

This no nonsense guide covers diverse topics such as moving back home, money management, job etiquette and more. Also included are stories and tips from recent college grads sharing their wisdom and experiences.

Life After College: What Your Parents and Professors Never Taught You

**Buy The Complete Version of This Book at
Booklocker.com:**

<http://www.booklocker.com/p/books/3488.html?s=pdf>

Life After College:

What Your Parents and Professors Never Taught You

By ChaChanna Simpson

Copyright © 2008 ChaChanna Simpson

ISBN 978-1-60145-495-9

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, recording or otherwise, without the prior written permission of the author.

Printed in the United States of America.

Booklocker.com, Inc.
2008

TABLE OF CONTENTS

INTRODUCTION.....	1
MOVING BACK HOME.....	3
DEALING WITH MOVING BACK HOME WITH YOUR PARENTS ..	3
SETTLING BACK IN YOUR HOMETOWN WITHOUT YOUR	
COLLEGE FRIENDS	9
GETTING YOUR FIRST APARTMENT	14
BEFORE THE SEARCH.....	15
BEFORE YOU SIGN THE CONTRACT.....	17
RENTER’S INSURANCE	19
OWNING YOUR OWN SPACE.....	21
SHARING YOUR SPACE	22
SHOPPING FOR A ROOMMATE	24
ON THE JOB	27
THE COVER LETTER	27
THE RESUMÉ	30
INTERVIEWING	32
DEALING WITH JOB SEARCH DEPRESSION	40
WHAT TO WEAR ON THE JOB.....	43
DEALING WITH LAZY AND ANNOYING PEOPLE AT WORK.....	46
WHAT HAPPENS IF YOU GET FIRED?	52
FINANCES AND OTHER STUFF.....	58
LET’S START WITH THE BASICS: WHAT IS CREDIT?	59
HOW DO YOU ESTABLISH GOOD CREDIT?	60
WHAT DO CREDITORS LOOK FOR BEFORE GRANTING YOU	
CREDIT?	62
HOW TO SELECT THE RIGHT CREDIT CARD FOR YOU.....	63
SO WHAT IF MY CREDIT SUCKS?	67
WHAT ILLEGAL TRICKS DO DEBT COLLECTORS USE TO GET	
MONEY OUT OF YOU?.....	68
WHAT IS FICO?	72
WHAT IF SOMETHING IS NOT CORRECT ON YOUR CREDIT	
REPORT?	74

Life After College: What Your Parents and Professors Never Taught You

REPAIRING CREDIT SCAMS	76
OPENING A CHECKING ACCOUNT.....	78
CHOOSING A BANK AND CHECKING ACCOUNT	78
FREE CHECKING REALLY FREE?	79
BOUNCING CHECKS.....	80
BUDGETING.....	84
WHY USE A BUDGET?	84
STARTING A BUDGET	85
IDENTITY THEFT	89
HOW DOES YOUR IDENTITY GET STOLEN?.....	89
WHAT DO THE THIEVES DO WITH YOUR INFORMATION?.....	90
HOW CAN YOU PROTECT YOUR IDENTITY?	91
INNER OUTER BEAUTY	97
WEIGHING THE OPTIONS.....	97
LUNCHTIME MEALS	99
SUPPLEMENT OR NOT TO SUPPLEMENT.....	106
DON'T FORGET TO EXERCISE.....	111
RETIREMENT, WILL, INSURANCE AND MORE.....	118
FINANCIAL PLANNING	118
RETIREMENT AKA 401K.....	122
LIFE INSURANCE	126
HEALTH INSURANCE.....	130
DISABILITY INSURANCE	134
IS YOUR WILL DONE?	139
NEVER LET ANYONE STOP YOU FROM REACHING YOUR DREAMS.....	145
CONCLUSION	149

INTRODUCTION

Finally, after four or six years of hard work, studying and a bit of partying, you have graduated from college. You must be so excited. Heck, I'm excited for you. But you must be wondering if there is more to life than just getting a job. Let me tell you, there is. Fancy that.

Yes, college has prepared you to be proficient in your major, but my goal is to prepare you to function in the real world. Now, I'm not going to promise that you are going to learn everything there is to know about surviving and thriving in the real world from this book, but I'll give you enough to get you started.

