

INTRODUCING NEW “MINI-MICROPEDIAS”
with BIG support of teaching ideas from chapters of
“I CAN DO IT! A Micropedia of Living On Your Own”



I NEED A PLACE TO LIVE! A Mini-Micropedia has 42 pages of quick, easy-to-read, comprehensive information to help find a place to live and furnish it. Includes: apartment checklists, reading want ads, rental applications, understanding leases, managing costs of renting, approaching the landlord, handling rental problems, getting along with a roommate, lists of basic furnishings with information on how to make appropriate choices. Includes moving tips! **Just \$6.00**

I NEED A PLACE TO LIVE! Activities for Real Life Learning has 49 pages of creative, reproducible worksheets, teaching ideas & tests. Included are: lease & rental application examples; apartment check-lists; cost planning sheets; needs & wants analysis; furnishings inventory; preplanning guides; MUCH MORE! Written in three levels of learning: minimal, intermediate and advanced.

Just \$49.00



CLEANING MY PLACE A Mini-Micropedia has 48 pages of comprehensive information for cleaning an apartment. It includes how to: clean most anything from floors to windows and appliances, get rid of insects, paint walls, unclog toilet or drain, replace fuses, reset a circuit breaker, make a cleaning plan, save energy, handle garbage, remove stains, MORE! **Just \$ 6.00**

CLEANING MY PLACE Activities for Real Life Learning has over 40 pages of creative, reproducible teaching materials: role playing examples; demonstration sheets; training videos; group work; research worksheets; cleaning plans; family or roommate involvement; interviews; questions to analyze; community visits; worksheets on cleaning product labels, washing dishes, vacuums; MUCH MORE. 3 different levels: minimal, intermediate & advanced. Tests included. **Just \$49.00**



LOOKIN' GOOD! A Mini-Micropedia has comprehensive information that covers ways to use line and design to “look good”. Includes: shopping techniques, quality judgment, budgeting clothing dollars, making a clothing plan, clothing storage, reading care labels, fiber facts. stain removal, laundry products, ironing helps, shoe care. It even shows how to sew button, hem, or mend a seam.

Just \$ 6.00

LOOKIN' GOOD! Activities for Real Life Learning has over 40 pages of reproducible sheets. Includes clothing plans, line & design sheets, color analysis, mending tasks, shopping challenges, thrift shop style show plan, laundry activities, stain removal exercises, demonstrations, community trips, internet searches, tests, MORE! Written at 3 levels: minimal, intermediate, advanced. **Just \$49.00**



HUNGRY? EAT HEALTHY! A Mini-Micropedia has information on nutrition for everyday life. Includes: healthy eating plan, weight control, restaurant eating, snacking, cooking information, meal planning, table setting, food shopping, manners, equipment, terms and MUCH MORE! **Just \$6.00**

HUNGRY? EAT HEALTHY! Activities for Real Life Learning has over 40 pages of reproducible sheets which include: meal analysis and plans; grocery store shopping; reading labels; scavenger hunts; time management sheets; cooking and restaurant experiences; community involvement.. There are checklist challenges; debates; games; television and radio announcements; MUCH MORE!

Just \$49.00



MONEY MATTERS Mini-Micropedia Helps make decisions for spending money wisely. Includes: banking, checkbook writing and balancing, credit, insurance, needs & wants, budgeting comparative shopping, saving, investing, fraud, MUCH MORE! **Just \$6.00**

MONEY MATTERS Activities for Real Life Learning has 36 pages or reproducible sheets including: goal setting, visioning, needs and wants analysis, budgeting, banking, check books, insurance and savings, consumer protection, complaint letters, credit and banking choice analysis, envelope budgeting and MUCH MORE! **Just \$49.00**

I NEED A PLACE TO LIVE!



A Mini-Micropedia by

Marian B. Latzko

Just call 1-888-357-7654 or see order blank on next page

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HOW TO USE THIS BOOK

This **mini-micropedia** is adapted from the author's *I CAN DO IT! A Micropedia of Living On Your Own*. It concentrates on housing information. It includes renting, roommates, furnishings/equipment, and decorating.

It can be used as a **teaching tool** for:

- classes in any areas teaching independent living skills
- social service programs
- mentoring programs
- transitional living programs
- financial counseling
- families
- people starting out on their own....or already there.

It can be used as a **reference** for:

- finding rental units, furnishing, decorating and shopping information whenever it's needed.
(It's handy to have on a shelf!)

It can be used for a **workbook** for:

- Teaching this information. (It is designed with some attributes of a workbook that persons can write in as they learn and plan.)

It can be used with **added worksheets and teaching activities**:

- There are added worksheets and teaching activities available for more comprehensive teaching and learning. These materials are designed for different levels of learning: Minimal, Intermediate, and Advanced. It includes evaluation tests.

Look for: *I NEED A PLACE TO LIVE!
 Activities for Real Life Learning*

(Look at order form in back of this book.)



I NEED A PLACE TO LIVE

Though you may **want** a penthouse, you probably only **need** a room. It's time to make a choice. You will have to consider what your real needs are, where you want to live, what is available, and what you can afford.

(Mark in front each of the following items with an "N" for what you really **need** to have and a "W" for what you **want** to have.)

CHECKLIST OF WANTS AND NEEDS		
COST	LOCATION	SPACE/LIFESTYLE
Fits budget	Near transportation	Appropriate bedrooms
Heat furnished	Near shopping	Central heating
Furniture furnished	Near job	In "good" location
Refrigerator furnished	Safe, secure area	Yard available
Dishwasher/garbage disposal furnished	Close to Laundromat	Balcony
Laundry equipment furnished	Near family & friends	Enough clean/dry storage
Electric or gas range furnished	Near appropriate church	Dining area
All yard/sidewalk services furnished	Near recreation	Swimming pool
Window coverings furnished	Parking available for self and guests	Meeting/party room
Garage at no cost	Quiet	Caretaker on premises
Air conditioner furnished	Near school/campus/education	Pets allowed
No decorating needed	Near library	"Elegant decorating"
Other:	View from window	

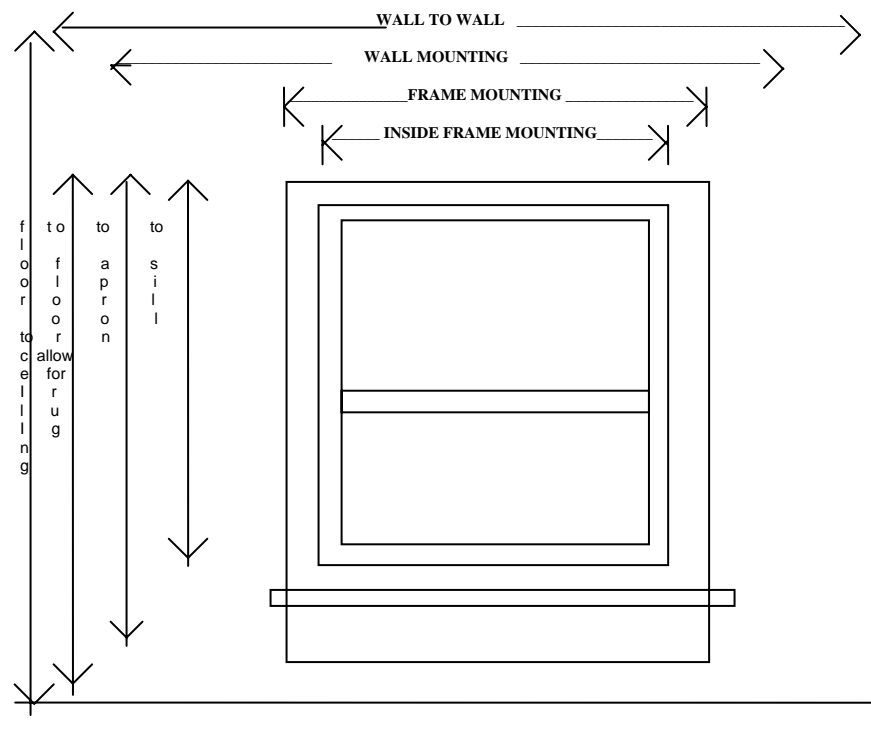
Buying Window Coverings

There are many types: curtains, draperies, shades, blinds and shutters. There are also headings that hang at the top of window to decorate it.

