STEPS TO INDEPENDENT LIVING

THIRD EDITION

How to Set Up a Home

Nancy Lobb

illustrated by David Strauch

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To the Student

Living on your own can be a great experience! You can choose and decorate your own place. You can decide for yourself what and when to eat. You can set your own hours. In short, you are free to make your own choices about your lifestyle.

Along with these freedoms comes responsibility. Living on your own means it's up to you to take care of yourself when you're sick or hurt. You are now the one who must be sure your nutritional, physical, and emotional needs are met. No one will be watching over you to ensure your personal safety. No one will be looking to make sure you make good decisions about alcohol, drugs, and tobacco. It's up to you!

But that's not all! You must make good choices as you choose and set up your home. You must keep your home safe and clean. And you must use your money wisely to meet your needs.

You will have a better experience living on your own if you are prepared to meet your new responsibilities. The six books in the *Steps to Independent Living* series will teach you the skills you need to make it on your own.

In this book, *How to Set Up a Home,* you will learn about:

- choosing a place to live
- understanding utilities
- furnishing a home

We hope this information helps prepare you for the day you start living on your own!

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Self-Test

How much do you know about choosing and setting up a home? Circle YES or NO for each question.

1. Do you know how much of your take-home pay you should expect to spend on housing (including utilities)?

   YES NO

2. Do you know the most important questions to ask about the location of your home?

   YES NO

3. Do you know how to decide if a neighborhood is safe?

   YES NO

4. Do you know the important features to look for when choosing a home/apartment?

   YES NO

5. Do you know how to set the ground rules when moving in with a roommate?

   YES NO

6. Do you know how to use the classified ads to find places to rent?

   YES NO

7. Can you understand the terms of a typical lease?

   YES NO

8. Do you know how to inspect a house/apartment before you move in?

   YES NO

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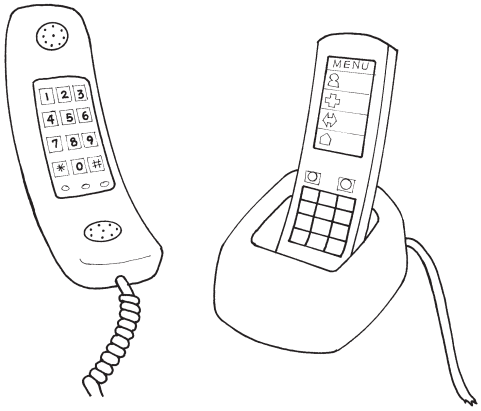
Telephone, Cable, and Internet Service

Landline Phones



You have many choices for telephone service. You may want to have a traditional landline phone. To get this type of phone service started, you will need to call the telephone company. You may be able to set up phone service online.

Another choice for phone service is digital phone. To get this type of phone service, call your cable company for information.

The telephone or cable company does not give you a phone. You will need to buy the phone yourself. You can buy a phone at discount, electronics, or department stores.

The company will probably charge an installation fee to hook up your telephone. This charge will most likely appear on your first month's bill. If this is the first time you have had a telephone, you may have to pay a deposit.

When you move out of a home, there is no charge to get your phone disconnected. Just call the telephone company and tell them when you want it disconnected. You can also ask for your service to be switched to your new home if it's in the same area.

Cell Phones

Many people use a cell phone instead of a land-line phone. This way, they can carry the cell phone with them and use it throughout the day. If they change where they live, they simply take the phone along.

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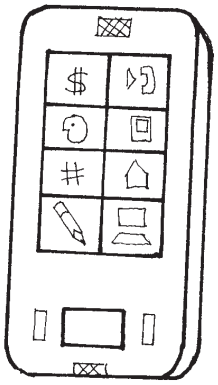

If you decide to use a cell phone rather than a landline, be sure your phone gets good reception in the home you are thinking of renting. Try the phone out in each room to see how well it works.

Cable Television

If you want better TV reception or more channels, you may decide to get cable or satellite TV. You can find cable and satellite providers in the yellow pages. Call each provider to find out what they charge. Ask about any special offers. This might include free installation or even a discount on service.

You can choose different packages. A basic package costs less, but doesn't have as many channels. Premium packages have all the basic channels, plus others that offer newer movies or popular shows. These packages cost more. Make sure you can afford your choice.

The company will probably charge a fee to hook up your service. You may have to pay a deposit. Your bill will also include taxes and other fees. Be sure to ask how much you will have to pay on the first bill, and what you will pay each month after that. This way you can plan for it in your budget.

Internet

If you have a computer, you may want Internet access. Ask friends or look in a phone book to find an Internet service provider. Most providers charge a monthly fee. You may save money by getting Internet service through your telephone or cable provider. Dial-up service is sometimes cheaper, but can be very slow. High-speed or digital Internet costs more, but is much faster.

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The Electric Bill

Look at the electric bill below. Then answer the questions at the bottom of the page. Use a separate sheet of paper.

For billing inquiries and customer service, call 1-800-ENTERGY Mon-Fri, 7 A.M.-7 P.M.

For power outages and safety concerns, call 1-800-9OUTAGE 24 hours a day, 7 days a week.

