

Preparing for life after high school

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Students scatter across the computer lab, slowly logging into their desktops and awaiting instructions for their next nutrition web-quest. This is one of the basic lessons learned in Living On Your Own.

Since filing Free Application for Federal Student Aid (FAFSA) is in the back of most seniors' minds and the post-college reality is fast approaching, students require life and fiscal skills. However, only 13 states require high school students to take a personal-finance class to graduate, according to a 2012 survey from the Council for Economic Education (CEE).

Things like balancing check-books and filing taxes often slip through the cracks of the curriculum, leaving students scrambling to acquire necessary life skills.

"There's a lot of things my mom and pop had to teach me because I'm older now," senior Mar'tel Morgan said. "In (Living On Your Own), we are learning about taxes, and we're learning about health insurance, but we're not learning about different things — 'cause this is a big world."

Various classes and jobs present opportunities to absorb information from individual lessons and experiences. Through her job as a lifeguard at the Lakefront Park, junior Natalie Shenkosky gained skills such as basic safety and CPR.

Shenkosky thinks taking an economics class helped her understand aspects of business in general terms.

Michigan schools earned a B on the 2015 Is Your State Making the Grade report from the Champlain College's Center for Financial Literacy. The grade is based on how many hours schools devote to teaching students about finances. Governor Rick Snyder signed legislation in November 2015 to allow required half-credit economics courses to be satisfied by completing a personal economics class.

High schools frequently establish life skills electives rather than embedding them into core curriculum. Living On Your Own, one of the life skills classes offered, provides lessons on debt, career development, understanding credit, taxes and smart consumerism.

"Life is just like anything else. If you play a sport, you practice. If you play an instrument, you practice. If you enjoy acting, you practice. Why do people practice those things? To become better and learn from their mistakes," life skills teacher Julie Cutler said via email. "Living on Your Own is a class where students can ask questions in a safe environment and practice things like budgeting, taxes, investing, etc. The more students practice these skills and encounter

real life situations, the better they will be when they actually are out on their own."

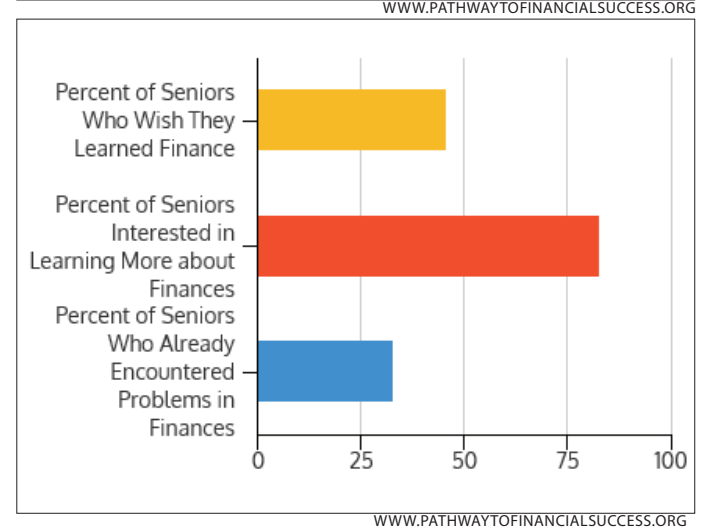
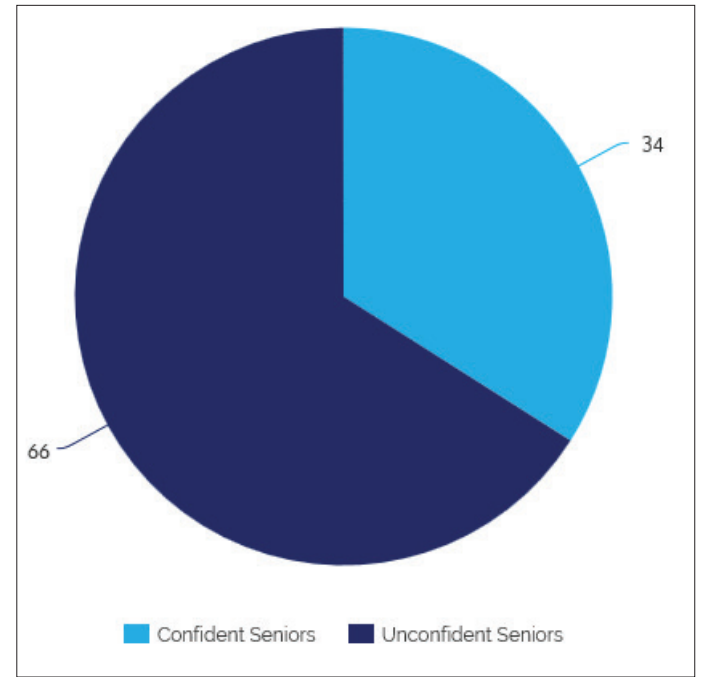
Freshman Isabella Hicks believes that beyond financial skills, basic survival skills are being overlooked.