Once you make a choice, you will have to measure windows to decide the size of the curtain, shade or rod needed. Take accurate measurements with you when buying the curtains, shades or rods. **Rounding off to the nearest number just won't work.**

You will need to decide how long you want the curtain or drapery to be. If you have questions, ask the clerk. If using draw drapes add inches for covering the rod from the wall and an overlap to keep curtains closed well if using draw drapes. Check to see if the drapery has allowance for this extra material needed.

HOW TO MEASURE:



Guidelines for Buying Used Appliances

Consider buying secondhand. There are excellent buys and poor ones. There will be some risk involved. Ways to protect yourself are:

- Research *Consumer Reports*
- Question repairmen (a quick telephone call helps)
- Look for UL safety seal, sound cord, plug and wiring insulation
- See that parts and finish are in sound condition with no signs of rust or deterioration
- Look for indications of good care and cleanliness
- Plug it in to see if it works
- Consider the cost of moving the appliance to your apartment.

Places to Purchase Used Appliances

1. **Private families:** Classified newspaper ads offer information of where to purchase. Question by phone. Find the age and condition of the appliance. If you go to see it, take someone with you for safety and advice. You will probably have to transport it yourself, so consider the cost and effort. Try it out to see that it works.
2. **Appliance and Repair Stores:** Sometimes trade-ins are taken in stores that sell appliances. They may be cleaned up and repaired. They may also be sold to repair stores for resale. There are often limited guarantees with the products, such as for 90 days on parts and labor. If sold as “rebuilt”, there are more extensive repairs and renovation. Check the reputation of the stores before purchase.
3. **Outlets, Garage Sales, Auctions, Moving Companies:** Donations, unclaimed, or salvaged appliances can be very good buys. Check equipment before buying and ask for any refund privilege in writing. If purchasing at an auction, check condition of appliance before bidding begins to avoid “auction fever”.

WHAT CAN I AFFORD TO PAY?

Most young people can't afford to buy a house. They pay rent to other people to use their property. When looking for a place to rent, plan to pay no more than 1/4 to 1/3 of your income for your housing. This amount should include heat and utilities. Figure what you can afford.

Take-home-pay = \$ _____
 1/4 of take home pay = \$ _____
 1/3 of take home pay = \$ _____

WHAT ELSE MUST I PAY ?

You should consider other moving costs before you decide to move. Then consider whether you need more time to save money before moving. You may need to consider renting a less expensive place. You could also find roommates to share expenses. Here are some things you may need. You should check what is needed in your area. Also check prices.

- Your first month's rent \$ _____
 - A security deposit the landlord may require \$ _____
 - Utility company deposits (Gas, electric and water) \$ _____
 - Telephone company deposit \$ _____
 - Hook-ups required for cable or utilities \$ _____
 - Actual cost of moving (truck, van, supplies) \$ _____
 - Cost of furnishings and equipment needed \$ _____
- TOTAL \$ _____**

HOW CAN I FIND AN APARTMENT?

- Read newspaper ads
- Ask friends, relatives, colleagues, work personnel, merchants.
- Look at bulletin boards in grocery stores, colleges, churches and laundries in neighborhood you've chosen.
- Check front door lobbies or signs on buildings in chosen area.
- Ask at local chamber of commerce and local churches.
- Ask in personnel office where you work or housing office at schools.
- Talk to fee-charging rental referral agencies, apartment management offices and real estate firms. (Use Yellow Pages under “Apartment Rentals.”)

WHAT ARE MY CHOICES ?

Apartment:	Rental unit available in different sizes, (one, two or three bedrooms). May be in private home or in varying numbers or sets of buildings.
Condominiums:	Apartment units owned by people living in them. Owners sell, rent, or use them. Facilities and areas around are owned with others. Fees are charged for maintaining surrounding areas.
Cooperatives:	Apartment units owned as a share of a corporation. Board of directors controls units. Each member has one vote and pays a share of costs.
Duplex:	Includes two apartments that are located side by side like two separate houses.
Efficiency:	One room which includes a cooking area and private bath.
Fraternity/Sorority:	Large houses found on college campuses. Usually have food service. General areas are shared. A person must receive an invitation to live in the house.
Garden Apartment:	Usually on ground level with yard and garden available.
High-rise/Tower:	Apartments located in tall buildings.
House:	Single housing unit surrounded by yard.
Mobile Home:	House is built in factory and transported to a lot.
Pool Apartment:	Apartment has a pool available.
Room:	Private room (sometimes with private bath) found in homes, apartment buildings, YMCA, rooming houses, YMCA, hotels, motels. Services vary.
Residence hall:	Usually on college campuses. Usually include food service. Shared rooms, baths, areas.
Studio Apartment:	Usually one room with separate kitchen and private bath.
Town House:	Two or more apartments, like separate houses, connected by common walls.

Buying Pillows

Fillings used for pillows are: down, feathers, fiberfill, rubber foam. One-piece foams are most durable when compared to shredded or clumps of foam. Rubber foam deteriorates. Fiberfill and foams are non-allergenic and mothproof. Choose what's comfortable. Buy firmly woven covers sewn with welt seams.

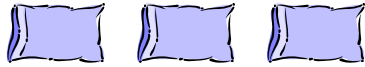
Buying Towels

Terry cloth is used in bath towels because it's absorbent and durable. Hold towels up to the light to see if they are tightly woven. White towels are the most absorbent. Colored towels sometimes bleed and can't be bleached. (Choose colorfast towels.) Terry cloth or woven fabrics are used for kitchen towels. Printed towels are not as absorbent or durable. 100% cotton are more absorbent than blends or synthetics. Choose a fabric for dishes that leaves no lint.

Buying Appliances

If you are buying appliances, check *Consumer Reports* at the library or through your computer. Buy a recognized appliance brand. Choose a dealer you know and trust so returns and repairs are easier. Make sure that a reliable service is available. Consider space you have, repair costs, warranty, apartment's wiring capacity, and water pressure.

Know the cost of running the appliance. (New refrigerators require visible **energy guide label** on the outside that tells the cost of running the appliance. The label allows comparisons. Energy-saving appliances may cost more, but can save enough to pay the difference.) If you are on a limited budget, you will find standard models are the best buy. Upgraded models offer more features which add to cost and need for repair.



sheets or pillowcases are not sanforized or preshrunk, recognize that they may shrink. If possible buy them 2% longer. (Read the label.)

Purchase pillow cases longer than pillows they cover. Sizes are regular, queen , and king. For width, measure the pillow, double the amount and add 2 or 3 inches.

Buying Blankets

Deep fluffy napped blankets are warmer than tightly woven ones. Nap allows air to become trapped for warmth. Blankets are made of various fibers.

