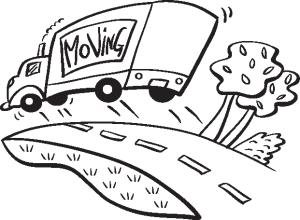
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Issues and Challenges of Adulthood

Establishing Independent Living

Aka: Moving out of your Parent’s home

Oh no, it’s time to move out!. Where are you going to live, how much money will you have to earn, who will you live with and what do you need to buy?

This project aims to provide you with an idea of what moving out will be like. You will be responsible for creating a “Reality Check Portfolio” that outlines the specifics of your move.

1. Take some time to write down some of the challenges that you may face as you prepare to move out on your own. Be specific. If you already live on your own or have lived on your own write down some of the unexpected challenges that you have faced. This will be the first page of your portfolio titled ***The Challenges I may face*** (Be sure to include at least 4)
2. Using the internet, newspaper or personal connections (or the job you already have) you must find a job that you are currently qualified to do. Check out [www.vancouver.craigslist.ca](http://www.vancouver.craigslist.ca) or [www.vancouverjobshop.ca](http://www.vancouverjobshop.ca). Make sure you include the job description, hours and wage. (If you are already employed or get a job through a relative please ensure you have a signed letter indicating the job duties, hours and wage). This will be the second part to your portfolio titled: ***My job: Hours and Wage***
3. Using the internet or newspaper find an apartment, basement suit or other living arrangments **you can afford.** Use the internet and go to [www.vancouver.craigslist.ca](http://www.vancouver.craigslist.ca), [www.rentbc.com](http://www.rentbc.com), [www.vancouvercondos.com](http://www.vancouver.condo's.com) or [www.vanvouver.kijiji.ca](http://www.vanvouver.kijiji.ca). You will be selecting two different ones and comparing them to see which one would suit you best.

You may have already done this in class, attach the pages you have done and on a separate piece of paper *list out in detail why you selected this place to live*. This will be the third part of your portfolio titled: ***My new home***

**(If you have done this make sure you have everything listed in detail!)**

1. Now it is time to gather your supplies. You can’t live in a bare apartment! For this section you will be deciding which items you need to buy, which items you are allowed to take from your current home and which items you may borrow. You will be finding pictures of the items you need to buy and listing their price they. (I will give you a $1000.00 budget – try to keep within that! If you go over budget you will have to add that on to your monthly budget and see when you can afford to buy the extra items – maybe the lamp the first month and the new chair the second month) If the items are being given to you, you must supply a picture of the item and a letter from whom ever is giving the item to you stating it is indeed a gift. (See the attached page for more information). This will be the third part of your portfolio titled: **What I will need in my new home**
2. You are now required to create a monthly budget using myblueprint.com. Brainstorm some of the recurring cost that you will face monthly (fixed expense) and some costs that may change according to the months (variable expense). Remember if you are over budget in your home furnishings you need to indicate when you are going to purchase the extra items. As you have a new job you must calculate your monthly income (using <http://www.paymentevolution.com/Payroll/Calculator>) this will give you detailed information on what you make per month and what your deductions are. Make sure you print this out and attach it as part of your portfolio in your job section. This will be part of your portfolio titled: **My Monthly Budget**
3. After you have successfully completed the above, you will make the last page of you r portfolio – a future plan. This portion is one of the most important and will consist of some thought provoking questions as you are asked to reflect on what you have learned throughout this process. What are some of the challenges that you will face moving out, how will you overcome some of these challenges in order to be successful in the future. This will part of your portfolio titled: **Planning for the future**

**See all the attached pages for more detail of what is to be included in your portfolio.**

**This project is out of 70 marks (see the attached rubrics for the marks breakdown)**

**Portfolio Section #1**

*Predictions : The Challenges I will face when moving out*

****

Take some time to write down some of the challenges you may face as you prepare to move out on your own – **be specific and explain in detail what you mean!**

You can discuss where you would like to live and the challenges involved with that, what type of housing you would like to have and how that may not be a reality with the money you will be able to make. Make sure you include 4 to 5 challenges in your predictions for a total of at least 8 sentences. (If you already live on your own discuss some of the challenges you have had and some challenges you may still face).

