
THE TWENTYSOMETHING HANDBOOK



Everything You **Actually** Need to Know About **Real Life**

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Author of The Freshman Survival Guide



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The Twentysomething Handbook

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INTRODUCTION

Dear Twentysomething,

Hi, I'm Nora. For more than twenty-five years I've worked with teens and twentysomethings in churches, camps, and leadership programs. I've been really (*really*) lucky to spend my career in the world of late nights and laughing till you cry and singing loudly and letting your guard down. The world of discovering who you are and realizing that there actually are people who understand what it's like to be you. I've spent my life in the kinds of places that form deep bonds; the kinds of bonds where people, when they're having trouble in life, come back to check in. Sometimes it's been a few months since we've talked, sometimes it's been a few years, and sometimes they're asking for advice or support. Often, it's because they need to be reminded of who they were because they're working really hard to become who they want to be.

That's where this book comes from. It comes from being a part of people's lives and wanting the best for them. I want the best for you too. It's probably a little weird for me to tell you that

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(since we've only just met), but I'm doing it anyway. I do want the best for you, and I hope this book helps you get there.

At first glance it might seem like this book is about the easy, straightforward things that everyone ought to know: how to find an apartment or cook a meal or make a budget. And it is. (Though you may have already discovered that many of the things that are supposed to be easy, are not easy at all.) Here in these pages you can find help for all the tasks and to-dos of twentysomething life; things that maybe you should have learned by now but somehow missed. But there's more than that.

One of the twentysomething voices you'll hear throughout the book, Emily, put it really well:

I think it's worth acknowledging that this is a time when the game has changed, and that it's okay to feel out of sorts or like things are just hard(er). That it can be an amazing time full of growth and figuring things out and starting to curate habits for the rest of your life, but if you're not experiencing all the wonderful upsides of that growth, you're not somehow missing out on the biggest and best time of your life. There are new challenges in each season of life, and this feeling that everything is tough and you haven't quite arrived yet—that things are not as bright and shiny as you thought they would be when you graduated high school a few years ago—passes. Those (lousy) jobs and the just-for-now relationships and the fish-out-of-water gasp of a new town, the dive bars and the roommates and calling a “real” adult each time something breaks—they're not forever. One day you look back and

realize you've figured it out. And this book is here to help you along the way, from a place of respect for how much work it takes to walk into your twenties and emerge out the other side into adulthood.

As you go through the book you'll find features that can help focus on the topic at hand, explain it further, or invite you to start taking action in that area of your life:

TWENTYSOMETHING TIP: Each chapter opens with a quick idea that will give you a feel for what it's about. The tip can serve as a jumping off point for your own thoughts and discussions about the chapter ahead.

TWENTYSOMETHING TALK: These are from real young adults—like Emily—telling it like it is, or like it was for them. I gathered input from people across the country through surveys and social media. They share their stories and struggles throughout the book.

NOW DO THIS: These are small ways to start taking action. Use these steps to get started and move from thinking about what could be, to making it happen.

YOU ACTUALLY NEED TO KNOW: If I could leave you with one thought here it is. Each chapter ends with a nugget of advice small enough to put in your pocket, literally and metaphorically, and carry out into the world with you.

The content of the book is the stuff that twentysomethings have been talking about with me for years. Things like growing

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into the person that you want to be, managing relationships well, pursuing diversity, and questions about the harder parts of life. What about grief? Mental health? Addiction? Questions like, “How can I continue to be a part of the family I grew up in when the person I’ve become just doesn’t fit there anymore?” And, “I want my life to matter; how can I make that happen?” It takes courage to even consider a lot of these questions. It’s sometimes easier to just keep chugging along and hope they resolve themselves. That brings me to my final point.

Many of the twentysomethings I talk to feel like they are the only one. The only one who doesn’t know, who doesn’t have it handled, who hates their job, who can’t figure out relationships, who is happy then miserable then happy again. Maybe the most important thing this book is about is remembering that you’re not alone in the weirdness that is being a twentysomething.

So let’s figure this out together,
Nora

PART 1

**BUILDING A
LIFE YOU LOVE**

CHAPTER 1

WHERE'S HOME?

Turning Your Current City into
Your New Hometown

TWENTYSOMETHING TIP: Learning to love where you are, even if it's not right where you want to be, can make life less of a struggle and more of an adventure. It's okay to miss the place that used to be home while you work to make this new place your home too.

Does your new city feel like home yet? When

you stop and think about it, it would be surprising if it did. You spent time, had experiences, and built relationships in the places you lived before. You made memories with people you cared about and who cared about you. You did some significant growing in those places, and you may have nostalgia for the times gone by: the places you used to go to celebrate special occasions, the things you used to do for fun. Once you're gone from a place you can even miss the things that used to drive you crazy about it. You can miss the weather, the crush and bustle of a city street, the quiet isolation of wide-open fields, or whatever was particular to the place you called home.

Often the place wasn't as important as the people you were sharing it with. Those associations of joy and calm, of friendship or family, can make our previous place seem like a better or easier place to live. In contrast a new, unfamiliar place doesn't seem to stand a chance of living up to all that. Maybe the place where you're from doesn't hold a lot of positive memories for you, and you're just glad to be out of there. But it was familiar and predictable, and there's something to be said for that. Either way, it took time for the place that was home to be home for you. It won't happen overnight, but with a little effort and a spirit of exploration, you may be surprised to find how much affection you can develop for a place that's new to you.

Prep

There's plenty you can do before you get to your new city to ease the feeling that everything's hitting you at once. Visit the city website and see what resources and information are available. If you're headed to a big city, get your hands on a guidebook for tourists. They usually include information on neighborhoods and nightlife along with sights to see. Change your address by going to www.usps.com and filling out the form to have your mail forwarded. Update your new address for any subscriptions you have as well.

Does your current bank have branches in your new city? If not, look into opening an account with a new bank that does. If you have a vehicle and you'll be moving out of state, visit the DMV website for your new city. Check on each of the following: requirements and fees to register your vehicle, whether you'll need to get a license in your new state or can just transfer your old one, and how much time you have to do it. Some states allow you to do all of this online, others require at an in-person vision test or exam.

Timeframes and fees vary state to state so it's worth looking into it ahead of time. While you're on the DMV website, check to see if you can register to vote online. Once you have moving dates you can set up getting your utilities turned on in your new place so you'll have lights, heat, and internet when you arrive. Fill all your prescriptions before your move, and if you can get a few months in advance, do it.

