth-grade math class. You had to see him every day