

What they don't tell you about becoming an adult

**Basic adult things
simplified so you
don't have to google
everything**

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Why this booklet is necessary

Who needs this information and why this information is beneficial for the public

This booklet serves as a valuable resource for anyone seeking guidance on making smart adult decisions. It has the potential to alleviate stress for many individuals as they embark on these new and exciting steps into adulthood. By providing clear and concise information, this booklet offers a helpful starting point amidst the overwhelming influx of information. It bridges the gap between uninformed consumers and businesses offering quality services and products.

Why this information is beneficial for businesses

The possibilities are endless, though we certainly can't cover them all here. This booklet enables businesses to demonstrate their commitment to the people they serve. By sharing information, they build trust within the community. Additionally, informed customers are more likely to return and recommend the company's services to others. This resource serves as a connection-building tool, helping businesses establish relationships with those who need their services but don't know where to start.

Why this booklet is necessary

Where this information would be placed

For the information in this booklet to reach those who can use it the most, the best places for it to be placed would be in locations where the very decisions discussed in this book are being made:

- Housing complexes
- Car shops
- The DMV
- Health clinics
- Urgent care clinics
- The Courthouse
- County clerk's offices
- Financial advisors offices
- Insurance agents offices



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Many of us are at an exciting stage of life where we are about to graduate college, have recently graduated, or are starting to handle our own expenses.

I have had many moments where I have been completely overwhelmed with all the decisions and information everyone else seems to know but that no one talks about.

Googling this information is an option, but sifting through countless articles on insurance is time-consuming and unappealing. This booklet summarizes the essential information to help you feel less overwhelmed and give you a head start on those major adult decisions.

There will be information on insurance including where to start, the types of insurance out there, and which ones are and aren't necessary.

A section for newlyweds covers the process of changing your name, including information about the necessary places to update, and required documents you need to bring.

The third section will include information surrounding credit cards, the different terms used, and how to choose a card that offers the best value while still keeping you financially safe.

The final two sections cover basic maintenance. These are things adults should know but might not. The first includes basic cleaning items every house or apartment should have along with tips on what to avoid while cleaning. The second includes basic car maintenance advice and tips to save you money and keep your car running smoothly.

Insurance

There are three types of insurance that young adults need and some that are beneficial but not completely necessary.

The necessary three:

Health Insurance

Health insurance covers medical expenses such as doctor's visits, hospital stays, and some medications.

Auto Insurance

Auto insurance is for financial protection in case you are involved in a car accident or if someone damages your car in any way.

Renters Insurance

Renters insurance is for those renting either an apartment or a home. This insurance protects in case of accidents or damages caused to the rental property, including theft. Having this insurance primarily covers your personal belongings from any of the damages that are caused while renting. This insurance is there in case of theft, fire, water, or other damage.

Insurance

The beneficial extras:

Home Insurance

Home insurance is similar to renters insurance but for homeowners. With this insurance, the physical building is covered by insurance and not just the personal property.

Dental Insurance

Dental insurance typically covers basic and major dental care. Depending on the coverage, this insurance can include routine exams and cleanings, x-rays, fillings, extractions, root canals, crowns, and wisdom teeth removal.

Vision Insurance

Vision insurance typically covers basic eye care including exams, glasses, and contact lenses. There are also sometimes discounts on corrective vision surgeries with this insurance.

Life Insurance

Life insurance provides financial security in the event of the policyholder's death. The money the insurance company pays is meant to cover the living expenses of those left behind.

Finding the insurance to meet your needs

To find the right insurance for you, there are a few things you need to know regarding your personal situation. First, it is important to identify what types of coverage you or your family need. For example, if you wear contacts you might benefit from getting vision insurance. If you are planning to purchase a car you are going to need auto insurance. If you are starting a family soon you may want to look into health insurance that will provide coverage for both mother and baby.

Finding the right insurance also involves understanding what your place of employment will and won't cover. Some companies provide insurance to their employees as a part of their employment benefits. Most businesses will provide information about what insurance is available within their employee system. If you have questions about what is available to you it never hurts to ask. Since insurance is an essential part of life, seeking clarification can be very helpful.

In addition to knowing what you need and what is available to you, it is important to keep in mind how much you can afford to pay. There are several ways to pay such as premiums, deductibles, and copays. Understanding these terms allows you to determine which insurance plans you can afford and which will meet your individual needs.



Finding the insurance to meet your needs

Premiums

Premiums are payments you make regularly to have your insurance policy. These payments can be paid on a monthly, quarterly, semi-annually, or annual basis depending on the policy you choose.