- **Wool** is considered very warm. It is not mothproof unless processed in a special way. Most require dry-cleaning. (See label.)
- **Acrylic** is warm as wool of comparable construction but is not as springy. It creates static electricity, pills, wrinkles, is mothproof and allergy free, can be washed with care, and is low in cost.
- **Cotton** is used for warmer weather. It doesn't have characteristics that create warmth. It is easy to care for and is mothproof.
- **Down** is warm and light. It is available in comforters that can act as a spread as well as a blanket. Down needs to be fluffed. It is best not to clean it often, so a cover over the comforter is used.
- **Rayon** is more expensive and gets shaggy when washed. Treated rayon is more durable.
- **Thermal** blankets are made of loosely woven waffle-weave cotton, synthetic fabrics, or wool. These can be used year-round. Can be used as a lightweight cover in summer with spread on top in winter.
- **Electric** blankets add warmth without weight. They are generally made of synthetic fibers. A UL seal of approval should be on label with latest information on safety of these blankets.

TRANSLATIONS FOR READING WANT ADS

When trying to find a rental unit in a newspaper classified ad, there may be words you don't understand. Abbreviations like these are used:

A/C: air-conditioned	C/A: central air conditioning	DR: dining room
RM: rooms	SEP KIT: separate kitchen	LR: living room
FP: fireplace	AVAIL: available	inc: included
att/garage: attached garage	w/w crpt: wall-wall carpet	apt: apartment
gar: garage	furn: furnished	lg: large
dntn: downtown	mo: month	nr: near
basmt: basement	prkg: parking	pvt: private
utils: utilities	dw: dishwasher	disp: disposal
w/d: washer/dryer	neg: negotiable price	tnhs: townhouse
BR: bedroom	appl: appliances	ldry: laundry
util/inc: utilities included		sec dep req: security deposit required

HOW DO I APPROACH A LANDLORD?

Put your best foot forward. Be neat and pleasant. Use courtesy and tact. Remember the landlord is inspecting you as you inspect the apartment. You may have to fill out an application. Be prepared to give information about your employment history, credit, personal references. Be careful, but don't be afraid. **Get everything in writing.**

WHAT SHOULD I KNOW ABOUT APPLICATIONS?

Many landlords have prospective renters complete an application. Some require a fee. Be sure to ask if you will get your application fee back. You should be protected in writing, stating how you will have the fee refunded or applied to your first month's rent. Find:

1. What happens if the rental unit can't be provided for any reason.
2. How long it will take the landlord to notify you about your acceptance or rejection.
3. If you must rent the unit if you are accepted.
4. If you are being shown the actual rental unit you will be renting, not one "just like it."

HOW DO I INSPECT AN APARTMENT?

It's best to shop around for an apartment. Remember that the rent will take about a third of your income. Try to find the best that you can for your dollars.

Often the housing you are able to afford may be older and less than perfect. It's best to see it during the day and also at night if you can.

The unit should be in habitable condition before you sign an agreement. Some unhealthy, unsafe living conditions are against housing codes. Some examples are:

- broken or painted shut windows
- inadequate heat
- doors or windows that don't lock
- bad plumbing
- cluttered hallways
- roaches, mice, bad odors and mold
- leaking roofs
- lead based paint.



Check with the government office that enforces the codes if you find conditions such as these. You may still want to rent an apartment that doesn't have "habitable" conditions because it is all you can afford. If that is true, talk to the landlord. Put in writing how and when the conditions will be corrected. All of these things should be done BEFORE you move in. You should consider that you may not want to rent from a landlord that allowed the conditions in the first place.

You can also check with neighbors about problems in the rental units. Question about repairs and whom to contact in case of problems.

Buying Linens

Cotton and blends of polyesters are used for sheets, table coverings and towels, but the term "linens" stays with us.

Sheets/ Pillowcases

Size of sheets is printed on label and packaging. There are sizes for single, double, queen, and king beds. There are also sizes for cribs, cots, youth, daybeds, foam mattresses, waterbeds and extra long. (These sheets are usually more expensive and not as easy to find.) Fitted sheets are sewn to hug mattresses. Usual sizes for flat sheets in inches:

<i>Single</i> 63 x108	<i>Double</i> 81x108 or 90 x108
<i>Queen</i> 90 x120	<i>King</i> 100 x120 or 108 x 120

Standard sheets and blankets may not fit since mattresses vary in size. Foam mattresses are about 4 inches thick and innerspring mattresses are about 6 inches thick. You could carry measurements of your mattress with you and check against the measurement on the linens. Allow for flat sheet to tuck-in at the bottom so sheets don't pull out. Allow for tuck-over at the top to protect the edge of blankets. Check fitted sheets for strong, taped seams.

Sheets are usually a cotton and polyester blend or 100% cotton. Judge fabric by the number of threads per square inch. (These numbers should be on the packaging.) The higher the number, the more costly the sheet. Percale has 180-200 threads per square inch, is more expensive, lightweight, smooth, and durable. Muslin has 112-140 threads per square inch, costs less and is rougher to the touch. The 112 muslin is very poor quality, 128 is fair, and 140 is excellent.

Sheets may be sized with starch to make them appear heavier. Customer is fooled into thinking quality is higher. Check for starch sizing by rubbing corners together to see if they become thinner. If

I CAN DO IT!

Box springs are built like mattresses except that there is no insulation and cushioning materials in them. Coils are braced from frames and slats fastened at intervals along the bottom. Wood used should be kiln dried. Some box springs have no coverings. It's best to match mattress and box spring.

Foundations are boards in the shape of a box spring. They look the same from the outside, but are not long lasting. They are sold in less expensive mattress and box spring sets.

Waterbeds come in varying quality. The water-filled mattress is contained in a box. It requires filling with water and needs to be emptied before moving or treating for mold. Before deciding to buy, consider the extra costs and effort involved: cost of heating, special sheets, insurance for water damage. Test to see if bed is comfortable and if getting in and out of bed is difficult.

Futons are couches that can be used as beds. They are inexpensive, generally and vary in quality of construction and fabric quality.

Bed frames hold mattresses. They can be used separately or attached to headboards.

CHECKLIST FOR BUYING MATTRESSES

Investigated name brand mattresses
Talked to salesperson about quality
Comfortable...tried it out by rolling over on it several times
Good resiliency
Steel of coils is strong and thick
Cost fits my budget
Cover is of good quality
Boxspring is built of kiln-dried wood of good quality
Boxspring rows of coils are separated by wooden slats
Boxspring is of equal quality of mattress

I NEED A PLACE TO LIVE

If you check the potential apartment carefully, you will have fewer disagreements later. The following "Apartment Inspection Check List" can help. The items may seem picky, but each could save you anger and frustration later.

