



100 Essential Life Skills

The Dadgree master checklist — adulting, one box at a time.

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Print it, stick it on the fridge, and check off a box whenever you learn something new. You do not need to know all of these today — you just need to keep handling the next right thing.

1 Financial Literacy

- 1. Direct Deposit & Banking** — Set up checking, savings, and route paychecks automatically.
- 2. The 50/30/20 Rule** — Budgeting baseline: 50% needs, 30% wants, 20% savings/debt.
- 3. Credit Score Mechanics** — How utilization, payment history, and inquiries impact your score.
- 4. Filing Basic Taxes** — Navigating a W-2/1099 and using basic tax software.
- 5. High-Yield Savings (HYSA)** — Maximizing passive interest on an emergency fund vs. traditional banks.
- 6. Understanding Debt Interest** — How compound interest works against you on credit cards vs. loans.
- 7. Basic Investing (401k/IRA)** — The power of compound interest and index funds for retirement.
- 8. Reading a Paystub** — Distinguishing gross pay from net pay, taxes, and deductions.
- 9. Setting Up Bills on Auto-Pay** — Preventing late fees while keeping a buffer to avoid overdrafts.
- 10. Identity Theft Protection** — Freezing credit, using strong passwords, and spotting phishing scams.

2 Domestic & Home

- 11. Basic Cooking (5 Go-To Meals)** — Preparing five balanced, budget-friendly meals without a recipe.
- 12. Grocery Shopping & Meal Prep** — Shopping with a list to minimize food waste and impulse buys.
- 13. Deep Cleaning Mechanics** — Knowing what products clean what (and never mixing bleach and ammonia).
- 14. Deciphering Laundry Tags** — Understanding washing symbols, sorting colors, and treating stains.
- 15. Locating Main Shut-Off Valves** — Finding and turning off the main water valve and gas line in an emergency.
- 16. Resetting a Circuit Breaker** — Safely identifying and flipping a tripped breaker in the panel.
- 17. Unclogging Toilets & Drains** — Confidently using a plunger, auger, or drain snake without a plumber.
- 18. Basic Tool Proficiency** — Using a drill, hammer, level, screwdriver, and tape measure accurately.
- 19. Hanging Heavy Items** — Locating wall studs and using the correct anchors for drywall.
- 20. Appliance Maintenance** — Cleaning refrigerator coils, dryer vents, and dishwasher filters.

3 Automotive & Travel

- 21. Changing a Flat Tire** — Safely using a jack, lug wrench, and mounting a spare tire.
- 22. Jump-Starting a Battery** — Connecting jumper cables correctly: red to positive, black to negative.
- 23. Checking & Topping Off Fluids** — Monitoring oil, coolant, brake fluid, and windshield washer fluid.
- 24. Understanding Dashboard Lights** — Recognizing critical warnings (Check Engine, Oil, Battery, Brakes).
- 25. Routine Vehicle Maintenance** — Knowing when to get oil changes, tire rotations, and brake checks.
- 26. Navigating Public Transit** — Reading subway/bus maps and managing transit passes in major cities.
- 27. Booking & Managing Travel** — Navigating flights, hotels, basic travel insurance, and delays.
- 28. Handling a Car Accident** — Exchanging info, documenting damage, and filing a police report.
- 29. Parallel Parking** — Maneuvering a vehicle into tight spaces safely and confidently.
- 30. Packing Light & Efficiently** — Maximizing carry-on space and packing by weight/necessity.

4 Career & Workspace

- 31. Writing a Functional Resume** — Tailoring a resume to show accomplishments rather than just tasks.
- 32. Interview Etiquette & Prep** — Researching companies, dressing right, and asking good questions.
- 33. Professional Email Structure** — Writing clear, concise, appropriately formal business correspondence.
- 34. Negotiating Compensation** — Confidently advocating for market-rate salary and benefits.
- 35. Navigating Workplace Conflict** — Addressing issues directly and knowing when to loop in HR.
- 36. Setting Professional Boundaries** — Saying “no” to unrealistic workloads to prevent burnout.
- 37. Reading an Employment Contract** — Understanding non-competes, NDAs, and at-will employment clauses.
- 38. Time Management & Prioritization** — Using tools like the Eisenhower Matrix to manage deadlines.
- 39. Leaving a Job Professionally** — Giving standard two weeks' notice and exiting on positive terms.
- 40. Basic Digital Literacy** — Proficiency in spreadsheets, document formatting, and data privacy.

5 Health & Wellness

- 41. Navigating Health Insurance** — Understanding premiums, deductibles, co-pays, and out-of-pocket maxes.
- 42. Scheduling Medical Appointments** — Finding in-network doctors, dentists, and specialists on your own.
- 43. Managing Prescriptions** — Filling, refilling, and understanding side effects and interactions.
- 44. Knowing Basic First Aid** — Treating burns, cuts, sprains, and knowing urgent care vs. ER.
- 45. Performing CPR & Heimlich** — Knowing the basic life-saving steps for choking and cardiac arrest.
- 46. Establishing Sleep Hygiene** — Keeping a consistent sleep schedule for body and mind.
- 47. Basic Mental Health Check-ins** — Recognizing signs of burnout, anxiety, or depression and seeking help.
- 48. Understanding Nutrition Basics** — Reading food labels, balancing macros, and tracking fuel needs.
- 49. Consistent Exercise Routine** — Incorporating movement, cardio, and strength training weekly.
- 50. Knowing Your Medical History** — Tracking vaccines, past surgeries, and family health risks.