Deductibles

Deductibles are the amount of money that you must pay out of pocket before your insurance will start covering the costs. This price will also vary depending on the insurance policy you get.

Copays

Copays are the amount that you pay for services that are covered by insurance. This is a way to make sure that as a policyholder you have some skin in the game and that the cost is not solely on the insurance company.

What you are required to pay will vary depending on the policies that you have. Some insurance companies require you to pay more of a premium on a regular basis instead of the copays, while others may have a smaller premium but a larger copay and deductible. It all depends on your specific policy.

What is covered will vary for each person. Finding the right insurance is all about weighing the costs of the insurance with the coverage and benefits you can expect to have. Don't feel like you need to settle for one plan, shop around and find the one that is right for you.

Local Vs National

When researching insurance, consider whether local insurance or national insurance will be a better fit for you.

Local insurance provides the convenience of having an agent available for face-to-face interactions. Being able to meet one-on-one to have an in-person conversation can be less stressful than trying to communicate clearly over a phone to a hotline. Local insurance agencies can provide personalized service that is tailored to the individual needs their clients.

A downside to local insurance is that the options for different policies can sometimes be limited. Additionally, local providers may charge more due to less competition and the personalized service they offer.

National insurance offers a wider range of coverage options and benefits. These policies tend to cost less because there is a larger pool of people to draw from. National insurance agencies have the ability to offer a wider array of benefits to meet more of peoples wants and needs.

The downside of national insurance is there is less connection between the agents and those who have bought the insurance. The complex process of contacting and filing claims with national insurance is also another disadvantage that it has.



Where to find insurance

The best way to find the insurance that is going to meet your specific needs is by doing your research. This may seem like a daunting task, but this is the only way to get the most bang for your buck while still meeting your needs.

In general, there are three ways to locate information regarding insurance, its costs, and information that will be helpful to you. These three methods include local insurance agencies, which are generally found in moderately large towns and cities. Online quotes, generally allow you to input general information in order to receive an estimate regarding what you pay. Finally, insurance agents, who can be identified in online searches, are a wealth of knowledge, however, they may try to sell you more than you actually need and at a higher rate.

Along with knowing what you need and what is available to you keep in mind how much you can afford to pay. Remember the difference in premiums, deductibles, and copays. Knowing what each is allows you to know the insurance plans you can afford, and which plan is right for you.



Marriage

Places to change your name



Once you get married there will be a long list of places where you will have to change your maiden name to your new married name.

The first place will be the social security office because without that being changed legally no other places will allow you to change your name. To change your name with the social security office you will need to first go online to <https://www.ssa.gov/> to fill out your application and schedule your appointment time. Scheduling an appointment is important because most social security offices won't let you just walk in. If they do, it will be a 2-3 hour wait to potentially meet with someone. After verifying all of your information in the appointment usually, it will take 10-14 days to get your new card in the mail. You should be able to change your name in other places about 48 hours after the appointment. This allows the Social Security office time to process the changes and get the information completely updated in their system.

After you have changed your name with the social security office you will then need to visit your local Department of Motor Vehicles (DMV) to update your driver's license or ID with your new name. Bring the same documents that you took with you to your social security appointment (see below for a list) because the DMV requires the same ones.

After changing your name there, there are a few more places where you will want to update your name. The places might be different for each person but here are the main ones:

- Passport
- Bank Accounts
- Vehicle Title and Registration
- USPS
- Insurance
- Rental Contracts
- Utility Accounts
- Employment Records
- School Records
- Credit or Debit Cards

Marriage

Documents you will need



For each of the different places where you change your name there will be slightly different required documents, but you will need:

- A certified copy of your marriage Certificate
- Your current Social Security Card
- A driver's license or state ID
- A passport

You must obtain a certified copy of your marriage certificate. This is not the document you got when you signed your marriage license, and this is not the document you may get from the temple.

A certified copy of your marriage license is the official legal document that has an official seal or stamp that you must have to change your name anywhere. To get this document you must request the certified copy from the country clerk's office where you received your marriage license.

All of the other documents that you are required to have need to be either the original documents or they need to be certified documents. To be certified the document must have a raised official stamp to show that it has been verified by an authorized person. The name change process can seem more difficult than one would think but if you break it down place by place it is manageable. As long as you remember to bring all the right documents people tend to help you through the process.

Credit Cards

Terms to know

Everyone has heard of credit cards but not everyone knows the different terms that are a part of them. Here are a few to help you out:

APR

Stands for annual percentage rate. This means the interest rate or the amount of money you will have to pay if you don't pay off the balance on your credit card each month. For example, an APR of 3.0% on a balance of \$100 would come out to a monthly interest rate of \$0.25 which would add up to a total of \$3.00 every year for every \$100 owed. This is important because it helps you understand the cost of borrowing money on your card. The lower the APR, the less you'll pay in interest.

