

The Adulting Starter Pack

— Three questions that make life manageable. —



1. What do I have?

Know your income, bank balance, key documents, insurance, transportation, and support contacts.



2. What do I owe?

Track rent, utilities, debt payments, subscriptions, taxes, and deadlines.



3. What do I need to do next?

Identify the next bill, appointment, repair, application, or follow-up.



Dad's Quick Take: Handle the next right thing.



THE BUDGET BLUEPRINT

Simple money basics that keep your life steady.

1



What comes in

Know your income and when it hits your account.

2



What goes out

Track your spending so every dollar has a job.

3



What's left

Use what's left to build your future and handle life.

THE 50/30/20 APPROACH



50% NEEDS

Cover the essentials: housing, utilities, food, transportation, insurance, and minimum debt payments.



30% WANTS

Enjoy life a little: dining out, hobbies, subscriptions, entertainment, and travel.



20% SAVINGS & DEBT

Build savings, invest for the future, and pay down debt faster.

★ This is a starting point, not a rigid rule. Adjust it to fit your income, goals, and season of life.

THE STUFF THAT BREAKS BUDGETS



⊗
Food delivery fees



⊗
Impulse purchases



⊗
Unused subscriptions



⊗
Bank fees



⊗
Late fees



⊗
Overdrafts



DAD'S QUICK TAKE:

Boring money is good money.



THE INVESTING STARTER LADDER

— Do these in order. The boring order quietly builds wealth —

1



Emergency Fund First

Keep a starter cushion in savings before anything else.

2



Grab the 401(k) Match

Free money from your employer. Take every bit of it.

3



Kill High-Interest Debt

Beating 24% credit-card interest is its own return.

4



Open a Roth IRA

You put in taxed money; it grows and pays out tax-free.

5



Buy Boring Index Funds

Own the whole market at once. Automate it and look away.



Dad's Quick Take:

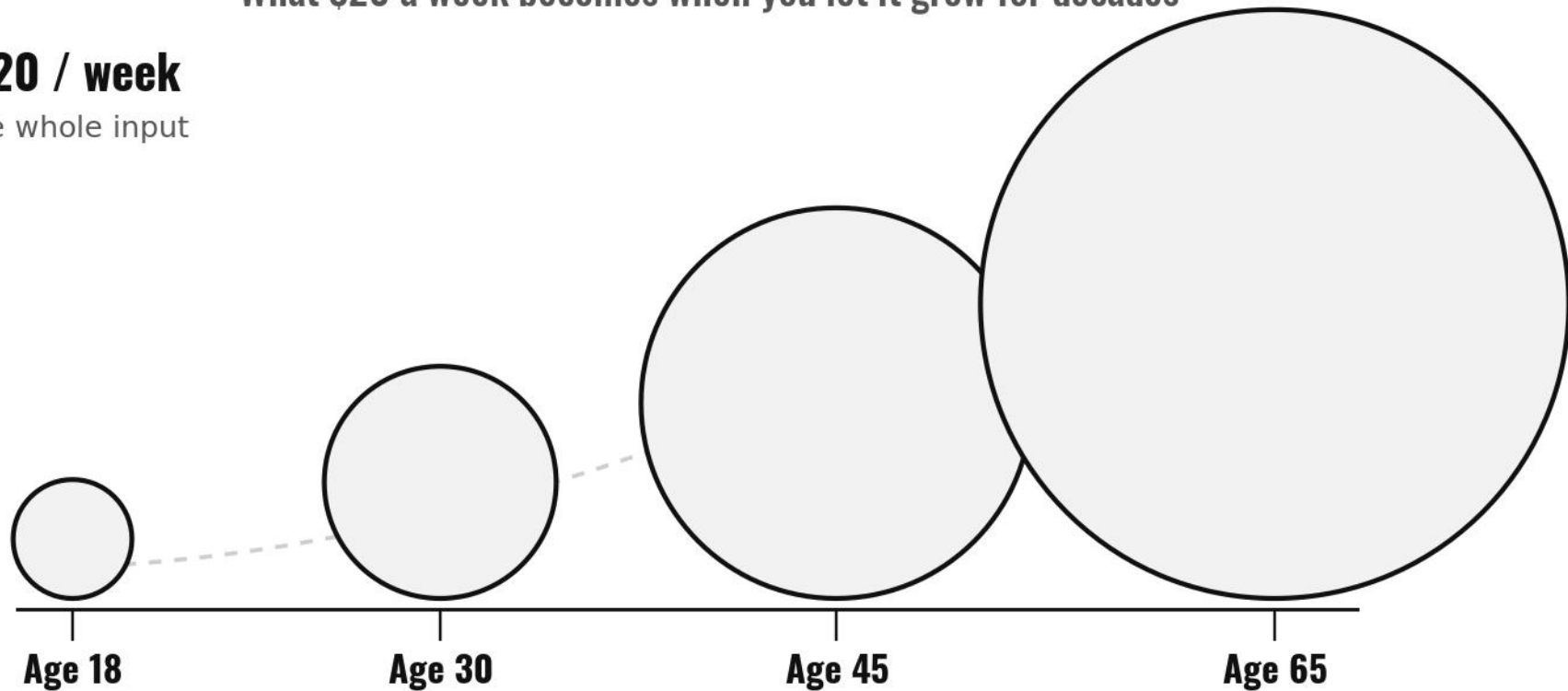
Start small, start now, and let time do the heavy lifting while you sleep.