The Basics

One of the first things you'll encounter in a new place is the challenge of meeting basic, immediate needs. Assuming you already have a roof overhead, where do you get groceries? If you're driving, where do you get gas for your car? If you're taking public transportation, what's the best train or bus to take, and how long will your commute be? If you have pets, where do you get their food or walk them? Where's the nearest vet? What about a doctor for you? A therapist? Are there support groups or recovery meetings nearby? Where will you get a haircut or buy a nail to hang a picture? Where's the post office, the bank, the DMV, city hall?

There's a lot to think about when you move to a new place, which can be overwhelming. But don't panic. You'll discover answers to many of these questions as you go along. When you need a whatever-it-is, you'll take the time to look for a solution then. If you're someone who likes to be prepared, though, check out the "Find Yourself A . . ." list at the back of this book (or make a list of your own) and start looking around for the people, places, and services you may need in your new place. Highlight the ones you may need early on and prioritize finding them.

Settle In

Now find the bagel shop, the pizza place, the mom-and-pop diner, the nearest place with live music, and a coffee shop that's not a national chain. Get your library card and register to vote.

Follow local news and social media to plug into what's going on around you and get the local vibe. Local journalists' social media pages will often give you a close-up look at neighborhood and regional events you might otherwise miss out on. Get an insider's view of your new town by wandering off the beaten path. Visit the farmers' markets. As you really start to get to know your new home, get off the highway and take the side routes and old roads that were there before the interstates. You may see a whole different facet of the city.

TWENTYSOMETHING TALK

To make a new city feel like home, I started with thinking of my favorite things and places back home and tried to find a few stand-ins for when I was homesick. Not replacements. Stand-ins. I found my new local favorite pizza place. I found the library. I joined the gym. I started a routine. But I think it's even more important to find what makes your new place unique and gives you reasons to embrace it. I found a new hobby that didn't really work at home but fit perfectly in my new life. And, of course, finding new friends made all the difference. —Abby

Explore

Once you've got your immediate concerns under control, take a look around. Make exploring your new city into a hobby. There are several different ways to go about it. An easy place to start

is shopping. You could probably order a lot of what you'll need online, and for the sake of convenience, sometimes you may need to do that. But there are benefits to hitting the street to find what you're looking for in your new neighborhood. As you look for what you need, you'll come across people and places you didn't expect. If your neighborhood is walkable, all the better. You'll see things you'd miss otherwise. You won't always have time to explore, but when you do, don't be afraid to burn a little free time discovering what's nearby.

Another approach is to turn yourself into a tour guide for friends and family that may visit. Preparing for visitors is also a good way to fight homesickness. Find out what places everyone should see when they come to your new town. Visit those places now or at least learn more about them—how to get to them, and how much they cost. What are the local sports teams, big and small, especially the ones you can afford to go see? Are there any scenic spots or natural wonders? What about renowned places to eat or bands, theater groups, or musical ensembles to see? What museums should you visit or college campuses might people want to see?

Take a historical and anthropological approach to your exploration. Find out who lived here first. What indigenous people called this place home? What was their story, are they still present, and what place names, foods, or cultural influences are still evident because of them? Were they displaced, by whom, when and how? What immigrant groups have lived here? When did those waves of people come, and what were their stories? Who lives here now, and where did they come from? What are

poverty rates like, what areas are gentrified, and where did the people who used to live there go? Have there been any famous folks from any of those groups? Who are the local heroes? Are there statues or parks, highways or stadiums, named for them?

If you're more of a science nerd than a history nerd, try taking a geological and environmental approach to your new town. How was this landscape formed and when? What are its unique features? How has it impacted the development and use of natural resources? How are those resources used or overused now? Are there wetlands or waterways or aquifers to learn more about? What about unique or protected species? Find out about hiking and biking trails, kayaking spots, or other ways to explore waterways and nature.

There are many other ways to discover what's unique or wonderful about the place that's becoming home. Check out activist groups, art, architecture, the chamber of commerce, churches and houses of worship, festivals, parades. Get involved with politics, philanthropy/United Way, service/volunteering. The list is endless.

TWENTYSOMETHING TALK

Not knowing anyone in a new city is the *worst*. I get really into nesting whenever I move somewhere scary and new—I make my home a cozy, happy place that I'm excited to return to at the end of the day. Even if it takes a while to build friends who I want to go out with, at least I can feel happy in my home. —Lilly

The few times I have moved, I started with work. Making work feel like home can help you make new friends. Many times this has branched off into other friendships. Work is a good place to start. I also suggest finding any space that can make you feel at home and a space that you can call your own. —Tyler

Weather and Other Natural Dangers

Are you moving from a warm place to a colder place? Or a dry place to a humid place? You might be from a place where the weather was pretty even, and now you're living someplace with extremes. It can take a little time to adjust. If you've never lived in a place with extreme temperatures—either cold or hot—getting the safety parts of that down is important. In some instances, it can be life-or-death important.

If you're moving someplace that experiences seriously cold weather for the first time, proper gear is vital. Even if you're not an outdoorsy person, you will enjoy greater safety and greater comfort with a good coat (not just a cute one), extra gloves, real hats (wool, not acrylic), and insulated boots. If you have a car, learn how to prep it for winter with things like snow tires and fluid changes, and put together a little safety box to keep in the trunk in case you get stranded or stuck in a snow bank. Learn about frostbite and hypothermia and how to prevent them. Pay attention to local media for windchill warnings, lake-effect snows, and blizzard warnings.

If you're coming from a place with moderate to cold weather

and going to a place with heat, consider these two words: cotton sheets. Actually, you're going to want to reassess most of your fabric choices. Some for comfort, some for safety. Lightweight and lighter-colored cottons are better in the heat. You might be surprised to find that locals favor long sleeves and hats. Wear sunscreen on your face (at least), if you'll be outside for any length of time. Get in the habit of carrying water with you. If you're in dry heat for the first time, watch out for dehydration.

TWENTYSOMETHING TALK

Sweat spots are so real, especially in high humidity (think Florida, summers in the South). When you get dressed, examine the color/material/fit of your top. How likely is it to show sweat on your back or under your arms? If you have to be outside (like for a commute), carry deodorant with you. You're gonna sweat. It's gonna be gross. During the summer in a place like DC, lots of walking or biking commuters wear workout clothes and change when they get where they're going. —Emily

If you're driving, park in the shade if you can. A few things to keep in your car: a windshield sunshade, a towel to cover the seat, and clean jugs of water in the trunk (especially in arid heat). Water solves a lot of problems and can help in several kinds of emergencies. No water causes problems. Know that you'll be swapping your heating bill for a cooling bill and keep an eye on that bill. Compare it with local averages. If there's something

wrong with your AC unit, it will show up there. A bedroom fan can help keep costs down. Make sure you check with locals or keep watch on local media about concerns over amoebas, which inhabit still, warm fresh water. There are places you just don't swim when it gets hot enough in the summer.