Credit Score

A number (usually between 300-850) that shows the likelihood of you being able to pay off debts you take out on credit. A score close to 300 is considered very poor, and a score on the 850 end is considered excellent with good scores falling in the 670-850 range. This is important because a good credit score helps you get better loan offers, lower interest rates, and easier approval for renting apartments or buying a car.

Credit Cards

Terms to know

Credit Limit

The maximum amount of money you can charge to your credit card. For example, a credit limit of \$300 would mean that you cannot spend over \$300 during a single billing cycle. This is important because knowing your credit limit helps avoid overspending. Going over your limit could lead to fees or affect your credit score negatively.

Balance

The total amount of money you owe on your credit card. Keeping track of your balance helps you manage spending and avoid paying unnecessary interest by ensuring you can pay your balance on time each month.

Rewards Program

Some credit cards will offer additional benefits to the user, incentivizing them to obtain and frequently use a specific card. These rewards come in different forms from points, to cash back, to miles which can be put towards travel. Different cards have different rewards available and the better you understand what certain cards offer the more you can maximize your benefits. See page 14 for more details.

Credit Cards

Terms to know

Minimum Payment

The smallest amount of money you're required to pay each month to keep your credit account in good standing. For most credit cards this is a percentage of your total balance owed. Making at least the minimum payment on time helps avoid late fees and negative impacts on your credit score, although paying more helps reduce your debt faster.

Billing Cycle

The period between your credit card statements is usually around 30 days though billing cycles may vary from card to card. Knowing your billing cycle helps you manage spending and ensures timely payments, helping avoid late charges and manage your budget effectively.

Annual Fee

A yearly charge some credit cards have for using their services. Some credit cards will have an annual fee and others will not. Knowing if your card has an annual fee helps you decide whether its benefits (like rewards or perks) outweigh this yearly cost.

How to compare

What are you looking for in a credit card? Is having the lowest price a better option than a card with a higher cashback percentage? The rewards and benefits that fit your personal needs will be a huge factor in what types of credit cards you get.

The key to comparing credit cards and finding the one that is right for you includes knowing your credit score, which will give you options regarding which cards you are eligible for. Understanding what you are willing to spend in a month and finally knowing how much you are willing to pay in interest on what you spend.

To compare the different prices of credit cards there are lots of online options. These can weigh the costs with the benefits offered to show you where the best use of your money will be. Take the time to read the reviews and the ratings to know if the options you are looking into will be the best option for you.



Rewards

What types of rewards are out there?

Cash back

A percentage of the purchases made with your credit card are returned to you in cash form.

Points

A way to get value back on the purchases made with your credit card. They can be redeemed for things like travel, merchandise, or gift cards.

Miles

Another way to earn rewards for using your credit card. These can be used to book flights hotels, or other travel-related expenses.



House Maintenance

Basic supplies list

When it comes to living on your own, every person needs a basic list of cleaning supplies that they should always have on hand to keep everything neat and tidy. There is no specific brand or product that will be perfect for everyone, but this list should be good enough to get you started on your own.

- **Broom/dustpan**
- **Mop**
- **All-purpose cleaner**
- **Toilet bowl cleaner**
- **Plunger**
- **Toilet cleaner brush**
- **Glass cleaner**
- **Paper towels**
- **Microfiber cloths**
- **Disinfectant wipes**
- **Dish soap**
- **Scrubber for dishes**
- **Vacuum**



House Maintenance

Cross Contamination Emergencies

Some cleaning products should never be mixed. If they get used at the same time in the same room they could cause serious health problems for you and for all those in the nearby vicinity. Problems such as deadly gas and corrosive acid can be the result of mixing certain products. Below is a guide to what products should never be used near each other. In case of accidental cross-contamination open all windows and doors, call Poison Control at 800-222-1222 or 911.

DON'T MIX CLEANING PRODUCTS

Central County
FIRE & RESCUE
1000 W. HARRIS ST. SAN JOSE, CA 95128

NEVER MIX BLEACH WITH

- VINEGAR
- AMMONIA
- RUBBING ALCOHOL
- DISHWASHER LIQUID
- TOILET BOWL CLEANER

NEVER MIX AMMONIA WITH

- BLEACH
- RUST REMOVER
- TOILET BOWL CLEANER

NEVER MIX PEROXIDE WITH

- VINEGAR

NEVER MIX DRAIN CLEANER WITH

- DIFFERENT DRAIN CLEANER

CENTRALCOUNTYFIRE.ORG



At-home car upkeep and repairs

Adding windshield wiper fluid

To check the windshield wiper fluid you will want to pop the hood and locate the wiper fluid reservoir. Typically, the reservoir can be located on either side of the engine bay up near the windshield. The cap for the reservoir typically has a picture of the windshield wipers moving. Open the cap and pour in the windshield wiper fluid. Some people find it helpful to use a funnel so as not to spill the fluid all over the ground.



