

Adulting 101 Checklist*

**This guide is a culmination of my love of making a good list, my oldest child turning 18, and my conversations with other parents of young adults. I talked with them about what concrete tasks would best support independence and some measure of stability in a highly unpredictable world as one enters adulthood, and then started writing. This guide is by no means exhaustive and not every item will be relevant to each individual. If you have suggestions or feedback for future updates to this guide, I invite you to contact me at contact@jillscotttherapy.com. Thank you!*

Documents:

- Obtain Driver's License or State ID
- Obtain adult passport
Information here: <https://travel.state.gov/>
- Keep birth certificate, social security card, passport, diplomas, and other important documents together in a safe place and consider using a waterproof and fire resistant envelope or box to store them. (If possible, memorize social security number)
- Scan and upload copies of important documents to a password protected digital file like Google Docs.

Employment/Career

- Create resume and update regularly
- Create LinkedIn profile and keep current
- Keep a running list of your achievements, skills, and interests-this will help you keep your resume updated and prepare you for interviews. It will also help you figure out what you want to do when you grow up! :)

- If you have a specific career path in mind, familiarize yourself with the typical requirements and begin to plan accordingly.
- Consider creating an email address with your name in it to use for employment and professional purposes.
- Know your clothing measurements should you need to acquire a jacket, dress shirt, etc. for interviews. These are great items to obtain secondhand.

Financial:

- Open a checking and high yield savings account (HYSA).

Definition of HYSA here:

<https://www.nerdwallet.com/article/banking/high-interest-savings-account>

- If you have regular earned income, consider having a certain portion of it automatically deposited into your HYSA each time you are paid (see more on saving below)
- Start a Roth IRA as soon as you have earned income to begin saving for retirement. In 2024, you can contribute up to \$7000 annually if you're younger than age 50.

More information on a Roth IRA here:

<https://www.nerdwallet.com/article/investing/what-is-a-roth-ira>

- Consider opening a secure credit card with a spending limit in order to start building credit. Track your spending closely and pay the entire balance of the credit card in full each month to avoid interest charges and to build your credit.

More information on a secure credit card here:

<https://www.nerdwallet.com/article/credit-cards/secured-credit-cards-vs-unsecured-difference>

- Learn about a credit score, how to check your credit, and how to freeze your credit with all credit bureaus to protect yourself from fraud.

More information on credit scores here:

<https://consumer.ftc.gov/articles/understanding-your-credit>

- Develop a way to track your income and spending in order to understand your bare minimum monthly expenses (housing, food, utilities, etc.) If you have additional funds

after covering your required expenses, set a realistic savings goal and consider moving this money to your HYSA in order to build an emergency savings fund. You may also opt to save for a vacation, a car, security deposit for apartment, down payment for a home, etc.

- Once you have bank accounts set up, consider utilizing the online bill pay option to set up a recurring payment (like a subscription service you use or cell phone bill) to begin getting accustomed to the process of paying monthly bills.

- Create accounts with the Social Security and IRS Websites

Websites: <https://www.ssa.gov/onlineservices/>
<https://www.irs.gov/your-account>

- Familiarize yourself with the process and timeline of filing taxes. Most of the information you need can be found on the IRS website above. Free and low cost tax filing software is available here: <https://freetaxusa.com>

Legal/Social:

- Register to Vote

Website: <https://vote.gov>

- Register for the Selective Service System

Website: <https://sss.gov>

- Get a library card from your local library and download the Libby App to download borrowed audio and ebooks

- Familiarize yourself with when and how much to tip service providers

Medical:

- Understand your medical and vaccine history and know how to locate your medical records; keep a copy of your insurance card

- If you take medication, make sure you know the name and dose, name of prescriber, and when and how to refill prescriptions

- Make note of timing for routine medical care and recommended tests/screenings (for example, dentist is usually once every 6 months, physical with your primary care doctor is usually once per year, specialists are often on a schedule based on your specific needs), and identify and schedule with adult providers instead of pediatric providers. You may need to contact your insurance company to learn which providers are in your insurance network and what your co-pay will be.
- Keep your medical insurance card or a copy handy as this information is usually needed when you see a medical provider.
- Familiarize yourself with how to access mental healthcare. 988 is the three-digit, nationwide phone number to connect directly to the suicide and crisis hotline. Low cost, ongoing therapeutic support can often be located here: <https://openpathcollective.org/>
- Know how to access sexual and reproductive healthcare, including screening and treatment for STIs (Sexually Transmitted Infections). Often this can be initiated through telehealth with a program like Planned Parenthood: <https://www.plannedparenthood.org/planned-parenthood-north-central-states/telehealth-online-visits>
- Consider assigning a trusted adult as your healthcare power of attorney, which authorizes that person to make medical decisions on your behalf if you are unable to do so. These forms can be found for no cost through most healthcare systems's websites as well as here: <https://www.aarp.org/caregiving/financial-legal/free-printable-advance-directives/>

Skills to Know and Practice:

- Cooking at least a few meals you enjoy
- Laundry and stain removal (including changing out your sheets and towels frequently)
- Cleaning basics (especially how to scrub a toilet!)
- Basic clothing repair with hand sewing
- Writing a letter and addressing an envelope
- Writing a check
- Contacting customer service to resolve an issue or ask a questions about a product, service or bill

- If you own a car, basic car maintenance (changing a tire, checking fluid levels) and knowing when to register and have inspection

Consider joining AAA for their roadside assistance program:

<https://cluballiance.aaa.com/membership>

- First Aid Basics, including CPR

The Red Cross has options for classes, and sometimes you can access trainings through your town or county

<https://www.redcross.org/take-a-class/first-aid/first-aid-training>

Add Additional Checklist Items Here:

- _____
- _____
- _____
- _____
- _____

Welcome to adulthood! Remember to reach out for help when you need to-you don't need to go at this alone. I've got your back. Love, Mom