There is so much out here in the world I can't wait for you to experience. Maybe you think there is nothing that will impress you and that is a sad thought. But really think about it. You are an adult. You can do whatever you want. You could get arrested if you are breaking the law but overall, the world is really yours for the taking. Like Nas rhymed, "Whose world is this?" And the chorus replied, "The world is yours." Take comfort in that. You are in the position to make

Life After College: What Your Parents and Professors Never Taught You

your life whatever you want it to be. You are the artist standing before
the canvas that is your life.

What are you going to paint?

MOVING BACK HOME

Now that the excitement of graduating has worn off, you may be in the real situation of moving back home. Or you could've been lucky enough or smart enough to have saved enough money to move out on your own. For the rest of you, that may not be an option. Back to ya parents' house you go. For some, it may not be a bad thing and if you are one of those chosen few: I'm really jealous. Moving back home was no easy thing for me to do. So this chapter will help those who are not so excited about moving back home.

DEALING WITH MOVING BACK HOME WITH YOUR PARENTS

Moving back home in general is a life changing adjustment because you were on campus for four years doing whatever you pleased, when you pleased, exactly how you pleased. Some of you were probably miles and miles away from home. Your parents had no idea what you were doing and they probably didn't want to know. This, no doubt, worked out because as long as they didn't know they couldn't worry about you or most importantly, stop you. You had complete freedom.

Life After College: What Your Parents and Professors Never Taught You

For some of you, moving back home means that freedom is over. To your parents, you are still the same teenager who left from under their wing four years ago. In fact, to your parents you are their precious baby and you may never grow up in their eyes.

During my freshman year, I decided I wasn't going to move back home after graduation. But what I neglected to do was plan and save my money. Then when May of 2000 came around and I was to graduate, I had no money stashed away and had to move back home. This was not an easy transition. Before I left for college, my mother and I got along fine because I was a different person then. She was used to me doing, thinking and following everything she said and did. But when I went away to college, my mind was opened to new ideas. I developed my own opinions and grew into my own person and it was great. I came and went as I pleased and brought that new sense of freedom and independence back home with me. She wasn't having it. After 10 months, she kicked me out.

I hope to be able to prevent that from happening to you. So that is why I strongly suggest you and your parents talk about everything *before* you move back in.

WHAT ARE THE EXPECTATIONS?

During the negotiation period it is crucial to establish the parameters of the living arrangements and how long you plan to stay: a few days, weeks, months or years? How are you expected to contribute to the household? Are you required to pay rent and utilities? And if you are it is important that you don't agree on an amount that you can't afford or that will strain your budget. It wouldn't make sense if you have to tell your parents at the end of the month you don't have enough money to meet your obligations. This will not inspire respect for you as an adult, which is what you want to accomplish.

Other questions to ask are: How are you supposed to get fed? Are you expected to buy your own food? Will you be able to use the family car, and if you do, will you have to chip in for the insurance and car payment? A hot topic: are you allowed to have overnight guests? What is the policy on that?

Life After College: What Your Parents and Professors Never Taught You

You will definitely need to discuss if there is a curfew. I know it sounds crazy; at college you were coming and going as you pleased but that is all changed now. You have someone paying attention to where you are going and when you are coming back. And it's not because they are trying to control your world, they're parents and they worry about you. In the event you went missing, they would have to be able to know where to start looking for you.

PRIVACY

This is going to be hard to come by, especially if you have siblings. They might want to bother you just because they can. I'm not sure how you can really stop them. They have a natural talent for sensing when you want to be alone and that's when they come around. Even when you move out they will still come over and keep you from sleeping by rambling on about absolutely nothing and eating up your food. And believe me, they know they are getting on your nerves....but that could just be my situation with my annoying younger brother.

All in all, there is no foolproof plan on how to survive living at home. All you can do is make the best of it. Think of it this way. You get to save money. And take it from me, you may never have the

opportunity to save as much money as you do when you live at home. So, instead of spending your money going to the bar every week or on expensive clothes, save it. I wish I had.

TALES FROM THE TWENTYSOMETHINGS

The experience was a little difficult initially because I had gone from having no supervision and making my own rules to having to adhere to those of my parents. My parents didn't want me out past ten during the weekdays, and they wanted me to help out around the house with garbage, washing dishes, and other tasks. They also scolded me for my "college" eating habits, which consisted of skipping meals and then eating pizza for breakfast or cereal for dinner. I've always had a close relationship with my parents, despite the "only child complex" in which all attention is focused on me and what I'm doing and where I'm going. I am fortunate to have my own room and bathroom, so I do get substantial privacy, however, my parents like me to join them at dinner every night.