APARTMENT INSPECTION CHECK LIST

ADDRESS	APARTMENT #		
Name of landlord or representative			
Telephone of landlord or representative			
Rent \$	Deposits \$	Extra fees \$	Rugs included
Appliances included	Drapes included	Furniture furnished	
Utilities available: Gas	Electricity	Paid by:	
Type of heat:	Paid by:	Average cost/month	
Cable hook-up included	Paid by:	Air conditioning included	
Pets allowed	Subleasing allowed		
Rental terms			
House rules:			
What should be done by landlord before moving in:			
Number of rooms		Number of bedrooms	
INSIDE SPACE INVENTORY		SAFETY INVENTORY	
Kitchen		Doors, windows, exits:	
Refrigerator works, shelves all there		Dead bolt locks on all doors	
All burners work on range		Peep-hole in door	
Garbage disposal works		Outside doors and windows lock with adequate locks	
Sufficient electrical outlets for appliances		At least two exits in case of fire	
Hot and cold water pressure sufficient Fire escapes in good repair			
Bathroom		Entries, parking lots	
Toilet flushes		Parking area, stairways and halls well lit	
Sufficient water pressure for hot & cold water		Trash collected regularly	
No leaky faucets (check under sink & toilet)		Railings, balconies, steps, walls in good repair	
Sufficient ventilation		Laundry facility is safe	
Tub/shower in good condition		Main floor windows have "stop-blocks"	
Bedrooms		SERVICES INVENTORY	
Enough closet space		Building management reliable	
Appropriate electrical outlets		Garage well lit and maintained	
Sufficient size for bed and furniture		Recreational facilities and yard well maintained	
Waterbeds allowed		Rodents and roaches under control	

WHICH TYPE OF LEASE DO I WANT?

No Lease (Tenancy at Will)

This type has no written agreement.

Advantages are: tenant can move any time; terms can be negotiated.

Disadvantages are: the landlord can ask tenant to move any time; rent can be increased; rules and expectations can be changed; there is no written proof. (Notice is usually required if tenant is asked to move.)

Lease

This rental agreement is in writing.

Advantages are: security in the length of time tenant is allowed to stay; security of no rent increases during term of lease; greater understanding of what landlord expects.

Disadvantages are: tenant is legally responsible for the length of the lease even if not living in unit; leases are often difficult to read and understand.

Written Agreement

This rental agreement is a short form, less formal than a lease. It often allows month to month rental and landlord and tenant can write in whatever provisions they choose.

Advantages are: there is room for negotiation; month to month rental is allowed.

Disadvantages are: similar to that of a regular lease.

Oral Agreement

This type of agreement is talked through by the renter and the landlord.

Advantage is: negotiations can be made easily.

Disadvantage is: there is no written proof of the agreements.

Fibers

- Wool requires special care, spots more easily, is not moth-proof.
- Nylon, polyester, olefin, acrylics are resilient, soil resistant, and long-lasting.
- Cotton and rayon may be less costly, but are not as durable. Rayon is the least durable.
- The more dense the fibers (with tufts closely packed together), the longer they will wear.

Construction and Quality

- Carpets are woven, tufted, or knitted.
- Carpets are graded. Judge quality by the fiber and thickness of the fibers. There should be little space when fibers are spread with fingers.
- Backing that holds the carpet together prevents buckling, stretching, and shrinking. It's usually made of latex. Good quality has an extra layer. Some have no backing.
- Padding (underlay or cushion) absorbs shocks, extends rug life, and adds depth of feel to the carpet. It is made of felt, rubber, or synthetics and can be textured for buoyancy.

Buying Mattresses

Research name brand companies when buying a mattress. Watch for sales. Buy the finest quality you can afford so that it will last longer. Buying used mattresses can offer problems.

Mattresses are made of different shapes of springs joined together. Quality is judged by the steel in the springs, the method holding them together, and the fabric layering used. Depend on salesperson for information.

CHECKLIST FOR BUYING UPHOLSTERED FURNITURE

- Frame is kiln-dried
- Legs and joints are securely attached
- Verified quality of inside of furniture and cushioning materials with salesperson
- Can feel webbing holding springs when feeling under the furniture
- Webbing under furniture feels wide, closely woven with no gaps (unless steel)
- No lumps or bumps
- Can't feel framework through upholstery
- Cushions fit snugly and evenly against each other
- Cushions are zippered, reversible, and interchangeable
- Seams are well-stitched
- Hems and pleats hang straight
- Buttons are hand sewn through the filling, not tacked on
- Bottom of furniture is covered with a dust cover
- Fabric pattern is matched at visible seams
- If fabric is stapled, staples are well-hidden under welt cord
- Cost is within planned budget
- Style and color are appropriate for purpose
- Recliners do not jerk when position is moved
- Have checked for flammability
- Sleeper sofa is comfortable for sitting as well as sleeping

Buying Carpets/Rugs

If the carpets where you are living are not the color you want them to be, you can cover them with blending area of throw rugs. If you choose to buy a new rug, remember that wall-to-wall coverings must be left when you leave.

Carpets should be chosen by considering the following:

Textures

- Tight twist or loop last longest for hard wear.
- All loops of different heights require more cleaning
- Low piles take less cleaning.

HOW CAN I UNDERSTAND A LEASE?

Leases are often very difficult to read. Some, fortunately, are easier. Ask someone to read it for you if you can't understand it yourself. Remember that when you are 18 **you are legally responsible** for whatever is written in the document.

Don't sign anything until you understand all of the writing in the document !

Here are some definitions that can help you read both leases and other rental agreements.

SOME LEGAL LEASE TERMS

- Aforesaid Mentioned previously
- Appurtenances Things that are a part of the unit (i.e. appliances, tub)
- Assents Agrees to
- Assessed Charged
- Assignees Person taking over legal responsibilities
- Cleaning deposits Deposit to cover cost of cleaning when renter moves
- Co-tenants All occupants of apartment
- Covenant Binding agreement
- Default Failure to fulfill responsibilities agreed upon
- Dispossess To put out of occupancy
- Distrain(er) To hold or seize
- Enactment Act done with intent to deceive
- Eviction notice Legal notice from lessor requiring tenant to move
- Forfeit (ure) To give up
- Herinafter In the part after this
- Herein In this part
- Hereon On this writing
- Hereunder In accordance with this
- Hereunto To this, here to
- Holding deposit Charge to hold apartment until rent and fees are paid
- House rules Specific rules covering acceptable actions
- Inventory List of furnishings & appliances furnished

- Jointly & severally Together and singly
- Key deposit Cash deposit so keys will be returned
- Last month's rent Rent for the last month tenant stays in apartment
- Lease Rental contract
- Lessee Tenant
- Lessor Landlord
- Let To give temporary use of space for rent paid
- Levied Charged
- Liable Legally bound to (i.e. to make any loss good)
- Majority Of legal age
- Per annum Each year/ per year
- Premise A building or part of a building
- Pro Rata An amount proportional to
- Relet When someone else takes over the lease
- Reimburse Pay back
- Signatory The lessee
- Sub-lease Provision that lets renter rent to another person until tenant's lease expires
- Tenant You
- Thereby By that means
- Thereof Of that
- Thirty days notice Usual time required to give moving out notice
- Untenable Not in livable condition
- Waiver Statement that gives up certain rights

WHAT SHOULD I KNOW ABOUT SECURITY DEPOSITS?

A security deposit is often required by the landlord. It will help put the rental property back into the condition it was before the renter took over. The deposit protects the landlord and also encourages the tenant to care for the property. Lease rules are more apt to be followed.

The amount of the security deposit is usually one month's rent. Legally it is not generally used to pay for the last month's rent. States differ in their laws. There is usually a time frame limit on the method and return of the deposit. If you want more information, call the office of the state attorney general or consumer protection.

Buying Upholstered Furniture

Upholstered furniture is judged for comfort, style, construction. Since you can't see inside the furniture, talk to a salesperson in a store with a good reputation. Read labels and hang tags carefully. Sit on furniture to see if it fits you. (Pillows help if you are short.)

Seat construction supports cushioning materials. Since it's usually not possible to see inside the cushioning, ask for information when you buy. Webbing, steel bands and springs are used.