In any new environment get familiar with biological dangers. If there are poisonous plants, venomous insects or snakes, disease-carrying wildlife, find out what they look like and what to do if you encounter them. If relevant to your area, take time to learn how to be prepared for the following: earthquakes, floods, extreme storms, tornadoes, hurricanes, and smog warnings (which are a combination of naturally caused and human caused). Even if they don't happen often, you'll know what to do if the need arises.

Cultural Differences

If you've always lived in an urban area, you may not realize that gas stations aren't on every corner in a more rural setting, and grocery stores and restaurants aren't always open late. If you've never lived in an urban area, getting used to the extra safety precautions (lock everything, every time) and learning to deal with other challenges of urban life, things like panhandlers or aggressive drivers, can take a little time. The pace of life and conversation can be different between North and South, East and West. "How are you doing today?" in one region is a necessary courtesy before any business begins; in another place it could be considered nosy or intrusive. In some places religion is politely avoided and in others folks wear it on their sleeves.

If you belong to any kind of minority group, moving from a less diverse place to a more diverse one can be a huge relief. You may, for the first time in your life, just blend into the crowd. The other way round, moving to a less diverse or less progressive place, you may suddenly find yourself very much in the minority and the object of people's curiosity or prejudices. The curiosity part (possibly sweet, possibly annoying) might not be too bad, and you can decide how much you want to play the ambassador and how much you want to point people in other directions to educate themselves. If you belong to a targeted group—racial, religious, cultural—be aware and be prudent. Finding yourself in a place where you are under attack or suspicion because of who you are or how you look can be a rude and dangerous awakening. Find out how other minorities fare in your new city and what they do to stay safe. Has there been violence? Are there organized groups targeting minorities? Has the role of law enforcement been positive or negative? Look for groups that are organizing for the protection and defense of minorities. They can be a resource for prevention and advocacy.

TWENTYSOMETHING TALK

When I moved to New York City right after college, I ended up feeling so depressed. Part of it was loneliness (fueled by little money, which makes it hard to hang out in the city). Part of it was not having a solid network of people to hang out with and lean on. Part of it was a lack of nature (I hadn't realized how important that was to me), and there were

a million other factors. It took some time to figure out those lifestyle things that made a positive difference in my daily life—eating a balanced diet, getting regular exercise, getting sunshine and nature time, having a home that felt like I could invite people in. —Eric

NOW DO THIS: Choose one idea or activity from this chapter. Do it and write down what you found out about your city.

YOU ACTUALLY NEED TO KNOW: Even if where you're living is your dream destination, you may still experience hiccups as you get used to life in a new town. Get acquainted with your city and surrounding area and get thinking about how to make the most of the experience.

CHAPTER 2

FANTASTIC JOBS AND WHERE TO FIND THEM

(And How to Keep Them)

TWENTYSOMETHING TIP: Learning to navigate the professional world of applications and interviews takes time. That's followed by learning your way around the world of bosses, coworkers, and the daily grind of work. Help can come from surprising places that you might already have access to.

How's your work life going? Has it not even

started yet? Are you already sick of it? Are you passing time in a just-for-the-money job while, in your spare time, you continue to pursue the career you really want? Welcome to your twenties. In one Harris survey almost 80 percent of workers in their twenties said they wanted to change careers.¹ Another survey identified “finding a job that they’re passionate about” as the top concern for people between the ages of twenty-five and thirty-three.² For many Gen Z workers, who watched their parents struggle through the Great Recession, job security and salary are important. In spite of that, working for an organization that matches their values is a priority.³

If you've never worked in a professional environment before, the demands of the work world can take some adjusting to. At a new job you're getting used to the range of personalities and the pace of work while figuring out how to meet other people's expectations. Different companies and organizations have a wide range of strengths and shortcomings. Some of these are worth adapting to, some need to be challenged, and others are better to walk away from. Become an observer and learner but remember to hang on to the values that matter most.

Job Hunting

The job search can be pretty daunting if you're just getting started. Where do you even begin? A good first step, before you send anything out to anyone, is to check your online reputation. Hiring managers will most likely do a quick search. So now is the time to do some cleanup work on your social media accounts. Search your name, check what images come up, and be sure your privacy settings are strong across all your social media accounts. You don't have to erase yourself, but check that what is publicly out there about you puts forward the person you want to present as a job candidate.

Next, is your resume in top-notch shape? If not, or if you're not feeling confident about it, look at the resumes of other people in your industry. Take note of what format seems to be preferred. Ask friends or connections in your field if they would look it over for you before you start sending it out. Your college's placement office or career center, even if your degree isn't complete yet, is there for your benefit. The counselors working there can often help you in your job search in many different ways, and they're sure to have an overabundance of resources when it comes to resume writing.

Simpler is almost always better for resumes. Be specific but brief. Unless your industry calls for it, avoid long descriptions about what you've done in previous jobs or in your research. Instead, use quick bullet points, knowing that you'll have the opportunity to answer detailed questions in your interview. Your cover letter is the place to point out anything you want to

highlight on your resume and can give your interviewer the hint to ask more about it.

Put your networks to work. The people you are already connected to may well know someone you want to get connected to or someone who would be helpful for you to talk with. Let friends and family know you're looking—even if the link is a distant one, nearly any contact you have is worth tapping into. Most people remember what it feels like to be looking and are happy to help you. If they aren't in a position to help, you're none the worse for asking. When there's a big pile of resumes on someone's desk or in their inbox, that personal connection can get yours pulled out the pile.

TWENTYSOMETHING TALK

I hate networking, but I have to admit that it's been a godsend for me. Take advantage of your friends' and family's contacts. You have nothing to lose by cold-emailing people, name-dropping whoever it is gave you their contact info, and asking for an informational interview. Keep your resume updated. Always look professional for interviews, even if the job won't require it. Don't be afraid to apply for something you're not quite qualified for. Maybe the company is willing to provide extra training if they can find the right fit for them. The worst they can tell you is no and then you're back in the same place you were by not applying at all. —Brandon

Do You Have Any Questions?