THE SNOWBALL

— What \$20 a week becomes when you let it grow for decades —

\$20 / week
the whole input



\$383,069

at a 7%
average return

\$980,000

at a 10%
average return













Dad's Quick Take:

It is not the \$20. It is the decades. Time is the cheat code — so start now.



Rent Is Only Part of the Cost

— A first-apartment cost breakdown. —

CATEGORY	WHAT IT COVERS
 Rent	Your monthly payment to live there. Usually the biggest line item.
 Utilities	Electricity, gas, water, trash, and sewer. Often not included in rent.
 Internet	Essential for work, school, and life. Most plans run monthly.
 Renter's Insurance	Protects your stuff and liability for a low monthly cost.
 Parking	Garage, lot, or street permits can add up—sometimes a lot.
 Laundry	In-unit or building machines—coins, cards, or an app.
 Furniture & Setup	Bed, desk, kitchen basics, and the little things you forget.
 Move-In Costs	Security deposit, first month's rent, admin fees, and application fees.
 Cleaning Supplies	Keep your place livable (and your deposit safe) from day one.
 Emergency Cushion	Set aside a buffer for surprises and peace of mind.



BEFORE YOU SIGN

- Read the lease.**
Understand every term before you agree.
- Ask about late fees.**
Know the amount and when they start.
- Document damage.**
Take photos and save them.
- Confirm repairs.**
Know what the landlord is responsible for.
- Know pet rules.**
Fees, breed limits, and paperwork matter.
- Check move-out terms.**
Notice periods and fees can cost you later.













Dad's Quick Take: A cute apartment can still be financially aggressive.



The First 30 Days After a Move

— Boring setup tasks that make a new place feel like home. —

- | | | | |
|--------------------------|---|--|--|
| <input type="checkbox"/> |  | Update Your Address | Update with USPS and notify banks, employers, subscriptions, and contacts. |
| <input type="checkbox"/> |  | Change Driver's License or ID if needed | Check your state's time limit and bring required documents. |
| <input type="checkbox"/> |  | Set Up Utilities | Electric, gas, water, trash, and any other local services. |
| <input type="checkbox"/> |  | Install Internet | Compare providers, choose a plan, and schedule installation. |
| <input type="checkbox"/> |  | Find Grocery Store | Locate your main store and any nearby backup options. |
| <input type="checkbox"/> |  | Find Pharmacy | Transfer prescriptions and save their app and hours. |
| <input type="checkbox"/> |  | Locate Urgent Care & Doctor | Find nearby options and book a new patient appointment. |
| <input type="checkbox"/> |  | Learn Parking Rules | Check street cleaning, permits, and where (not) to park. |
| <input type="checkbox"/> |  | Learn Transit | Find routes, schedules, apps, and reloadable cards. |
| <input type="checkbox"/> |  | Unpack by Function | Set up the essentials first so daily life runs smoothly. |

★ UNPACK IN THIS ORDER ★

-  **Bed and Bedding**
-  **Bathroom Essentials**
-  **Kitchen Basics**
-  **Clothes**
-  **Work or School Materials**
-  **Everything Else**








Dad's Quick Take: Do the boring setup tasks early.



Health Insurance in Human Language

The terms that confuse people most.

TERM	WHAT IT MEANS (IN PLAIN ENGLISH)
 Premium	The amount you pay your insurance company every month to keep your plan.
 Deductible	What you pay out of pocket before your insurance starts paying its share.
 Copay	A fixed amount you pay for a doctor visit or service at the time you get it.
 Coinsurance	Your share of the cost (usually a %) after you've met your deductible.
 Out-of-Pocket Maximum	The most you'll pay in a year for covered services. After that, insurance pays 100%.

WHAT TO COMPARE IN A PLAN

-  Monthly premium
-  Deductible
-  Copays
-  Doctor network
-  Prescription coverage
-  Out-of-pocket maximum



Dad's Quick Take: Knowing your plan is self-defense.