

The Adulting Challenge Blueprint

By age 18 ensure that your children know how to do the following. Please note that this is a starter list and not meant to be comprehensive. Take ownership and modify as needed!

Identification

- ✓ Driver License – carry this ID at all times.
- ✓ Passport – obtain and update as needed for international travel.
- ✓ Social Security - be able to recite Social Security number.
- ✓ Health Insurance - carry health insurance card and know how to use it, deductible, etc.
- ✓ Voting - register to vote and know polling place.
- ✓ Draft – young men must sign up for the draft within 30 days of 18th birthday.

Job

- ✓ Resume
- ✓ Letters of Reference
- ✓ Interview for a job
- ✓ Work at a job 8-10 hrs./week

Finance

- ✓ Financial Education – has completed Financial Peace University
- ✓ Budget – create and follow a budget.
- ✓ Paycheck – knows what FICA and other paycheck deductions are for.
- ✓ Retirement – understands compounded interest and the importance of saving early.
- ✓ Investing – understand the importance of diversification when investing.
- ✓ Buying – knows how to buy, sell, and finance a car.
- ✓ Tips - Give an appropriate generous tip at a restaurant.
- ✓ Cash - How to get cash out of an ATM or after a purchase at Walmart.
- ✓ IRS – can do simple tax filing using online services and a CPA later in life.
- ✓ Banking – has set up a personal checking and savings account.
- ✓ Credit Card – can use credit cards wisely and to advantage.
- ✓ Checks - able to write a check and endorse and deposit a check.
- ✓ Money Apps - Open a Zelle, CashApp, or VenMo account and send money.
- ✓ Selling - Sell something online.
- ✓ Loans – understand differences between auto, home, and college loans.
- Tracking – establish and use a good system for tracking purchases and receipts.
- Tithe – establish a habit of returning a faithful tithe to the church.
- Offerings – set aside additional funds to support ministries and church efforts.
- Generosity – give monthly support for a child through an agency.
- Will – establish a will and share details.
- CPA – knows the name and number of a reliable CPA.

Digital Security and Organization

- ✓ Computers – knows how to use common computer software applications.
- ✓ Passwords – has passwords safely stored in the cloud.
- ✓ Cloud storage – has all documents backed up in the cloud.
- ✓ Document Organization – has a good system of organization.



Home

Home Safety

- ✓ Emergency Plan - Knowledgeable about your family's emergency plans for natural disasters such as earthquakes, fire, tornados, floods, hurricanes, etc.
- ✓ Safety Equipment - Knows where first-aid kits, fire extinguishers, smoke detectors, etc. are found and knows how to use them.
- ✓ Poison Control – Knows the Poison Control number in case of emergency.
- ✓ 911 – Calls this number in case of emergency. Once dialed they will always respond!
- ✓ Tools/Equipment – Knows how to safely use basic hand and power tools.

Cleaning

- ✓ Gutters – knows how to clean out gutters and use ladders safely.
- ✓ Windows – knows how to clean windows with streak free glass.
- ✓ Exterior Walls – knows how to use a pressure washer.
- ✓ Floors – knows how to clean all types of flooring.
- ✓ Counter tops – knows how to clean and treat granite tops.
- ✓ Bathrooms – can clean all the bathrooms in the house until they sparkle.
- ✓ Laundry – can do a load of laundry at home and at a laundromat.
- ✓ Kitchen – can properly load and operate the dish washer, excluding pans, skillets, knives.

Waste Disposal

- ✓ Trash – rolls trash bin to the curb after collecting trash throughout the house.
- ✓ Composting – knows how to compost kitchen waste.
- ✓ Landfill – take a trip to the county dump to dispose of large items.
- ✓ Recycling – knows recycling symbols, recycles when possible.
- ✓ Batteries – knows how to dispose of worn-out batteries and electronics.

Electricity

- ✓ Breaker Box – Can locate the breaker box and identify all circuits and turn off and on.
- ✓ Garage Doors - Find out how to open your garage door if the power goes out and the garage door opener doesn't work.
- ✓ Electricity for Dummies – Understands terms such as watts, kilowatt hours, voltage, and amperage.
- ✓ GFI – Knows what this is, how it works, and how to reset it.
- ✓ Lights - Kinds of light bulbs, replacing lights.
- ✓ Electrician – Knows the name and number of a reliable electrician.