At the end of many job interviews, the interviewer will ask, “Do you have any questions for me?” Instead of looking like a deer in the headlights, it’s always a good idea to have a few questions prepared. (And it’s okay to have them written on an index card if you’re afraid you’ll forget.) It’s one more chance to show the company you’re thoughtful and prepared, and it’s your chance to get some of the information you may need if you’re deciding between a few different job offers. Ask about things you’re genuinely interested in and you’ll come across as sincere and prepared. You can ask questions about: accountability, supervision, training and orientation, who is on the team, what the performance review system is like, what the challenges of the role are, how it fits into the larger organization, and what the upsides (besides a paycheck) are of working at the company.

Handling Rejection and Disappointment

Whatever you do, do not take it personally if you don’t get the interview, don’t get called back, or don’t get the job. There is almost no way for you to know what the company’s internal operations and priorities are. You cannot tell whether the folks you’re up against have an inside connection. You won’t know if the budget for the position dried up, the company is reorganizing, or they decided to wait until next quarter to bring a new hire on. It is maddening to be on the waiting end of things, but try not

to get discouraged. If you're finding you're not getting calls or you're struggling in the interviews you do get, revisit some of the earlier steps. Remember you can do everything perfectly, make no mistakes, and still not get the job.

What Matters Most

You may be working at a job that you know is not your dream job, but, for whatever reason (debt, the need for income for your family), your dreams are on hold. Or maybe you're still figuring out what your dream job actually is. You've probably been involved in at least one exercise somewhere along your educational journey to help you figure out what you're good at and what a good career path might be for you. Dr. Christine Whelan is a clinical professor in the School of Human Ecology at the University of Wisconsin-Madison and the author of *The Big Picture: A Guide to Finding Your Purpose in Life*. In the college courses she teaches she helps people address the big questions like: Who am I? What is my passion and purpose? Where do I belong? She suggests, rather than submit to the pressure of having our careers define us, that we try to have a purpose mindset about all the parts of our lives:

The first question most people ask is, "What do you do?" And while it is certainly ideal to have your purpose aligned with your career goals, it's not worth being unemployed if you can't make it happen. In a survey I conducted in 2016,

only 36 percent of people between the ages of eighteen and twenty-four said that the career path they had chosen was aligned with their life purpose. However, as they head into the job market, 69 percent of young adults say they would be willing to take a cut in pay to work at a job that allowed them to focus on more meaningful work.⁴

As you begin to figure out what matters most to you and why, start thinking about ways to find meaning and purpose beyond your work life. If you're able to have some (or even all) of your work life be a part of that, great. If not know that purpose is something you can pursue in different ways at different times in your life.

Getting Started at Your New Job

In a multigenerational workplace a younger person is often at risk of being treated as a kid rather than a colleague. You may find, working alongside people your parents' ages, that you also feel like a kid. One way to combat that is to defy the stereotypes. To be taken seriously, take things seriously.

1. Be prepared to fill out new hire paperwork. This process is fairly standard across industries. You'll need your identification, a bank account, a blank voided check or bank letter for direct deposit, and your social security number.

FANTASTIC JOBS AND WHERE TO FIND THEM

This is your first impression with your coworkers. Not having these things can come across as immature.

2. Be scrupulous with your phone use at work. Depending on the generations you're working with, what is normal for you (looking something up on your phone while in a meeting, checking your calendar, replying to a text message) can come across as rude or inattentive—even if what you're tending to is work related. It's not fair. But you'll benefit from understanding how others might perceive your behavior. Different generations have different relationships with their devices. Be aware of those differences.
3. Be a courteous coworker. Clean up after yourself. Don't leave trash or dirty dishes around. In an open office, be aware of how music, loud phone calls, and smells (food, scented products) can impact others, and be as considerate as you can. Don't swear, don't say sexist or racist things, even if others do.
4. Don't get sucked into gossip or office politics. Disengage without coming across as judgmental or unsupportive.
5. Understand that your work phone and your work computer, if issued by your workplace, are not private. Most workplaces have written policies that allow them access to anything on devices that belong to them. Often, they do not look unless there is a problem, but if they find anything inappropriate, it can be grounds for a reprimand or dismissal.
6. Ask questions. Be sure you understand what is being

asked of you and how things are done at this particular workplace. Don't be afraid to follow up a meeting with a quick e-mail confirming, "Here's what I understood we decided on. Is that right?" Doing so is a great tool to keep track of what you're responsible for and a good defense if someone else on your team is less responsible.

7. If you make a mistake, own up to it as soon as you can. Don't wait for someone else to discover it. Everyone makes mistakes; the good employees are the ones who notice their mistakes quickly and let the right people know how they plan to make amends.

Being new on the job is always a challenge. It can be even more complex if your workplace doesn't have a strong orientation or training program for new hires. If you're lucky enough to have someone showing you the ropes, make the most of it. Pay close attention, ask questions about anything you don't understand, and don't be afraid to take notes. If there's a lot to learn, you'll be glad you wrote some of it down. Some things will be covered in your employee handbook, organizational charts, and other written materials that you can refer to. Some companies are great at recording their standard operating procedures, and others are shockingly bad at it. If you're not finding the information you need, ask! Being new is the perfect time to ask lots of questions and clarify how things are done in this particular workplace. It's okay, especially at the beginning, to admit that you may have missed a step in your training or to double-check that you're doing things the right way.

Finding a Mentor

A mentor is an experienced person often in the same field (or a similar one) as you. A mentor can answer questions, help you set goals, give you feedback on projects, and help you grow in your career. Mentorship can happen within the structure of a formal program. If you've never had a mentor before and you have the opportunity to, opt for connecting with one through a program. It can be a great place to experience the benefits, learn the boundaries, and find out how to make the most of a mentoring relationship. Some workplaces provide mentoring programs, as do many networking organizations.

A mentoring relationship can also be informal. An informal mentorship might be the organic result of a preexisting relationship or can result from a new connection. Mentors can be especially helpful for those belonging to groups facing discrimination at higher rates: women, people of color, and people with disabilities. You can often find formal or informal opportunities for mentorship through the same organizations that you connect to for other kinds of workplace support and training.

If you're having a hard time finding a mentor, look at your network, where you're working now, places you've interned, people you know through friends and family, people involved in your hobbies. Even if you don't find an in-person mentor you can adopt someone you respect and admire (or a few someones) as your virtual mentor. Identify people in your industry whose accomplishments inspire you and whose trajectory you'd like to emulate. Follow them on social media and interact there. Join

their groups. Read their books. Learn the stories of their success and let them be your teachers and coaches.