Cushioning materials cover the construction before the outer cover is added. Labels describing cushioning materials are attached to a muslin dust cover under cushions. Quality furniture uses matched fabrics. *Urethane or polyfoam* cushioning are durable; nonallergenic; mildew, fungus and mothproof; resilient; strong. *Foam rubber* cushioning disintegrates over time.

Outer coverings are graded differently by companies. Check the grading system. Some fabrics that are graded highly, may be of high quality, but may not wear well. Choose the covering for durability and appropriateness. Consider care and durability.

Read the labels.

Fiber characteristics differ.

- *Rayon* is soft, weak and difficult to clean.
- *Nylon* is easy to clean, strong, and resists abrasions.
- *Olefins* and *polyesters* are strong, abrasion resistant, mildew and moth-proof, are easily washed and spot-cleaned.
- *Cotton* and *linen*, if woven into high quality fabric, are fairly durable, but hard to clean if not treated.
- *Silk* is luxurious, but weak.
- *Treated fabrics* can have stain and soil resistant finishes like Scotchguard or Teflon.

Buying Wooden Furniture (Casegoods)

Wood furniture such as beds, tables, and desks can be judged by wood type, finish and construction features.

- **Wood types:**
 - Softwoods* such as pine are less expensive but dent easily.
 - Hardwoods* such as oak, walnut and mahogany are known for their grain and toughness.
 - Veneers* are a wood “sandwich” of three, five or seven layers glued together over a center core of solid lumber. Expensive wood is layered on the outside. Veneers are durable and less expensive than solid wood. Old veneers may need regluing.
- **Ready-to-finish** furniture is usually less expensive, but must have a finish applied. Some sanding is necessary. A finish can be added to protect furniture from moisture and scratches.
- **Construction** of wood furniture varies.
 - Joints* holding the furniture together give it its strength. **Just nails and glue won’t last!** A combination of sturdy notches, pins or corner blocks of wood plus glue is best.
 - Framework* should be made of kiln dried hardwood which makes the sturdiest frames.

HOW CAN I BE SURE I’LL GET MY SECURITY DEPOSIT BACK?

The most important thing to do is to inspect your rental unit in detail.. Do it with your landlord. Put in specific writing (usually a check-list) all the problems of the unit! Include such things as:

- | | |
|-----------------------------|-----------------------------|
| marks on walls, ceilings | refrigerator or range nicks |
| nail holes | loose drawer faces |
| spots on carpets | cracked windows |
| damaged doors | counter marks and condition |
| shower condition | cleanliness of oven |
| general cleanliness of unit | condition of woodwork |

CHECKLIST FOR WOOD FURNITURE SHOPPING

- Drawers glide easily and freely on ball bearings or guides
- Drawers don’t wobble when opened or closed
- Doors shut tightly without sticking
- Legs stand squarely on floor
- Corner blocks have been used for reinforcement at corners
- Legs are attached with strong joints
- Dovetail construction is used in drawers
- There are full wooden dust panels between drawers (quality furniture)
- Inside of drawers, back of chests, undersides of tables & chairs sanded, finished
- Surfaces free from defects, when viewed in good light and touched with fingertips
- A protective coating has been used on tabletops or furniture that has hard wear
- Hardware is of good quality and is fastened securely

Then both landlord and tenant should sign the inspection form.

If the landlord is reluctant to do this, it is best not to rent the unit. Remember that the present landlord may not be the one who will be there when you leave the unit. A signed inspection form can be meaningful.

It is probably a good idea to take someone along with you to help you observe details and act as a witness.

I CAN DO IT!

When you get ready to rent an apartment, you can check the following list. It can remind you of the some of the things you should be doing and watching for.

RENTING CHECKLIST

_____ Written agreement states how application fee will be refunded or applied to rent.

_____ I saw the actual rental unit.

_____ Living space I want to rent is completed.

_____ I checked with renters in the unit to see if there are any problems.

_____ I checked apartment unit with landlord using a check list.

_____ The landlord and I both signed the checklist noting problems, damages, and changes.

_____ Damages or changes to be made are in writing with a completion date.

I understand:

_____ What happens if rental unit can't be provided as planned.

_____ When landlord will accept or reject my application.

_____ Whether I must rent the unit if I am accepted.

_____ And checked that everything is in writing regarding the rental unit

_____ And checked that there are no blank spaces on the contract (lease).

_____ The lease terms or had someone who understands review it for me.

_____ And checked that persons in the unit have their names on the lease.

_____ And checked that the joint responsibility is clearly stated including rental fee for each person.

_____ Any lease changes and have made sure that they are initialed by me and the landlord.

Other things I want to remember:

I NEED A PLACE TO LIVE

- Remodel lamps by recovering the shade's frame or adding a new shade.
- Make curtains of old or new bedspreads, tablecloths, valances, sheets. Cover roller blinds with fabric.
- Use pillows for extra chairs.
- Use a trunk for a coffee table or chair.

Creative Storage Space Equipment Ideas

- Use underbed storage boxes.
- Store extra blankets under a mattress.
- Stack paper file boxes or plastic milk crates to store papers, magazines, and many other things.
- Use small plastic ice cream buckets to hold cosmetics, cleaning supplies, etc.
- Cover cardboard boxes of the same size with contact paper.
- Store belts, mittens, and "whatevers" in pocketed shoe bags.
- Make a shoe rack with a tension rod placed 4 " from the back wall and 6" from the floor of your closet.
- Extend storage space for clothes with an overdoor rack.
- Make shelves with boards and cement blocks or bricks.
- Make a desk by placing a flat door over a pair of two drawer files.

HOW CAN I BUY FURNISHINGS WISELY?

Your choice of furniture should depend on its use and the length of time you will use it. If you want to keep the furniture for a long time, look for the best quality you can afford. When making choices between buying old or buying new, remember that old furniture usually retains or increases in value, but new loses value.

- **Television and Internet shopping** are convenient. Compare costs with comparable purchases. It's hard to judge quality unseen. Order only from reputable sources.
- **Newspaper want ads, radio programs, and bulletin boards** offer bargains. Make telephone calls to check prices, condition, and delivery. If you must go to a house to pick up an item, take someone with you for safety and for help.
- **Garbage pick-up day** offers free bargains right on the street. City dumps may be good too. Call the city and ask about process.
- **Mission and secondhand stores** may have good bargains for housewares and furniture. Check the prices against purchasing new. There is usually a no-return policy.
- **Hardware stores** sometimes carry inexpensive, durable furnishings. Explore them. Even call and ask.

Warning! Overstuffed furniture may harbor fleas or other "pests."

Creative Money Saving Ideas

- Buy lawn furniture for kitchen, dining, or living rooms to use later on a patio.
- Consider sturdy, inexpensive plastic furniture from discount stores.
- Buy a bridge table and chairs to use later.
- Consider antiques or second hand furniture. (Refinish or cover scratches with scratch cover polish.)
- Use bed alternatives:
 - mattress on floor sleeping bag hammock
 - old couch cushions foam pad fold out couch
 - flat springs on wooden legs (screw them in)
 bed frame

WHAT IF I HAVE A RENTAL PROBLEM?

Before taking any action, check the laws of your state. This can avoid eviction or court action that costs legal fees and damages. Information can be found with: the local housing authorities, social service welfare agencies, legal aid services, clerk of Landlord-Tenant Court. You can:

#1 Write a polite registered letter to landlord, expressing your problem. Keep a copy. Give your landlord a chance to reply.