This is to be typed up and submitted with your portfolio

** Teacher must Sign Off on the job you found!**

**Portfolio Section #2**

*Finding a Job*

Using the internet, newspaper or personal connections you must find a job you are qualified for. Check out [www.vancouver.craigslist.ca](http://www.vancouver.craigslist.ca) or [www.vancouverjobshop.ca](http://www.vancouverjobshop.ca). to start. Make sure you include the job title, duties, location, hours per week and wage. If you are already employed or “get a job” through a parent or family member please make sure you have a signed letter from them indicating the information above.

**Items to have for your portfolio section – This must be typed up and put in the second part of your portfolio**

* What is the job title?
* What are the qualifications required
* Do you have them? How did you obtain them?
* Description of duties?
* Where is the job located (city and location – how far from the place you would like to live?)
* How many hours per week?
* What is the gross pay per hour/ month? Go to <http://www.paymentevolution.com/Payroll/Calculator>) this will calculate what your take home pay is and what you will be paying in taxes, IE contributions and CPP contributions
  + This needs to be printed out or copied and part of your second section of your portfolio

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Net pay results** | **EXAMPLE ONLY!!** |  |  |  | **Total** |
|  | Gross salary for the pay period |  |  |  |  |  |
|  | Additional earnings |  |  |  |  |  |
|  | **Total Taxable Income** |  |  |  |  |  |
|  | Federal Tax Deductions |  |  |  |  |  |
|  | Provincial or territorial tax deductions |  |  |  |  |  |
|  | **Total tax on salary or pension income** |  |  |  |  |  |
|  | Canada Pension Plan (CPP) deductions |  |  |  |  |  |
|  | Employment Insurance (EI) deductions |  |  |  |  |  |
|  | **Total Deductions on salary income** |  |  |  |  |  |
|  | **Net Amount** |  |  |  |  |  |

**This is only a sample of how I copied my information from the website after it did my calculations**

**Findings on your Job Hunt**

1. Was it easy or difficult to find a job you are qualified for? Explain in detail not just a yes or no answer!
2. Would you be happy in this job? Why or why not?
3. Is there a possibility for a promotion in this job? Explain the positions and increase in pay.
4. How would you stand out from others in an interview to ensure that you secure the job? Be specific an provide examples.

**This is to be typed out and answered in detail and included in your Section #2 of your portfolio**

Now you need to find a place to live that you will be able to afford based on the job you have found. Answer the following questions in detail.

**Portfolio Section #3**

*Finding a place to live*

1. Where would you like to live and why?
2. Who would you like to live with? (roommate- friend, boyfriend, stranger) or by yourself
3. What can **you realistically** afford to pay per month? Will you need a roommate to afford to move out?
4. What are some things you are looking for in a place to rent? (NEEDS)
5. What are some things you would like to have if possible in the place you rent? (WANTS)
6. Next you are going to look for 2 places to live. You will be finding out information such as how far is this place from local transit, work and your family. What type of neighborhood is it (well off, sketchy, remote etc), what are they types of amenities that are close by. Go to epting.weebly.com Family Studies 12 Finding a place to live

Enter the information into the spreadsheet, save it and print it out.

1. After researching the two accommodations which one do you choose and why? You need to explain this in great detail based on your needs, wants, location, distance to and from work, family etc. (I am looking for a very thorough explanation)
2. If you are planning on having a roommate you will need to decide who that is and conduct a roommate interview based on the questions you did in class. Include all this information in this section.

**The above questions are to be typed out and answered in detail and included in your Section #3 of your portfolio**

 Now it is time to gather your supplies and see what you can take from home and what you need or want to buy for your new place. This can be really exciting but costly too. To help out you are given a $1000.00 allowance to purchase what you think you need. I have listed a variety of different items that are essential. It is up to you to decide what other items you will need. If you go over the $1000.00 allowance you will have to find a way to pay for the items through your monthly budget that you will be doing in the next section. If there are items that you are allowed to take from home or borrow from someone else you need to take a picture of it and include it into your chart. As well you need a written note from your parent or relative indicating what you are allowed to take or borrow.