Checking the tire pressure

Did you know that there was a recommended pressure range on each tire on your car? This number is often between 30-35 PSI, but it is important to check your car. This number is often located on a sticker located on the driver's door jamb, inside the fuel compartment, or on the tires themselves.

At-home car upkeep and repairs



Jumping a car that won't start



Jumping a car that won't start: There will be times when either your car won't start or someone you meet has a car that won't start. One way to fix the problem is to try jumping the car. Many emergency car kits will have a set of jumper cables in them. If you don't have a jumper cable set yet they are a smart investment.

Step 1: Park the working car in front of the non-working car. Turn both cars off and pop the hoods.

Step 2: Locate the battery on the dead car and pull out the jumper cables.

Step 3: Take the red clamp and connect it to the positive connector on the dead battery. The positive connector is usually covered by a red cap. Then connect the other red clamp to the positive connector on the working battery.

Step 4: Now take the black clamp and connect it to the negative connector on the working car. The negative connector is usually covered by a black cap. Then take the other black clamp and connect it to a piece of non-painted metal in the dead battery car. Do not connect it to the battery in the dead car.

Step 5: Start the engine of the working car. Then try to start the engine of the non-working car. If the car turns on let it stay connected for a few minutes to allow the battery time to charge. If it does not, leave the working car on for a couple minutes to charge the dead car.

Step 6: After a few minutes of being connected with the jumper cables it is time to carefully disconnect them. Start by disconnecting the black clamps and then disconnect the positive clamps. Hopefully the previously non-working car will continue to run after the cables have been disconnected.

One important thing to note is to make sure that after one of the clamps is connected to a battery none of the clamps can touch each other. If the clamps touch there will be an electric charge and someone is getting electrocuted, which is not an experience I would recommend.

At-home car upkeep and repairs



Check the oil

The amount of oil in your car should be checked regularly, especially before every long car trip. To check the oil pop the hood of the car and locate the oil dipstick. Usually, it is yellow, red, or black and you can tell what it is because it looks like a ring attached to a metal rod. Once you have found the dipstick you will want to grab paper towels to wipe off the metal rod. Once the rod is wiped off stick it back into its spot. Pull it back out and check to see where on the stick the oil goes up to. On the rod near the bottom, you will see two small dots or arrows spread about an inch apart. When you check the oil line you want the oil level to be somewhere in between the two dots or arrows. If the oil level is below both of those markings you need to add more oil as your car is running low. Letting the car run low on oil for too long could lead to serious damage being done to your engine, which could in turn completely wreck your car.



At-home car upkeep and repairs



Changing a flat tire



To be able to change a flat tire you will need a few things. Most of these things should come with your car but it doesn't hurt to check every once in a while to make sure. You will need:

- Jack
- Lug Wrench
- Fully inflated spare tire
- Vehicle owner's manual

In many cars, the jack and lug wrench should be located in the trunk of the car in either a side panel or under the carpet in the back. The spare tire is sometimes under the carpet in the trunk, or it is screwed onto the tailgate of the car.

At-home car upkeep and repairs



Changing a flat tire



The steps for changing a flat tire are simple.

Step 1: Get your car to a flat spot and apply the parking brake.

Step 2: Place big rocks or bricks in front or behind the non-flat tires to keep the car from rolling.

Step 3: Take off the hubcap of the flat tire if your car has one.

Step 4: With the lug wrench loosen slightly all the nuts that attach the tire to the car. To loosen the nuts, remember the phrase to help with knowing the direction you need to turn. "Righty tighty, lefty loosey"