#2 If you get no response, complain formally in writing to the government unit of housing authority asking for an inspection. Talk directly to the landlord about the problem. If you settle the problem, call the housing authority and cancel the inspection.

#3 If you've had no success, contact an experienced local agency for information or you can sue in a small claims court. (Remember that if you have repaired the problem and deducted costs from the rent, you may be evicted unless a lawyer and judge are involved. Check local laws.)

WHAT IF I MUST MOVE BEFORE MY LEASE EXPIRES?

If you want to move before your lease expires, contact your landlord quickly. Explain that you need to move. Arrangements may be able to be made to get a new renter. Until the unit is rented again, **you** are responsible for rent to the end of the lease term.

You may be able to sublet the rental unit if your lease allows it. **Remember!** **You** are also responsible for the condition of the unit.

If you sublet the unit, get a sublease in writing with the same terms as your own lease. The landlord may be willing to void your lease and create a new one. Be sure to check references. Try to get a large security deposit to cover any damages. Check that the monthly payment is made if it is made directly to the landlord.

WHAT ARE MY RESPONSIBILITIES AS A TENANT?

If you do not respect the rights of others or follow the terms of the lease, you may be asked to move. Treat the space as if it were your own. This will benefit the landlord, and will benefit you. You will:

- protect your security deposit and credit rating
- create a good reference
- create good habits, and reputation
- develop good relationships that can turn into friendships
- be safer and healthier

Suggestions:

- Keep unit clean and safe.
- Get rid of waste in clean, safe manner.
- Don't disturb other renters with unruly guests, loud noise, or bad manners.
- Don't use premises for illegal purposes.
- If you have pets, don't let them disturb neighbors.
- Send change of address to people who sent mail to you.
- Don't destroy or damage any part of the unit.
- Understand and follow all the terms of the lease.
- Use all appliances, plumbing and electrical and heating facilities in a safe way. Keep them and the unit clean.
- Pay rent and utilities promptly.
- Inform landlord in written, legal way when you plan to move.
- Report all problems to landlord, including any you caused.

HOW CAN I SAVE \$\$\$?

Good design in decorating need not be costly. It just takes planning. There are many places to shop for furnishings and equipment you need. Compare prices and buy economically to get the best quality you can afford.

Here are some places to look:

- **Auctions** sell items "as is". Arrive early to examine merchandise. Register if you really want to buy. Note dents, scratches, etc. Measure to see if items fit. Write down decisions and amounts you can pay. You may need cash for payment. Check ahead of time.
- **Relatives and friends** may have things to give, sell, or loan to you.
- **Used furniture and rental stores** can offer low prices. Compare with cost of new items. Check items carefully. Consider rentals only if your stay is going to be short in an area. Renting with option to buy is usually costly.
- **Garage sales** have the best bargains. Offer what you think is a fair price. Shop early and move on so you won't miss bargains elsewhere. There are usually no returns allowed.
- **Flea markets** and pawn shops offer bargains with no returns. Beware of stolen merchandise.
- **Antique shops** vary in prices. Comparative shop. Bargaining is acceptable.
- **Department, furniture, and appliance stores** can be dependable if you can afford new things. Sales offer competitive prices. Decorating services may be available free of charge.
- **Factory Outlets** may cost more than regular store sale prices. Choices can be limited. Check for flaws.
- **Mail orders** can offer unusual and bargain merchandise. Order early enough to receive it. Figure in the delivery charges and return costs. If item arrives too late to use, refuse delivery. Returns should have no charge. Keep all papers relating to purchase.

I CAN DO IT!

- Pale and dull colors give an illusion of space.
- Bright colors make a room appear smaller.
- Color accents in furniture and accessories can draw the eye where you want attention. It also can draw a room together.
- Three or more colors appear confusing.

Balance is like a teeter totter when you look at it. If there is too much weight on one end, you'll feel that something's wrong. There are ways to create a balanced feeling.

- Balance large and small furniture by separating pieces.
- Small pieces of furniture appear larger by adding accessories around them such as lamps, pictures, plants, folding screens.
- Emphasize a piece of furniture by using contrasting colors or fabrics around it.
- If you don't want to notice the furniture piece, paint the walls and furniture around it the same color.

Proportion that is pleasing is created by a pleasing relationship between the parts of the furnishings.

- Use small furnishings in a small room.
- Use large furnishings in a large room.

#4 Plan to Make Things Fit a Room

Check the size of your rooms. Check the size of the furniture that you want to fit in the rooms. You could find that the waterbed that you chose doesn't allow room for a chest of drawers....or even room to walk around the bed. Plan ahead, especially before you purchase.

If you want to make sure that your furniture will fit in your room, you can make a floor plan. Draw a room to scale with 1/4" = 1" graph paper. Then create exact size furniture templates using the outside measurements of the furniture. Move them around to see how they fit.

- Allow at least 24" between groupings of furniture.
- Allow 10" between a couch and a coffee table.
- Allow 18" for pulling chairs out from tables in seating areas.

I NEED A PLACE TO LIVE

WHAT EQUIPMENT & SUPPLIES DO I NEED ?

If you start out in a furnished apartment, you can begin with as little as a blanket, a dish, a spoon, a knife, a pan, a bar of soap, and a towel. With imagination and effort, you can gather equipment and supplies you really **need** and some you only **want**. Planning helps.

Start gathering from friends and relatives, borrowing, bartering, trading or buying. Check in: Goodwill stores, used furniture stores, antique stores, thrift shops, rummage sales, garage sales, flea markets.

The following lists of equipment and supplies can seem overwhelming as you begin. Your choices will depend on what **you** feel is important and what you can afford. The following lists give you some ideas. (Mark with a check ✓ what you have and mark an "N" by what you need to get.)

(*Things marked with * are the recommended beginning items that will be useful.)

EQUIPMENT & SUPPLY LIST FOR AN APARTMENT

For Storage

Aluminum foil	Plastic bags	Garbage bags
Masking tape	Freezer paper	Plastic wrap

For Food Preparation

* 2-cup measuring cup	* Can opener	* Measuring spoons
* Vegetable peeler	* Spatula/pancake turner	* Small metal spatula
* Bottle opener	* Pot holders	* Graduated measuring cups
* Mixing bowls	* Mixing spoon	* Salt and pepper shakers
* Serrated knife	Potato masher	Apple corer
Slotted spoon	Trivets	Nutcracker
Egg beater	Tongs	Baster
Cooking fork	Pastry brush	Rolling pin
Rubber spatula	Timer	Ladle
Canister set	Varied sharp knives	Cutting board
Funnel	Serving tray	Pizza cutter
Wire whisk	Kitchen shears	Strainer/colander
Paring knife	Slotted spoon	

For Cooking:

* 2-quart casserole	* Cookie sheet	* Loaf pan
* Frying pan	* 6-quart pot with lid	* 1,2,3-quart saucepans with lids
* 9x13 cake pan		Muffin tins
Griddle	Pie tins	

I CAN DO IT!