I do not have to pay rent, but I am responsible for my own personal bills, and at some point I do plan to contribute once I get my bills paid off. I also do my own laundry share of housekeeping. Since my mom is Asian, in her culture, it is perfectly acceptable for adults to live with their parents, and mine don't place any pressure on me to move out; in fact, they prefer having me at home with them.

I actually like living at home now because I have adjusted and I have a great job and am going to school so I became more responsible and disciplined of my own accord.

— Kamala, 22, California

It was set in my mind for a few months before graduation that I'd try and live at home for at least a few months after graduating to get on

Life After College: What Your Parents and Professors Never Taught You

my feet. I've always gotten along with my parents so I didn't think it would be too much of a big deal. I was also a home-body anyway, so I was comfortable about going back initially.

After a few weeks being back I really started to notice how much harder it would be. Yeah, I was saving money by having a steady job and living at home, but some of the little things became more difficult. You go to college and you learn about minding for yourself by cooking, doing errands with friends, handling chores, whenever. But when I went back home I felt like a baby because I couldn't do all of that on my own time, and some of the stuff was done for me. It wasn't long before I realized I didn't need to be at home as much as I thought. However, I did enjoy saving the money, so I sacrificed some of my pride to do what I thought was best for me. Spending some time with other friends who lived in their own apartments — or staying over — helped sometimes. It reminded me that I was 23 and still independent, at least for a little bit!

I ended up staying at home for two years and don't have any regrets. There were definitely challenges, some of which I know can't be tolerated by other people at that age. I guess I was a little paranoid about having enough money to afford a decent place closer to work at some point.

— Glen, 26, Massachusetts

After four years of college and a year on my own, I didn't want to move back home. I dreaded the notion and kept telling myself "something good would turn up," like getting a full-time job at MTV or VH1; the lead break-out role in a film that actually paid; or finding a new roommate and an affordable place in the NYC area to rent. Any of the three would have kept me on my own for a few months maybe another year, but the sad truth was that I didn't have any of those options. The options I did have at my disposal were Internet porn, stripping or becoming an escort a.k.a. prostitute.

Five years later, I'm still living at home. Is the fact that I'm still living at home with mom somewhat depressing? My answer is yes and no. Yes, because I thought I would be a lot further along in my

professional career. I'm still working on my "dream" job, which is to make a comfortable living as a screenwriter/filmmaker (something I didn't realize until three years ago), but since I'm a nobody in a world where you need to know somebody — a somebody on the A list preferably — I'm diligently chipping away at my goal.

Living at home isn't as bad as I thought. Yes, my mom nags and all moms do, but I don't feel a loss of my independence. I'm still in control of my life, it's just under my mama's roof. I can't guarantee that your mom will be as open-minded as mine, however, if you do have to move back home, talk to your parent(s) and establish some ground rules so you don't invade their privacy or vice versa. Dating and getting into a relationship can be tricky to maneuver at first. Don't worry, I have found that people carry tons of personal baggage. Telling someone you live at home won't make the "top five of things you wish you didn't have to tell" when the skeletons come out of the closet. For the most part I go and come as I please. I do have to call and let her know where I'm going or if I won't be home that night, but that's the end of the conversation. I have friends who are married, who have kids, and who are living on their own. At times I do envy them, but I like to think I'm learning from their mistakes and saving money while I wait for the grand day when I'm out on my own. It's coming.

— Aaliyah, 29, Connecticut

SETTLING BACK IN YOUR HOMETOWN WITHOUT YOUR COLLEGE FRIENDS

When you move home after college, it can be a rude awakening. On campus you were used to having your friends around you. And now, especially if you come from a small town, you may suddenly find yourself alone. Or maybe you are not from a small town but you feel

Life After College: What Your Parents and Professors Never Taught You

alone still because either the friends you had when you were in high school didn't mature enough or they didn't come back home.

In that case, keep in contact with your college buddies, because most times they are your best friends and will stay with you for life. I can tell you that college was the best four years of my life. I have heard people say that about high school. I hated high school but college is where it's at.