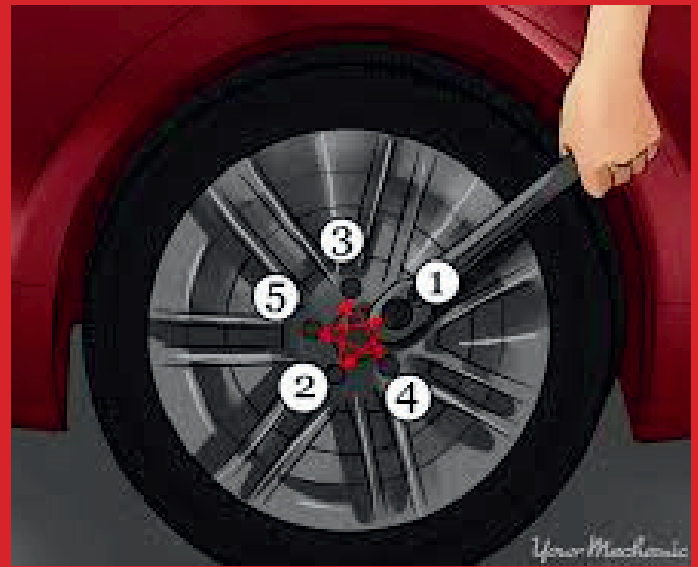
Step 5: Take the jack and place it under the car. You will have to get down on the ground for this next part because you need to line the jack up in the right spot and the only way to do that is by looking and feeling under the car. There should be a section of the car's metal frame that can be felt. That is where the jack is supposed to go. After placing the jack in the right spot you can lift the car off the ground. You will want to lift the jack until the flat tire is completely off the ground.

Step 6: Completely remove the lug nuts that have been loosened. Wiggle the tire back and forth to move the flat tire off the hub.

At-home car upkeep and repairs



Changing a flat tire



Step 7: Replace the flat tire with the spare tire. Sometimes you will have to wiggle the tire back and forth to get the tire to go on completely. Line up the hole on the tire with the lug bolts. There should be one hole for every lug bolt.

Step 8: Screw on by hand the lug nuts.

Step 9: Lower the car back down so that some weight is back on the tire but not the full weight yet. While the blocks in front of the tires are still in place tighten up the lug nuts with the lug wrench. Be careful to screw the nuts on using a star pattern so as not to make the tire wobble and cause potential car damage.

Step 10: Completely lower the car to the ground and remove the jack. Check to make sure the lug nuts are secure and replace the hubcap.

Lights from the dashboard and what they mean

Have you ever had a random light suddenly appear on the dashboard of your car and you have no idea what it means? Well, here are some of the basic lights and what they mean so that you don't have to wonder any more.



Check Engine Light

This indicates that the diagnostics system within the car senses that there may be a problem with either the engine or the emissions system. In most cases, this is not an emergency and only requires a simple trip to your local auto shop to have the system checked out.



Battery Charging Alert

When this light comes on the car usually does not turn on. This is an indicator that something is not working properly with the battery. In this situation pop the hood to check to make sure the battery is connected properly and in okay condition.



Coolant Temp Warning

This indicates that the temperature of the car is outside of the normal levels. The engine is overheating and is damaging the car. When this light comes on stop the car and let it cool down. Check the coolant level, fans, and radiator cap to make sure there is coolant in the car. At this time, it is also a good idea to check for leaks within the coolant system.

Lights from the dashboard and what they mean



Oil Pressure Warning

This light means that there is little to no oil in the engine. Not having oil in the engine could cause severe damage to the engine and could even destroy the engine permanently. If this light comes on check the oil levels in the car and if needed add more oil.



TPMS (Tire Pressure Monitoring System)

This is an indicator that potentially a tire has low air pressure. If this light comes on stop the car and check for a potential flat tire.



Brake System Warning

This means that there is a potential problem with the brake system of the car. This could either be the parking brake is on, the brake fluid is low, or there is a problem with the Anti-lock brake system (ABS). If this light comes on, check to see if the parking brake is on or if the brake fluid is low. If neither are the cause, the best option is to take the car to a nearby auto shop to get the system checked out.

Lights from the dashboard and what they mean



Cruise Control

When this is set the car is able to maintain whatever constant speed the car has been set at.



Traction Control or ESP

This light comes on when the control/anti-skid or electronic stability system is engaged. This usually means that the car has lost traction on slippery roads.



Door Ajar

This means that one or more doors is not fully closed on the car. When all the doors are fully closed this light should go off.



Washer Fluid Reminder

This is a warning light to say that the windshield washer fluid is either empty or low. If this comes on check the fluid reservoir and if needs be add windshield wiper fluid.

Thank you for taking the time to read through this booklet.

While writing it I was able to learn that just getting started makes all the difference in the world when learning overwhelming things. Also, it is okay to push yourself to learn something new even if there is a lot to learn.

We don't have to have our lives fully figured out yet. Exploring your options and finding the best solution for you is more important than rushing the process and getting in way over your head.

I hope you enjoyed reading it and hope that this will be helpful for you to look back through whenever you need it!