Dealing with Difficult People at Work

We've all encountered people who are hard to get along with—teachers or coaches, classmates or teammates. Interacting with them is never easy, and even the most cheerful among us can get worn out and fed up. When a coworker or a supervisor has a difficult personality, things can get very complicated. You're often dealing with that person on a regular basis, and even if the negative nonsense doesn't happen every time, after a few negative interactions you may begin dreading work and feel as though you're just waiting for the next bad thing to happen. Fortunately there are several steps you can take if you find yourself stuck with a crab, a bully, a gossip, or a harasser.

The Crab

This coworker comes to work in a bad mood, then takes it out on whoever is unfortunate enough to cross their path. The most important thing to remember is to not take the Crab personally. You can't make this person happy. Or, if you can, it is rarely in a lasting way. Especially if you tend to be a people pleaser, put your protective coating on before you interact with the Crab. Gently observing aloud that they seem to be having a hard day can sometimes get you enough of a break in the crankiness to get what you need from the Crab. And if the Crab is unappreciated

at work and you can show some appreciation, you might be able to turn things around.

The Bully

This coworker may have the boss's ear or pretend to have authority because the Bully feels good when they have power. That might take the form of pushing off their work on other people, taking credit for other people's success, or being overly competitive or aggressive. Make peace if you can. Bullies can be placated if you can play along with their need to have their ego fed. The day may come where you have to stand up and call them on their nonsense though. Most will crumble when someone finally (metaphorically) pushes back, but try to be sure a few other coworkers have your back.

The Gossip

This colleague seems to have the inside scoop on everyone's personal lives and all office conflict. It's often their own insecurity talking, but be cautious with the Gossip. If they're talking to you about everyone else, odds are they are talking to everyone else about you. Be polite, but don't get too cozy. The Gossip is rarely loyal to anyone but themselves.

The Harasser

Whether coworker or supervisor, the Harasser will usually start by floating a few test balloons to check your boundaries: an inappropriate joke, a little bit of intimidation (the Harasser has a bit of the Bully in them), or even straight up sexual advances.

Often the Harasser has pull in the organization and will target someone new or lower in the ranks than they are. Sometimes this behavior is so shocking that you might react by laughing awkwardly at a joke or freezing. If you encounter the Harasser, tell someone you trust and document the incident by writing down what happened and the date and time. If you decide to act, having a record of what happened and when will be important. Reporting harassment is a calculated risk. Human resources can be helpful, but keep in mind they work for your company and are there to protect your employer.

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Understanding the line between a cranky boss who needs to be handled carefully and someone who is harassing you or discriminating against you is important. Federal laws protect US workers against discrimination based on race, religion, gender, orientation, age, disabilities, and pregnancy. All workers are also federally protected against harassment, be it sexual, verbal, physical, or cyber harassment. The Equal Employment Opportunity Commission (EEOC) has more information on harassment and how to take action against it at www.eeoc.gov/harassment.

Dealing with difficult people is part of life, and someone who is a challenge for you to deal with at the beginning of a job may grow on you over time as you learn how to get along. If problems continue, though, don't resign yourself to being miserable at work. There are steps you can take to change your

situation. If your supervisor is someone you trust, see if you can be assigned to teams that don't include the difficult person or ask if work can be divided differently to minimize contact with that person.

Work Friends: The Pros and Cons

Workplace friendships are great. Making friends at work, especially if you're in a new city, can take the edge off that initial loneliness. It can give you a whole network of connections beyond work as you meet the friends of your work friends and begin to build your own web. Work friends also make work easier. You'll look forward to seeing the familiar faces of those people who help you push through hard days and who you can count on to help out with a tight deadline or difficult project. But take friendships slow, and let them develop naturally over time.

With work friendships there are boundaries that you may want to maintain and elements of your life that you may not want to expose to office gossip. If you have a safe-for-work social media account that you keep for newer or more professional connections, fine. Otherwise respond to follow requests from colleagues or supervisors with a great deal of caution (or a simple "Thanks, but I have a no social media policy.") Remember, too, that if for any reason your new job doesn't work out, it might mean a big change in those friendships. Be sure to cultivate friendships beyond work so you're not left high and dry if you do end up leaving.

Dressing for Work Without Breaking the Bank

Even if you work someplace with a relaxed office atmosphere, the cost of clothing may still be a concern. A casual look can come with a high price tag. And there will be times you'll want to spiff up your look even in a less-dressy workplace. If you're like many people just starting out in their careers, your salary may not keep up with the expectation your employer has of being professionally dressed. It can get very expensive if you work someplace where you have to suit up on a daily basis.

When you've finally landed that first "real" job, you may be tempted to splurge on the clothes to match. You might do better to get one or two outfits that you feel confident in for your first few days and then take some time to see what your coworkers are wearing on a daily basis. Add pieces one or two at a time in the weeks and months to come. Once you've been at your new job for a bit, you'll have a better sense for what the dress code expectations actually are. Then you can take the time to choose your wardrobe carefully and economically.

Dress codes can vary widely in different parts of the country and from industry to industry. Here are a few universal tips that can help you save money and dress well and wisely no matter where you are or what job you're doing.

1. Focus on high-quality classic pieces as your main wardrobe staples. Unless you're working in the fashion industry (and sometimes even then), you can save money by using

accessories as your trendy pieces and sticking to more conservative choices for suits, jackets, pants, or skirts.

2. Choose separates over suits and look for pieces that you can mix and match. If you have to wear a suit every day, be sure to buy shirts and accessories that can be worn with most suits.
3. Don't be afraid to buy secondhand. There's a learning curve to buying preowned clothing, whether you're looking online or in brick-and-mortar consignment shops and thrift stores, but you can save thousands of dollars a year. It's also nice to know that you're not adding to the throw-away culture and consuming more than necessary.
4. Try to simplify. There are both men's and women's versions of the French wardrobe, a minimalist or capsule wardrobe that uses a limited number of basic pieces.
5. Clear your closet. Donate things you no longer wear and clothes that don't fit. Then you'll know what you actually have and what you still need.
6. Especially if you have to be fashion conscious for your work, think about tapping into the sharing economy. Wardrobe rental companies (Rent the Runway and some designers) allow you to rent high-end clothing instead of having to buy outside your budget. You can also extend your own wardrobe and help a friend if you find a same-size buddy to share and swap pieces with.
7. If you hate to shop or you just can't seem to find things you feel good in, find yourself a real-life or online fashion guru. Look for someone with a similar body type to

yours and whose sense of style is a good match for your work life.