I was born and raised in Connecticut and went to The College of New Rochelle in New Rochelle, NY. It is only a half hour from where I live but all the friends I've made live in four of the five boroughs of New York: Bronx, Brooklyn, Manhattan and Queens. I was used to walking downstairs or across campus to see any of them. Now, they are anywhere from an hour to two hours from my house but we've always kept in touch and visit each other when we can.

Even though you may not have friends to hang out with, staying at home watching television every night is not going to help you find new ones. Nope, you're going to have to get off your duff and find something to do. One thing that is easy to do is to volunteer. There

Life After College: What Your Parents and Professors Never Taught You

are websites such as volunteermatch.org where you can find something to keep you busy while you are searching for a job. Or you can look in your local newspaper and see what is going on in your community.

Also I want to add that there is nothing wrong with going out by yourself. Some people don't like to go out by themselves, because they feel people will think they have no friends. But in reality, people are not really paying as much attention to you as you may think. Hanging out solo can be quite refreshing. I've gone to the movies alone which is great, because you don't have anyone next to you asking dumb questions during the best part of the movie.

Another idea is when you finally land that posh job, you can make friends at the job. At my old job there were plenty of opportunities to get to know my co-workers. The twentysomethings there were always organizing happy hours and other social events.

So don't be shy, speak up and get to know someone.

TALES FROM THE TWENTYSOMETHINGS

Leaving college was very hard for me because I made some very good friends while there. I was one of those people who was involved in a little bit of everything in high school and wanted to do more, but never really liked the people that were highly involved. So, when I got to SUNY New Paltz, I knew things were going to change.

I always wanted to be involved in government and that was the first thing among every other activity I joined at college. I was either president, vice president or chair of some organization or activity. I also gave tours to incoming freshmen, which I loved. I had a lot of school spirit and it definitely showed. All of the figureheads at college, including the president of New Paltz, knew me. So, needless to say when I went from being "known" to going home and doing chores again, it definitely was a shock.

Although I always got along with my family and was never stopped from going out or given a curfew, it was an adjustment to being under my father's roof again such as: having to get up and do family things on Sunday when I would rather sleep till 2pm; wanting to leave the dishes in the sink, but having to force myself to put it in the dishwasher; and, of course, dating and bringing guys home again which was always a fun ritual.

Some good advice I would provide to anyone moving home after college is be prepared. Set guidelines and expectations with your parents. This is a big shock for you both. Yes, they are happy to have their "baby" back home, but their "baby" has grown up and you should address it with them, the earlier the better!

— Diane, 28, New York

I went to undergrad in Indiana and left all my family and friends there when I moved to Washington D.C. for graduate school. I definitely had to start over from scratch. I could have stayed closer to home, but since I wanted to do International Affairs, you can't beat the opportunities in D.C. I worked for Senator Lugar's state office in

Life After College: What Your Parents and Professors Never Taught You

Indianapolis the summer before I moved so I was able to work as an intern on Capitol Hill for the Senate Foreign Relations committee (Lugar was the chairman) when I got to D.C. Unfortunately, I moved and had to wait a few weeks for my internship and my graduate classes to start up. I didn't know anyone so those first weeks (actually my first few months) here were pretty lonely. I spent more than one Friday night watching a movie alone in my apartment with only a bottle of wine keeping me company!

My boyfriend graduated a semester before me from the same college in Indiana. He wasn't having too much luck finding a job in Indiana so he decided to apply out in D.C. He got a great management job in the city and moved to D.C. around three months after me. It has been really great having him around. (At least now I'm not drinking a bottle of wine and watching a movie by myself!) I also made some friends at work but since my internship only lasted three months, I didn't get to know too many people in that short time. My new job at CRDF has been great and I've had the opportunity to meet tons of people my age. It didn't take me long to find out how huge "HAPPY HOURS" are here. And that it's not just people my age going out every night!

— Maggie, 23, Maryland

This no nonsense guide covers diverse topics such as moving back home, money management, job etiquette and more. Also included are stories and tips from recent college grads sharing their wisdom and experiences.

Life After College: What Your Parents and Professors Never Taught You

**Buy The Complete Version of This Book at
Booklocker.com:**

<http://www.booklocker.com/p/books/3488.html?s=pdf>