Table Service

- * Dinner plates
- * Silverware
- * Glasses
- * Cereal bowls
- * Cups/mugs
- * Serving dishes
- Salad bowl
- Platter

Appliances

- * Iron
- * Clock radio
- * Extension cord
- * Window fan (if no a/c)
- * Refrigerator
- Electric wok
- Electric knife
- * Humidifier/vaporizer
- Electric mixer
- Toaster
- Electric frying pan
- Food processor
- Hand mixer
- Heating pad
- Hair dryer
- Typewriter/computer
- Espresso maker
- Popcorn popper
- Toaster oven

Food Staples

- Coffee, tea
- Chocolate
- Baking soda
- Cereals
- Hot sauce
- Soy Sauce
- Vanilla
- Dry soups
- Vinegar
- Salt
- Oregano
- Garlic salt
- Paprika
- Pepper
- Flour
- Thyme
- Baking powder
- Sage
- Rice
- Oil
- Cornstarch
- Pasta
- Cocoa
- Brown & powdered sugar
- Cinnamon
- Shortening
- Onion flakes
- White sugar

For General Supplies

- * Ironing board
- * Waste basket
- * Buckets
- * Covered wastebasket
- * Recycling bin
- Light bulbs

For Bathroom Supplies

- * Bar soap
- * Shampoo
- * Towels (2 large, 2 hand, cloths)
- * Glass/cups
- * Toilet paper
- * Shower curtains (if no shower door)
- * Toilet brush
- * Toothpaste
- * First Aid kit
- Ice bag
- * Hair brush/comb
- Mats for floor and tub
- * Dental floss
- Hamper
- Electric razor
- Wastebasket
- Toothbrush holder
- Handheld shower extension
- Shower caddy
- Heating pad
- Soap dish that drains
- Tissues

For Bedroom

- * Pillow
- * 2 or 3 blankets
- * 2 sets of sheets/pillow cases
- * Lamp
- * Alarm/radio
- * Mattress pad
- * Comforter (can serve as spread)

Tools for Repair

- * 2 Phillips head screw drivers (sized #1 and #2)
- Nails/screw assortment
- * 4-in-1 screwdriver (1/8", 1/4", 5/16", 3/8")
- Electric drill
- * Crescent adjustable 10" wrench
- 6' retractable steel tape
- * Slip joint pliers with wire cutter jaws
- Work gloves
- * 13-oz claw hammer with magnetized end
- Work goggles
- 24-26 crosscut steel blade handsaw (7-8 pts/in)
- Heavy duty staple gun
- Drop cord
- Long nose pliers
- Masking tape
- Electric tape
- Sandpaper
- Electric tape
- Voltage tester
- Stud finder
- Retractable utility knife
- Plunger
- Step stool

I NEED A PLACE TO LIVE

Country (old patchwork blanket, handwork, handmade articles, baskets, antiques)

Modern, plastic (plastic furniture and milk cartons, straight lines and bright colors)

Sports (sports equipment, posters, baseball card collage, bicycle, stadium blanket, seat cushions, programs, sport clothes)

Music (old or new musical instruments, drum table, record collage, posters, sheet music, handmade instruments like you made as a child, cut-out musical symbols such as notes, clef signs, flats, sharps)

Sewing (sewing machine, collage of sewing equipment, large knitting spools, handmade articles, draped dummy, fabric bolts, fabrics, partially knitted item hung with knitting needles)

Oriental (parasols, fans, Bonsai tree, kimono, plants, paper shades and room dividers, pictures, posters, old oriental rugs)

3 USE BASIC ART PRINCIPLES

As you gather furnishings and equipment, there are principles to keep in mind as you make choices. You've possibly learned design principles in art classes. Now's the time to use them.

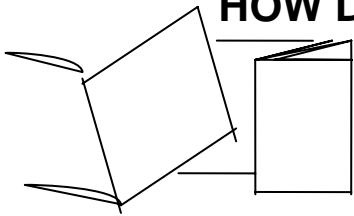
When putting things together, you can create illusions that please. You can make things look bigger or smaller. You can affect mood. You can make things feel balanced or unbalanced. Here are some helps to remember as you plan your choices.

Line can "fool your eye" to make things appear to be what they are not. "Your eye will follow the line" created by where the line is placed or by its color. This can make things appear larger or smaller. If you look horizontally (sideways), an item appears wide. Look vertically (up and down) and an object appears taller.

Color also affects room size and, in addition, affects mood.

- Yellow, red, orange give warm feeling and rooms appear smaller.
- Blue and green are relaxing and restful and rooms appear larger.

HOW DO I MAKE A PLAN?



1 STUDY DECORATING IDEAS

Begin by looking at decorating ideas in magazines to help you create an “eye” for design. It will help you decide what you like and don’t like.

2 CHOOSE A STYLE AND A THEME

Most young people starting out decorate with an *eclectic* style. They often choose a theme for their rooms. A theme shows their personality and creativity. They use whatever they can gather. Success of this type of decorating depends on planning of color and furniture grouping so things tie together and appear uncluttered. A room can be centered on one object. The color of the item carries out the theme through walls and furnishings or a neutral background draws attention to the object.

Suggested theme ideas:

Grandma’s Attic (antiques, old handwork, quilt, family pictures, “junk”, old clothes, collage of “old things”, dishes, old pots and containers .. most anything.)

Airplanes (models, parachute, posters, airplane pictures, maps)

Automobiles (models, old auto seats, posters, tools, road maps)

Garden (plants, outdoor furniture, picnic baskets, checked tablecloths)

Library (books, computer, collage of computer disks and program covers)

Jungle or cats (stuffed animals, pictures, white fur spread, zebra or leopard fabrics)

Cleaning Products

All-purpose cleaner	Drain cleaner	Toilet bowl cleaner
White vinegar	Carpet cleaner	Glass cleaner
Tub, tile, sink cleanser	Broom/dust pan	Insecticides
Furniture polish	Oven cleaner	Hand-held vacuum
Disinfectant	Metal cleaner	Wax for floors
Vacuum	Ammonia	Bleach
Detergent	Sponges	Mop, dry and wet
Rags	Bucket	Baking soda

***These items are considered essential. Others are “nice-to-have”.**

ADDITIONAL LIST FOR DORM ROOM OR APARTMENT

Appliances

Dormitories vary in what is allowed in a room because of the power usage. Consider:

Lamps	Hair Dryer	Music equipment	Popcorn popper
Computer	Clock radio or radio	Typewriter	Electric shaver
Coffee pot	Microwave	Window fan	Hot pot

Organization Aids

Plastic containers with dividers	Paper liner for drawers
Hangers	Shoe racks
Wall hangers	Key ring
Under bed storage	Camera & supplies
Account book for spending record	Door memo pad
Financial record box	Bulletin board
Stationery/stamps	Scrapbook/photo albums
Plastic crates/storage	Address book

Study Aids

Thesaurus & dictionary	Ruler	Stapler	Glue
Folders for reports/filing	Pencils	Study planner	Markers
Masking/transparent tape	Paper clips	Thumb tacks	Calculator
Resources you might use	Book ends	Backpack	Erasers
Computer disks	T-square	Lap desk	Pens
Notebooks	Pens	Erasers	Notebooks
Index cards	Variety paper		

Emergency Supplies

Alcohol swab towelettes	Cough suppressants	Antacid	Needle
Rubbing alcohol	Antiseptic first-aid spray	Sunscreen	First Aid Kit
Adhesive tape	Antidiarrheal	Band-Aids	Laxative
Antibacterial soap	2” gauze bandage	Tweezers	Battery
Insect repellent	Battery charger	Eyewash	Ice bag
Candles for light failure	Aspirin or equivalent	Safety pins	
Syrup of ipecac	Gauze pads 2x2 & 4x4	First aid manual	
Flashlight & batteries	Compression bandage	Personal medications	
	Antifungal spray		