TWENTYSOMETHING TALK

A stylist told me to create Pinterest boards of clothes I like for different seasons or reasons. That way when I am shopping I have good ideas of what I want and can focus on finding that style but at a cheaper price point. One final thing is thinking about price per wear. Some things are worth the investment if you'll get a lot of wear and would be an investment piece. —Vicky

NOW DO THIS: What's your next career move? A job? A better job? More responsibility at work? Changing your role at your current job? Identify the next step and take it.

YOU ACTUALLY NEED TO KNOW: In a new job you're learning every day. It can be exhausting. Give yourself credit for the hard work you're doing. Forgive yourself for mistakes. Know that before long what's really challenging now will soon become second nature.

BAD BOSS BINGO

How bad is your bad boss?

takes credit for your work	constantly interrupts you	chatty only when you have a deadline	meeting that could've been an email	doesn't bother to learn your name
increased workload, no raise	pizza party instead of a raise	company outing for management only	Hawaiian shirt day!	puts off vital time-sensitive decisions
decision took months, changes their mind	"You're doing it wrong" when they don't know how to do it	FREE SPACE	thinks work-life balance is a myth	tries to tell you how to vote
SENDS SHOUTY EMAILS	hoards information	can't/won't delegate	communicates poorly	"You're doing a great job" but doesn't trust you
talks trash about everyone to everyone	refuses to address conflict	hits "Reply all" unnecessarily	bad breath, close talker	throws people under the bus to save their own neck

CHAPTER 3

MY PLACE

Apartment Hunting and Apartment Dwelling

TWENTYSOMETHING TIP: Home may not be heaven, but it should at least be a haven—a safe and comfortable place to return to after being out in the world. You can overcome some of the most common problems renters face by knowing what to look for in an apartment and knowing your rights and responsibilities as a tenant.

What can you afford to spend on your hous-

ing? Though it certainly isn't the only important factor, the number you come up with will influence every other decision about your living space. Knowing how much you can spend will help you decide whether you should live with roommates or housemates and how many, what neighborhoods you should look in, and what kinds of things you might need to compromise on. There are other things to consider, too, as you begin your search. If you'll have a car is there parking? If you'll be using public transportation how is the access? In either case, how long of a commute do you think you can manage? Shop around online a bit before you begin looking at places in earnest. That will give you an idea of how much people are paying in which neighborhoods for what amount of space and convenience. Start writing down your preferences and keep a list of questions to ask potential landlords.

Let's Talk Money

The standard advice is to spend no more than one third of your income on housing. In fact, many apartment complexes enforce this as a rule and will not approve your application unless you can prove that you're earning triple the rent you plan to pay. So

for an apartment that costs \$1,000 a month, you would need to present evidence that you make at least \$3,000 monthly or have a cosigner who does. With other expenses continually rising, though, some experts suggest that one quarter of your income would be a more realistic guideline.¹ It's a simple enough calculation, but remember that you'll also need to provide a security deposit (usually equal to one month's rent) before you move in, along with your first month's rent and, in some places, your last month's rent as well.

Make sure you add up all the related expenses. Does the rent include heat, hot water, electricity, and garbage pickup? Is there air conditioning, a laundry facility? If you're renting a house, is there snow removal or lawn care? If you have a car, is there parking, and do you have to pay extra for it? If you have roommates, is there enough parking for all of you? Plan on getting renters' insurance (some landlords require it). It protects the contents of your apartment and provides liability coverage for personal injury. Some apartment-related costs might seem incidental but can add up. If you have a dog or cat, be prepared to pay their rent on top of yours. Most rentals (if they allow pets at all) require an extra hundred dollars or so for a "pet deposit" as well as a higher rent payment every month—sometimes only an additional ten dollars but often fifty dollars or more.

TWENTYSOMETHING TALK

If the option is available, talk with other tenants! Learn about the landlord or management company or maintenance staff and whether they help their tenants out, and learn about the building. Ask about noise, crime, pests (I once found a dead bat in my bathroom), parking (and plowing if you're in a snowy area), mail, garbage, all the things you may have taken for granted in a dorm or with your family. And always ask for a utility estimate and know that you can contact utility companies for the average utility bill. A great deal on an apartment could be totally negated with absurd utility bills if the apartment is drafty or there are other lights/appliances connected to your apartment. —Ryan

Step one, in my opinion, is challenging our own ideas of what a “safe” neighborhood is. Not predominantly white does not equal unsafe, but it is usually more affordable. I had a gorgeous place in Brooklyn three blocks from the subway for half the cost of the nearby trendy neighborhoods. —Taylor

What if you can't afford all this? Don't give up hope. If getting out on your own is a priority or an imperative, you've got several options. If you had planned on living alone consider sharing an apartment with one or more roommates. You could look into a higher-paying job or get a second job. You could compromise on the amount of space you want or the neighborhood you'd like to live in. You may want to rent a room rather than a whole

apartment, at least temporarily. Or you may be able to cut costs somewhere else so you can put more of your income toward your housing budget.

Your Own Place or a Shared Space?

Living alone is hard. Sharing your living space with people is also hard. They're each hard in different ways but either option can be the right one for you. If you choose to live on your own, you get to make all the decisions and keep everything just how you want it. You never have to clean up anybody else's mess. You can have quiet whenever you need it or turn the music up when you feel like it. Nobody eats your food or drinks your coffee. You never have to put up with another person's annoying habits. You can have guests whenever you want, and you can watch whatever movie you want whenever you want because nobody else is ever using the TV. On the other hand, you have to make all the decisions and do all the things on your own. Nobody's ever around to help you move the couch, pick out a movie to watch, or make the popcorn. No one lets you have their leftovers from when they went out to lunch. Nobody pays half your bills. And, honestly, it can be lonely and sometimes a little scary being all by yourself.

If you choose to share an apartment with someone else, anyone else—friend, sibling, stranger, or romantic partner—the most obvious benefit is financial. You've got somebody not only to help with your rent but also to split your internet bill or loan you their toothpaste when you run out. You've got somebody

to help you move the couch. Other people can be weird and wonderful, and you get to know someone in a unique way when you share a home. If you have a roommate, you know there's always going to be someone on your team when things go bump in the night. Sure, it's *probably* just a stray cat tipping a rake over onto your garbage can, but it *could* be the start of the zombie apocalypse. And, really, who wants to face a horde of zombies alone?