6 Interpersonal

- 51. Practicing Active Listening** — Hearing to understand, not just to reply; validating others' input.
- 52. Delivering a Direct Apology** — Saying "I'm sorry" without conditions, excuses, or "buts."
- 53. Crucial Conversations** — Discussing hard topics (money, boundaries) without getting defensive.
- 54. Ending Relationships Gracefully** — Navigating breakups or friendship drifts with maturity and clarity.
- 55. Enforcing Personal Boundaries** — Clearly communicating physical, emotional, and time limits.
- 56. Basic Networking** — Building and maintaining professional and personal communities.
- 57. Hosting and Hospitality** — Making guests feel welcome, organized, and accommodated.
- 58. De-escalating Conflict** — Using "I" statements to cool down high-stress arguments.
- 59. Giving Constructive Feedback** — Offering critique that focuses on actions and growth, not identity.
- 60. Accepting Criticism** — Processing feedback calmly without taking it as a personal attack.

7 Personal Growth

- 61. Emotional Regulation** — Processing intense emotions (anger, grief, anxiety) safely.
- 62. Critical Media Literacy** — Telling credible sources from clickbait, bias, and fake news.
- 63. Sitting Comfortably Alone** — Being alone with your thoughts without constant digital distraction.
- 64. Admitting When You Are Wrong** — Changing your mind when shown new, verified evidence.
- 65. Setting and Tracking Goals** — Breaking big ambitions into daily, actionable milestones.
- 66. Learning from Failure** — Running a personal "post-mortem" on mistakes to adapt next time.
- 67. Finding Hobbies Outside Work** — Pursuing activities for joy, not for money or status.
- 68. Building a Daily Routine** — Balancing work, rest, and play in a repeatable rhythm.
- 69. Developing Patience** — Managing expectations in a world built for instant gratification.
- 70. Knowing Your Values** — Defining the core principles that guide your decisions.

8 Legal & Civic

- 71. Registering to Vote** — Understanding local, state, and federal voting rules and deadlines.
- 72. Understanding Tenant Rights** — Reading a lease, knowing deposit laws, and eviction rights.
- 73. Signing Legal Contracts** — Never signing a document without reading and understanding it.
- 74. Securing Vital Documents** — Keeping birth certificates, SSN cards, and passports safe.
- 75. Notary Public Basics** — Knowing what a notary does and where to find one.
- 76. Interacting with Law Enforcement** — Knowing your rights and responsibilities during a stop.
- 77. Basic Insurance Knowledge** — Understanding renters, homeowners, and liability insurance.
- 78. Jury Duty Procedures** — Knowing how to respond to a summons and what to expect.
- 79. Creating a Basic Will / POA** — Setting who makes decisions for you if you're incapacitated.
- 80. Navigating Local Government** — Contacting reps or using city services (trash, zoning).

9 Digital & Tech

- 81. Two-Factor Authentication (2FA)** — Securing financial and personal accounts with 2FA apps.
- 82. Password Management** — Using a dedicated password manager instead of repeating phrases.
- 83. Data Backup Strategy** — Following the 3-2-1 backup rule (cloud + physical backups).
- 84. Basic Troubleshooting** — Power-cycling devices, checking cables, isolating tech issues.
- 85. Identifying Online Scams** — Spotting AI voice clones, fake sites, and payment scams.
- 86. Managing Screen Time** — Setting hard limits on social media to protect focus.
- 87. Erasing Digital Footprints** — Clearing caches, managing cookies, deleting unused accounts.
- 88. Wi-Fi Router Maintenance** — Changing default admin passwords and updating firmware.
- 89. Basic Hardware Care** — Cleaning screens, dusting fans, and protecting battery life.
- 90. Mindful Digital Posting** — Knowing anything posted online can follow your career.

10 Emergency & Survival

- 91. Fire Safety & Extinguishers** — Knowing the PASS method (Pull, Aim, Squeeze, Sweep).
- 92. Basic Emergency Prep** — Keeping 72 hours of water, shelf-stable food, and flashlights.
- 93. Navigating Without GPS** — Reading a physical map or using landmarks when service dies.
- 94. Knowing Emergency Numbers** — Beyond 911: poison control and non-emergency lines.
- 95. Basic Knots** — Tying a bowline, square knot, and clove hitch for utility.
- 96. Dealing with Extreme Weather** — What to do in a tornado, earthquake, flood, or blizzard.
- 97. Purifying Water** — Using boiling, filters, or purification tablets in a pinch.
- 98. Evacuation Routing** — Having a pre-planned route out of your neighborhood or city.
- 99. Situational Awareness** — Spotting hazards early and basic physical self-defense.
- 100. Assessing When to Get Help** — Recognizing when a crisis needs professional intervention.