Cleaning Equipment

Razor blade in safety holder	Small plastic bucket	Cleaning rags
Laundry detergent	Whisk broom	Toothbrush
Stain pretreatment	Fabric softener	Clothes brush
All-purpose cleaner for surfaces	Measuring cup	Waste basket
Laundry clothes bag	Shoe polish, brush	Sponge
Cleaning tray, basket or bucket	All-purpose bleach	Laundry basket

Grooming Equipment (Grooming Bucket can carry the following supplies:)

Nail file, emery board, clippers	Mouth wash	Shampoo	Plastic glass
Plastic covered soap dish	Shampoo	Deodorant	Dental floss
Skin lotion	Hair conditioner	Tissues	Razor
Toothpaste/toothbrush	Talcum powder	Soap	Brush/comb
Personal grooming cosmetics	After-shave lotion	Mirror	

Snacking Equipment

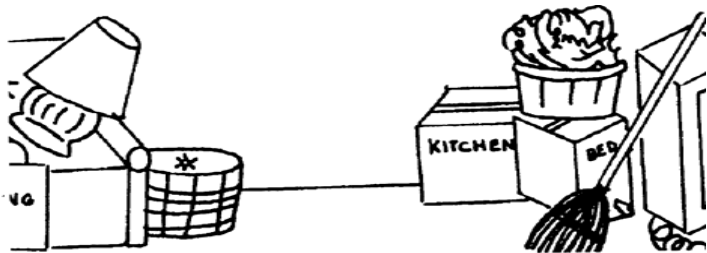
Large bowl (for popcorn!)	Sharp knife	Can opener	Foil
Plastic storage containers/lids	Bottle opener	Paper towels	Salt/pepper
Measuring spoons & cups	Plastic bags	Dish towel, cloth	Aluminum
Unbreakable cups, glasses, dishes			

Snack Food Supplies (Easily kept, non-refrigerated foods)

Popcorn	Peanut butter	Soups	Crackers	Hot chocolate
Jellies	Tea bags/instant tea	Cereals	Nuts	Instant coffee
				Dried fruit

Furniture/Linens/Decorations

Sheets, pads, blankets	Pillows	Large rug
Extra blanket/sleeping bag	Bedspread	Pictures/posters
Comforter (can use as spread)	Plants (if you like them)	Afghan
Chairs (if space allows)	Towels/washcloths	Throw pillows
Trunk (can use as table)	Drapes (if not furnished)	Small rugs
Stackable crates	Stackable shelves	



HOW DO I BEGIN FURNISHING AND DECORATING MY PLACE ?

As you begin gathering “things” for your apartment, a plan can be helpful. Understanding what you like and why, can direct your choices. You should think about whether decorating is important to you or not.

Consider your values. What is important to you? Do you want your apartment to “look good” or do you feel decorating is a waste of time? Does decorating matter to you, your family, your friends?

Consider your personality. What do you want people to know about you when they enter your living space? Are you showing special interests like a painting, hobby, antique furniture? Do you like things neat? Cluttered? Cheery? Quiet? Intellectual?

Consider the lifestyle you want. How often will you entertain? Do you need quiet for reading and studying? Do you want things organized for less cleaning? Do you need space for a hobby? Do you want a small place without extra cost and cleaning? Do you want to share the space?

Most of all, consider what money you can afford to spend on decorating and furnishing. Do you want temporary things that you get rid of when you move? Do you want to be able to use your furnishings for a long time?

If you find that decorating is important to you, you will benefit from more planning. Review the information that follows and choose what is of value to you. You can turn decorating into a long creative process if you really enjoy the challenge. You can also keep it simple.

I CAN DO IT!

No matter how roommates are chosen, communication is important. It's helpful to talk together about personal tolerance levels. Would you be able to live with someone who:

- needs loud music to go to sleep?
- invites friends of the opposite sex for overnights?
- doesn't like or share housework?
- uses drugs?
- eats your foods and snacks?
- likes to party often?

Consider using a compatibility checklist and talk together before you share your space. Compromises can be reached before small problems become big issues.

Talk about:

Personality differences	Sleeping habits	Eating habits
Housekeeping attitudes	Social habits	Overnight guests
How space will be shared	Values	Shared resources

If you are considering living with someone of the opposite sex, there are additional questions to consider. If your body goes with the living space, greater risk is involved. In addition to subjects suggested above, consider and talk together about:

- | | |
|---------------------------|-----------------------------------|
| * religion | * family values |
| * affect on future dreams | * pregnancy |
| * sexual diseases | * emotional impact on your future |
| * infidelity | * male/female roles |
| * community values | * birth control |
| * role of friends | * "break-up" possibility & plans |
| * shared expenses | * cleaning responsibilities |

I NEED A PLACE TO LIVE

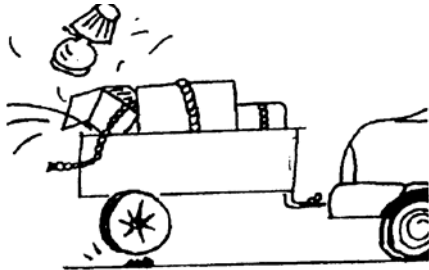
Furnishings I Need			
Furnishings	Color	Date needed	Cost
Appliances I Need			
Appliances	Color	Date needed	Cost
Accessories I Need			
Accessories	Color	Date needed	Cost
Equipment I Need			
Equipment	Color	Date needed	Cost

HOW CAN I CARRY MY “STUFF” TO MY NEW PLACE?

Sometimes there are expenses involved in moving. These can include: rental of trailer, tape for boxes, trailer hitch, lunch for those helping, cost for moving company or helpers. These costs should be considered as part of the money you need in addition to rent when you start out.

Few young people can afford a professional mover. If you are able to pay movers, remember to shop around the same as you would with any purchase. Ask about services, advance charges, appliance service, and estimates. Ask about binding estimates, insurance costs and how payment is made.

If you have just a few things to move, you can probably carry it in a car or van. If you have more, you may need a trailer. Having friends help with your move is the least expensive way, even if you must rent a truck or trailer.



IF YOU MOVE WITH A TRAILER

- Car must have a trailer hitch. You can usually rent one at a rental agency. Also check the trailer chain, brake lights, parking lights and turn lights.
- After you have driven 30 miles, check the trailer chain again.
- Be sure to reserve a trailer early if you choose to rent one.
- A trailer backs up with difficulty and has little passing power. Be careful!
- If you are traveling far, have the car pulling the trailer serviced. Also check to see that the car has enough power to pull.

If You Move With a Truck or Van

- Check the cost of insurance and mileage if you rent. Check exact return process to avoid extra charges.
- Make calls in advance to make sure of the availability of truck or van.
- Check if vehicle has a stick shift. You may not have experience with one.
- Drive carefully. A truck is difficult to back up and has less power than a car.

PREPLAN

Before you leave where you are:

- If leaving town, close out bank accounts and open new ones where you will be moving.
- Send out address changes (available at post offices) to:
 - * credit card companies
 - * magazine publishers
 - * loan companies
 - * insurance agencies
 - * friends
 - * previous employer (so income tax form can be sent to you.)
- Gather addresses of friends, school and church. Ask persons to act as references for you and take their addresses along too.
- Pick up any clothes at dry cleaners or laundry and lay-aways in stores.

HOW CAN I PLAN TO GET ALONG WITH A ROOMMATE?

As young people begin, they often need to find a roommate to share the expenses and also to have company. Roommates are usually chosen from friends and acquaintances. In colleges, roommates are often assigned. If you are in a strange community, you may need to find a roommate from among strangers.

I NEED A PLACE TO LIVE!



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