But sometimes that other person doesn't want to help you move the couch. Sometimes that other person doesn't want you to move the couch at all because they like it right where it is. Compromise can be tough, and living with somebody else requires a bunch of it. Other people can be weird and difficult . . . and you never get to know someone else the same way you get to know them when you share a home. Check out chapter 5 for more on the "how to" of living with other people.

Love and Living Space

Do you and your significant other each have your own place but spend all your time at one apartment or the other? It might feel like you're wasting a ton of money by not giving up the second place. Or maybe there's no privacy where you're living now or tension with other roommates about visitors. It's worth considering getting one place for the two of you. But don't leap without looking when it comes to moving in together. It's not just that moving in together can be a big deal; it's more that moving out

afterward can be. Nobody moves in together planning to break up, but take time to think and talk through what you would do if it happened.

There are three potential problems ahead:

1. You break up but have to keep living together because neither of you has another place to go (or both of you want the apartment).
2. You break up and one of you moves out but you're both on the lease and the other can't afford the apartment alone.
3. You want to break up but stay in the relationship, at least in part, because living together makes breaking up so much harder.

Try to leave yourself some options in case it doesn't work out. Discuss in advance what will happen if you break up. Find an "Agreement Covering Rented Living Space" or a "Living Together Contract" online, edit it to reflect your agreement, and sign it. Make a copy. Keep it with your lease.

Where and How to Look

The internet provides so many ways to look for real estate that the options can make you dizzy. Craigslist is a great place to start, but there are also many reliable websites (some general real estate sites, others specializing in rentals) that offer nationwide

searches, and many have smartphone apps to make the search even easier. Most local newspapers have their old-fashioned classified ads available online now. Consider using a broker or real estate agent if:

- you're looking for space in a big city or a popular neighborhood
- you have very specific needs or special circumstances (physical or health challenges or a complex schedule) that make viewing every apartment difficult
- you're relocating from a distance and won't be on-site until you move
- the thought of making phone calls and setting up showings makes you want to hide under a rock

You might pay a one-time fee (most commonly one month's rent, but this varies widely) in exchange for helping you find a place; sometimes the landlord pays the fee to the agent for finding a good tenant.

Unless you have a reason to keep your moving plans quiet, it often helps to spread the word among your friends, family, and colleagues that you're looking for a place. Take a look through your contacts and see if anyone you know (or anyone they know) lives near where you're headed. They may have advice on where and how best to find a place. There may be local resources or informal connections that you can access by using your networks.

How to Spot a Shady Deal

The best way to protect yourself from an unscrupulous landlord is to know your rights and get familiar with local standard practices. You've probably heard the saying "If it seems too good to be true, it probably is." Have you got a friend or relative who's always a little suspicious of everyone and everything? Bring that person along when you look at apartments. If you are either excited or desperate to move, it's good to have a skeptic on your team.

If anyone wants money from you for anything other than rent or a security deposit, or if someone wants you to pay cash instead of writing a check, doesn't want to show you the entire apartment, or won't let you bring someone with you to see the apartment, those are red flags. If you're asked to provide your social security number and date of birth and pay an application fee "to run a credit check" before even receiving the address, that apartment may not exist.

If you're promised something fabulous for a relatively small amount of money, be suspicious. If there is something unusual in the lease, if you're asked to sign away any of your legal rights as a tenant (which is illegal, by the way) or if they want you to agree to ignore any of their responsibilities as a landlord, your answer is no. If you get a bad feeling about the building, the neighbors, the neighborhood, the landlord, or the lease, find out why it's so cheap before you sign anything. Search online for reviews of the building or apartment complex, the landlord, or the management company; if you can, talk to previous tenants or people around the neighborhood.

A Landlord You Can Trust

A good or bad landlord can really make or break a housing situation, no matter how great or terrible the apartment is. And just like with everybody else, you can think you have a good feel for a landlord and still be surprised, for better or worse. Checking the landlord out before you sign a lease is a great idea. You can ask for references from current or former tenants or do your own investigating. Ask the neighbors what they know or check your local Fair Housing Board, the Better Business Bureau, or your state's landlord association.

TWENTYSOMETHING TALK

Finding a trusty landlord is a needle in a haystack, a miracle, a god-send. Landlords ask for tenant references; so should you ask for landlord references. —Jennifer

Ask about the last service dates on the furnace, water heater, and roof and how old the windows are. Older furnaces, water heaters, and windows can jack up your utilities even if you're doing everything right. —Ryan.

There are things landlords can't legally ask you, and if they do anyway, they probably aren't great at following other rules, like rules about when to address your broken window. These

mostly involve questions about race, gender, religion, age, and sexual orientation—but they vary by location. Your state or local government should spell everything out online.

In most states, your landlord is legally required to:

- comply with local health and safety codes
- keep all common areas clean and safe
- provide running water
- perform all necessary repairs
- provide proper trash bins

If you believe that there is a health or safety violation, your first step is to contact your landlord. Keep a record of the communication, including the date. If the problem is not fixed within a reasonable period of time (the legal time frame varies by state), then you should complain to the department of health and public safety. But since your lease is a legal contract, your landlord is responsible for doing everything stated on your lease.

Here are some tips for getting what you're entitled to before, during, and after your tenancy.

Before You Move In . . .

1. **Get it in writing.** Make sure your lease spells out every single thing (beyond legal obligations) that you are responsible for and everything your landlord is responsible for. Write an addendum to the lease if necessary. Ask questions and write down the answers.
2. **Organize.** Get a file box or other safe place to keep your

lease, and keep it updated with dated copies of every single communication you have with your landlord. Your landlord might go back on their word, change their mind, or simply forget what you agreed on. Back everything up with digital copies, even if it's just a photograph of the paper copy.

TWENTYSOMETHING TALK

Take pictures before you move your stuff in. Be especially careful to document chips, cracks, dents, holes, etc. A rental experience bit me in the butt, taking over half our deposit for normal wear and tear and damage not from us. I couldn't take off time from work to fight it in small claims and was going through a managing company for the actual landlord. Not a fun learning experience. —Amanda

While You Live There . . .