**Portfolio Section #4**

*Gathering supplies*

Please use some type of spreadsheet or table indicating the items you are needing to buy or have and a picture of that items with the price that it will cost. **DON’T forget to add the taxes of 12% at the end of your total!**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bathroom** | **Furniture** | **Kitchen** | **Electronics** |
| * Towels 2 face, 2 hand and 2 large * Bath mat * Shower curtain * Shampoo, conditioner * Soap * Toothbrush, toothpaste * Toilet paper * Anything else that you think is important to have | * Bed * Blanket and pillow * Linens for your bed * Dresser * Nightstand * Full length mirror * Couch and Chair * Desk and chair * Coffee table * Kitchen table and chairs (atleast 2) * Anything else that you think is important to have | * Pots X2 * Pans X2 * Utensils for 4 people * Dishes for 4 people * Glasses for 4 people * Serving dishes X2 * Microwave * Toaster * Anything else that you think is important to have | * TV * Computer * Phone * Anything else that you think is important to have |

|  |  |
| --- | --- |
| **Cleaning supplies** | **Food** |
| * Toilet bowl brush and cleaner * All purpose wipes or spray * Paper towels * Broom * Dust pan and small broom | Create a 2 week meal plan indicating what you would have for breakfast, lunch, dinner and snacks. Then you need to research as to how much food you will have to buy in order to have this meal plan. Be realistic and remember to have balanced meals.  You will need to start looking at what you eat now on a daily basis and decide how this will translate to when you move out. How often do you currently eat out or go to “Starbucks” for a drink. This needs to be evaluated as well to see if you will have enough in your budget. |

**Please have all this typed out in a spreadsheet with pictures of all the items including the costs for everything. This will be part of your Portfolio Section #4**

****You are now required to create a monthly budget for yourself. Brainstorm some of the recurring costs that you will have on a monthly basis (fixed costs such as rent, electricity) and some cost that may differ month to month (variable costs – such as toiletries, haircuts, entertainment, etc.)

**Portfolio Section #5**

*Monthly Budget*

Use the spreadsheet found on the website epting.weebly.com Family Studies 12 Monthly Budget. ***Fill it in, save it and print it and put it into your Portfolio section #5***

Now that you have your budget you need to think how much money you earn (using the job you are qualified for in sections #2 of your portfolio) vs. how much money you spend. You will need to calculate your total earnings for the month vs. your total expenses. You then need to decide what you are going to do with the extra money that you have left over (are you going to buy new furniture, electronics or save it).

**If your first budget was over what are you going to do to balance your budget?**

Include the following questions into this section:

1. Did you struggle coming up with a budget that did not exceed your monthly earnings?
2. What were some of the things that surprised you while you made up your budget?
3. Were there items that you are used to having now that you may not be able to afford when you are living on your own? (explain which ones and why)
4. Would you be okay living on this type of budget? Explain for either the yes or no answer
5. What changes would you make to improve your lifestyle? Explain (if you are happy with this explain that as well)
6. What was it like for you to really think about how much money you need on a monthly bases to ensure you do not go into debt?

**The above questions are to be typed out and answered in detail and included in your Section #5 of your portfolio**

For this section you are going to look back at all the different sections you were responsible for and reflect on the challenges or lessons that you have learned from completing this project.

**Portfolio Section #6**

*Planning for the future*

You are to type out all your answers and include them into your Portfolio Section #6

1. Look back at your predictions in section #1. What has changed? Where your predictions correct? Explain in detail
2. What do you think will be the biggest challenge for you when you decide to move out? Explain why.
3. How will you overcome these challenges? Explain in detail
4. Choose the top three most valuable lessons you have learned from doing this project that you can take away with you in the future?
5. What advice would you give someone else who is wanting or planning on moving out based on what you have learned from doing this?

**The above questions are to be typed out and answered in detail and included in your Section #6 of your portfolio**

Now you need to gather all your research and present it to me in a neat, orderly and well-presented portfolio. You may use a 3 ring binder, a duo tang or any other type of portfolio style that suits you.

*Review the rubric on the attached page so you are familiar with the marking criteria. This will be a summative evaluation and will count for term 1.*