Plumbing

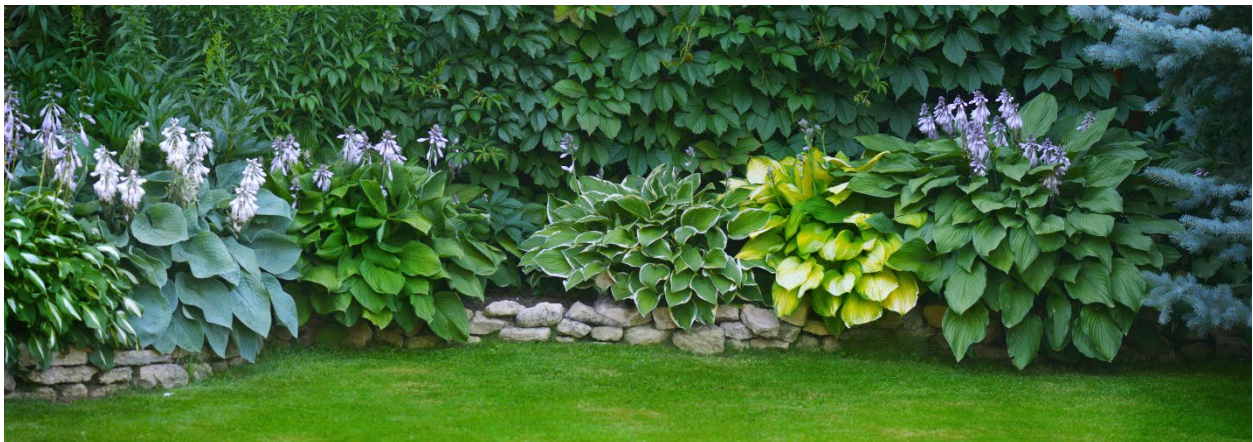
- ✓ Water - Knows how to turn off water at the street valve.
- ✓ Faucets – Knows how to fix a leaking faucet.
- ✓ Toilets – Knows how to unclog a toilet using a plunger/snake and replace it if necessary.
- ✓ Hot Water Heaters – Knows how to set the temperature.
- ✓ Septic tank – Knows where the septic tank, field lines, and cleanout are located.
- ✓ Plumber – Knows the name and phone number of a reliable plumber.

HVAC

- ✓ Filters – Knows how to change the HVAC filter in your house/apartment.
- ✓ Thermostat – Knows how the thermostat works and uses the heat/air conservatively.
- ✓ HVAC Service – Knows the name and number of a reliable HVAC service company.

Lawn and Garden

- ✓ Walking Mower – can safely use a standard mower to cut the lawn.
- ✓ Riding mower – can safely use a riding mower to cut the lawn.
- ✓ Edge Trimmer – can safely use an edge trimmer around sidewalks, driveways, etc.
- ✓ Maintenance – can check engine oil, spark plugs, and sharpen blades.
- ✓ Chainsaws – can safely use a chainsaw to cut down trees.
- ✓ Fuel mix – can mix fuel for 2-stroke engines found on chainsaws and edge trimmers.
- ✓ Agrochemicals – can apply fertilizer, herbicides, fungicides, and pesticides as needed.





Motor Vehicles

Cars, Trucks, and SUVs

- ✓ Fueling - types of fuel, safety, payment
- ✓ Engine – can look under the hood, identify parts, check fluids.
- ✓ Engine - knows the basics of how an engine works.
- ✓ Engine – can troubleshoot a car that won't start.
- ✓ Dash – knows what the gauges and dash lights mean.
- ✓ Safety Check – lights, brakes, airbags, ABS, tires, air pressure, tread, repair, etc.
- ✓ Cleaning – washing, waxing, vacuuming, detailing.
- ✓ Manual Shift – can drive a manual shift car using a clutch.
- ✓ Manual - able to locate and read a car manual.
- ✓ Oil Change – can change the oil and replace the filter.
- ✓ Mechanic – knows the name and number of a dependable mechanic.

Travel

Road

- ✓ Documents – insurance, registration, title, tags, VIN number
- ✓ Police - getting pulled over, arrest, alcohol, drugs, guns.
- ✓ Accident – knows what to do, who to call, where important documents are located.
- ✓ Distractions – texting, radio, etc.
- ✓ Road Trip –plan and execute a multi-day road trip with you.
- ✓ GPS navigation – can use a GPS for navigation.
- ✓ Maps – can use a old-style map/atlas to plan a trip.
- ✓ Roadside – can change a tire but also can call for roadside assistance.
- ✓ Off Road – knows how to use a 4x4 and drive safely offroad.

Airline

- ✓ Passenger Regulations – is aware of these regulations and follows them.
- ✓ Luggage – can pack both checked and carry-on bags for airline travel using a checklist.
- ✓ Tickets – can purchase tickets online and get the best deal possible.