1. **Keep documenting everything.** Keep a record of what you discussed in your phone calls. If one call doesn't do the trick, send emails (which are automatically date stamped) or certified letters asking for things to be fixed. Get rent receipts to prove that you paid on time.
2. **Let your money talk.** If you are thinking of withholding rent over a violation be absolutely certain your situation meets the legal requirements for this. Keep the withheld

money in a bank account and keep copies of your bank statements so you can prove you intended to pay it as soon as the situation was resolved.

When You Move Out . . .

1. **Keep records.** If your landlord sends you a letter or tells you verbally what you're expected to do (cleaning, etc.) before you vacate, keep that information handy. If you receive a letter afterward (with or without part of your security deposit), keep it.
2. **Take photos.** Thoroughly document the condition of the apartment when you left it.
3. **Do a walk-through.** If possible, do a walk-through with the landlord (and take a video) after you have removed all your belongings. If either of you notes any damage, you can discuss whether it was there when you moved in, whether it is normal wear and tear, or what fee will be deducted from your security deposit for its repair.
4. **Wait a minute.** If your landlord eventually returns part but not all of your security deposit and you think you are entitled to more, wait before you cash the check. Reply in writing that you dispute the amount and keep a copy of your reply. In some states cashing the check means you have legally accepted that amount of money as all that you are entitled to.

TWENTYSOMETHING TALK

Know your rights. There are landlords out there who will take your security deposit for things they are not legally allowed to. —Haddie

I Can't Live Here

Sometimes, despite your best efforts, you find yourself in a living situation that just isn't livable. Maybe you have an issue with your landlord, your neighbors, your covenants, or your apartment itself that you simply can't get worked out. Your options at this point may be somewhat limited, but you do still have options.

There should be a clause in your lease detailing the procedures and penalties for breaking your lease. Look for words like "sublet," "early release," and "re-rent." It's always best to have a refresher on what you agreed to before you approach your landlord, but that should be your very next step.

If you feel you need to leave the apartment right away because *of* your landlord, then hopefully you've already been in negotiations, and it should not come as a total shock. If you need to move out for any other reason, like job loss or relocation, for instance, then your landlord will appreciate as much notice as possible. An apartment often loses at least one month of rental income by changing tenants, and your landlord may have to take the time to go through the process of listing and showing the apartment,

screening applicants, running credit checks, collecting deposits, and signing a new lease, so the more notice the better.

Subletting

If your lease or your landlord allows, you can find someone else to rent your apartment to. Your landlord will still have the right to approve your tenant or not and will hold on to your security deposit until the lease is up and the new tenant either signs a new lease (at which point you are free and clear) or moves out (at which point you are free and clear). You will still be responsible for any damage, and, depending on your agreement with the landlord, you may be responsible for collecting the rent and paying the landlord. If the landlord is willing to collect the rent from your sublessee, you will still be liable if that person doesn't pay. You may have to offer an incentive (like reducing the rent payment for the new tenant and covering the balance yourself) in order to avoid losing even more money, damaging your rental history and credit rating, or possibly even being subject to legal action by breaking your lease.

Re-renting

Re-renting involves finding a new tenant for the unit (whether it's done by you or by the landlord), but instead of taking over and finishing out your lease, the new tenant will start a lease of their own and pay their own security deposit, and you will be free and clear. Re-renting allows the landlord to "mitigate damages" by losing less money (or even no money) due to

the early termination of your lease. The less money the landlord loses, the less money they are likely to charge you.

Breaking Your Lease

If your landlord is not willing to allow a sublet, if you are unable to find a new renter, or if you're in a situation where you need to leave the apartment immediately, you may need to break your lease. A lease is a legal contract, so in order to break that contract without serious repercussions, you need to have a good reason. If you don't have a reason that your landlord or a court of law considers acceptable, you may need to comply with the termination offer detailed in your lease. This will probably entail a hefty fee, possibly as much as two months' rent and your security deposit.

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Acceptable legal reasons vary between states, but your landlord should be willing to voluntarily release you from your rental contract due to military deployment, medical need, or a domestic violence situation. You should also be released from the contract if the landlord fails to maintain a habitable property (has running water and is free of health and safety risks) for you to live in or illegally enters the property, but you may need to go to court to make this happen.

A Renter's Rights and Responsibilities

Responsibilities: As the tenant you are responsible for . . .

- paying your rent on time
- paying your utilities (if not included in rent) on time
- abiding by the terms of your lease
- protecting the property from damage due to negligence
- keeping records of agreements/arrangements made between you and your landlord
- handling your relationships with any roommates or romantic partners so that they don't cause an issue with the landlord or neighbors
- alerting your landlord to any situations or repairs that require their attention
- communicating your plans for moving out, adding a tenant, or (in extreme situations) withholding rent

Rights: As the tenant you have the right to . . .

- a habitable space (must have running water and be free of health and safety hazards)
- prompt repairs, if anything breaks
- privacy—your landlord may not enter without at least twenty-four-hours' notice except in cases of emergency²
- be notified of any health concerns (mold, pests) and have them handled promptly and appropriately

- anything and everything else that your lease specifies is included in your rent

Variants by state and city: Your state's laws are available online. Your city may have additional requirements that may also be posted. See if your community has a fair housing board. Such groups are usually nonprofits or government organizations set up to help people understand their housing rights. If no such group is available and you have questions about your local housing laws, you can consult a tenants' union, renters' rights group, local housing authority, legal aid, or lawyer.

To learn more and to find answers to frequently asked questions, search for your state, city, or county" and "tenants' rights" (the result you're looking for will likely end in .gov).

What to Bring When Signing Your Lease

- **driver's license** or other government-issued photo ID
- **pay stubs**, and if you have no rental history, no credit history, or not-so-great credit, also be ready to show proof of your employment history
- **bank statements** from least one bank account, preferably two (both checking and savings)
- **a qualified cosigner** if you have one, and their photo ID, pay stubs, bank statements

- **vehicle registration and insurance** if you have a car that will be parked on the premises
- **your checkbook** or another way to pay whatever money is due at signing

TWENTYSOMETHING TALK

A *huge* thing about living on your own is that you need to get to know your rights as a tenant. These are different in every state, and sometimes cities can even differ. Learn what you can and can't do and when you have the right to withhold your rent (e.g., you haven't had running water for three days). It'll save you time and arguments with your landlord. —Falon

NOW DO THIS: Have you got a copy of your lease? Do you have your landlord's phone number? Do you have a spare key? Give one to a friend or keep it in your desk at work in case you ever get locked out or yours gets misplaced or stolen.

YOU ACTUALLY NEED TO KNOW: A little bit of know-how can go a long way when it comes to getting what you need in your living space.