"A lot of people know stuff in theory, but they haven't practiced it. Like stuff that has to do with math or just people simply not telling you 'hey you can do this for when you go through this thing,'" Hicks said. "This is how you deal with Secretary of State, and this is how you deal with being called to jury. A lot of people don't know how to do that."

According to a 1984 study by Calvin Eleby, Jr., if a student behaves aggressively or lacks social skills, it negatively affects his or her academic outcome. Although social skills are typically developed through experience, Morgan suggests integrating common courtesy into classes.

"I'm not one of the people that a lot of people like to talk to, but what I observe instead of sitting there and talking, and I get to know people," Morgan said. "There's a lot of people here that don't know how to talk to people. I understand money is a big part of life, but there's more to life than just money. Money does make the world go round, but so do my words."

Percentage of Seniors Confident or Unconfident in their Ability to Handle Finances



HOW TO PACK A SUITCASE

Packing a suitcase last minute leads to a messy bag and added stress. Since packing is typically a painstaking activity, lifehack.org offers tips to get your packing done quickly and smoothly. One includes properly choosing luggage to make sure the bag is size appropriate to the length of your trip. Checking the weather for your destination ahead of time ensures that you're well prepared for the trip. Finally, create an organized checklist ahead of time in order to know what to pack to ensure you have everything packed and ready to go.



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INCOME TAXES

Income taxes are an annual tax levied by the government onto a person's yearly income. Everyone gets them and everyone needs to know how to file them. Income tax can get confusing, especially if your yearly income fluctuates often. H&R Block offers an income tax course taught by tax professionals. The course is offered at most H&R Block locations. It includes both in-person and online instruction, providing a full understanding of how income taxes work.

HOW TO SEW

Sewing saves you money and time, and is essential to any young adult. Surprisingly enough, most students don't know how to sew, or sew well enough for it to come in handy. Being able to patch a hole in a shirt or fix a tear in some pants will help avoid a needless trip to the mall to buy something new. Stores such as Jo-Anne Fabrics and the Knotted Needle offer basic training classes in sewing construction and even more advanced classes for those wanting to improve their craft.



WWW.COMMONS.WIKIMEDIA.ORG

HOW TO SCHEDULE DOCTORS APPOINTMENTS

Scheduling a yearly doctor's appointment for the first time may be confusing, especially if a parent isn't there to help. However, the process isn't hard as it may seem. The first step is to find a physician near you that you can visit regularly. Next, make sure the clinic accepts the insurance plan you're on. Finally, give the clinic a call and get all the details sorted out to make an appointment. And remember, if you don't like the first doctor you see, you can try again with a different doctor or clinic to find the right fit for you.



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SELF-DEFENSE

This is crucial for anyone going off to college or becoming more independent. Knowing how to react in threatening situations and how to defend yourself can save your life and the lives of others. While it may not come in handy all the time, it's good to keep in your back pocket in case the time ever arises. The War Memorial offers a self defense class for women taught by a professional instructor. All the moves taught are basic and easy to pick up and remember. The class is \$38 a person.



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HOW TO SUCCESSFULLY CREATE A RESUME

Resumes can seem like a daunting task. Even though it's not directly taught, there are many websites that offer free templates to help students out with creating their first professional documents. Websites such as livecareer.com and myfuture.com give users a template and tips to create their own.



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