Amount Due by 01/28/08	$75.97

Meter Reading

Meter # 552712	Rate: MS_RW	
Total Days (30)		
Current Meter Reading	(12/28/2007)	36521
Previous Meter Reading	(11/28/2007)	– 35680
kWh Metered		841

Mail payment to:
ENTERGY
PO BOX 8105
BATON ROUGE, LA 70891-8105

1. What number do you call if the electricity goes out?
2. When is the payment due?
3. How much payment is due?
4. How many kilowatt hours of electricity were used?
5. To what address should the payment be mailed?
6. What is the number to call if you have a question about the bill?
7. What should you do if you think the bill is wrong?

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Saving Money on Your Power Bill

Getting your first power bill can be a big shock! It is easy to use more power than you really need. Here are some tips on how to save energy and money.

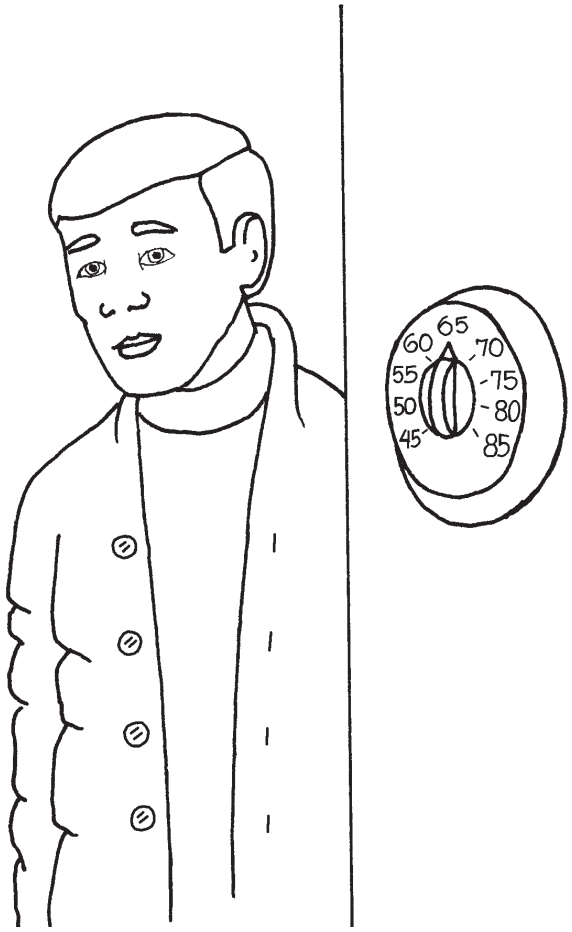
Heating and Cooling

In winter/cold-weather climates

In cold weather, wear a sweater. Put extra blankets on your bed. Set the thermostat at a maximum of 68°F when you are home. Turn it down to 60°F or less when you are away or at night.

During sunny winter days, open drapes to let the sun warm your home. Close drapes at night or on cloudy days to block out cold air.

Ask your landlord about putting caulking around leaky windows. If cold air comes in under the door, put a towel or throw rug at the bottom of the door.



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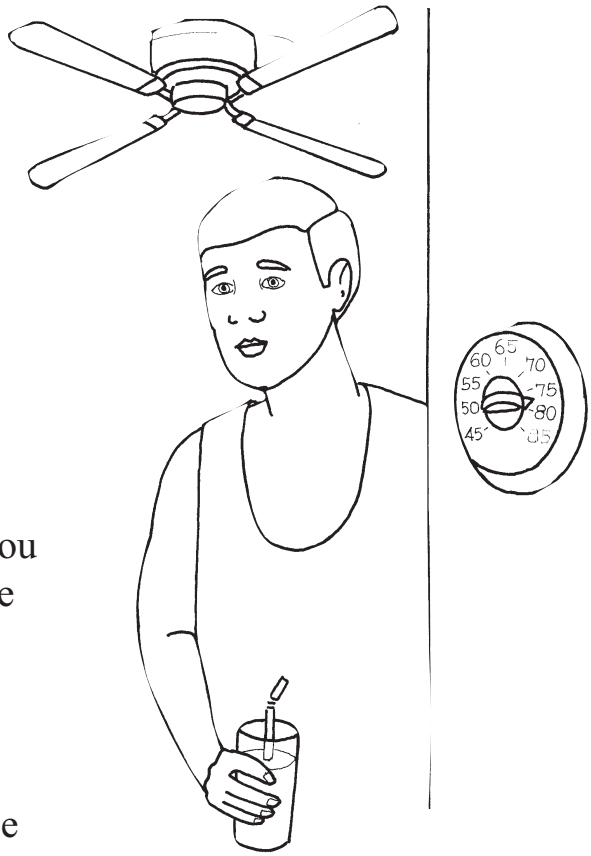
In summer/warm-weather climates

If you have air conditioning, set the thermostat no lower than 78°F. When you leave home for the day, turn it up to 85°F. If you have a window unit, you could turn it off when you leave home.

Keep the sun out on hot days by closing drapes or blinds.

Using ceiling or other fans (with or without air conditioning) will make you feel much cooler at the same temperature. Fans use far less electricity than air conditioners.



Water Heating

Using less hot water can save you lots on your power bill. Here are some ways to use less hot water:

- Operate the dishwasher only with full loads.
- Don't let the hot water run while you rinse or wash dishes.
- Use only cold water with the garbage disposal.
- Take quick showers. Take shallow baths.
- Tell your landlord right away about a leaky faucet.

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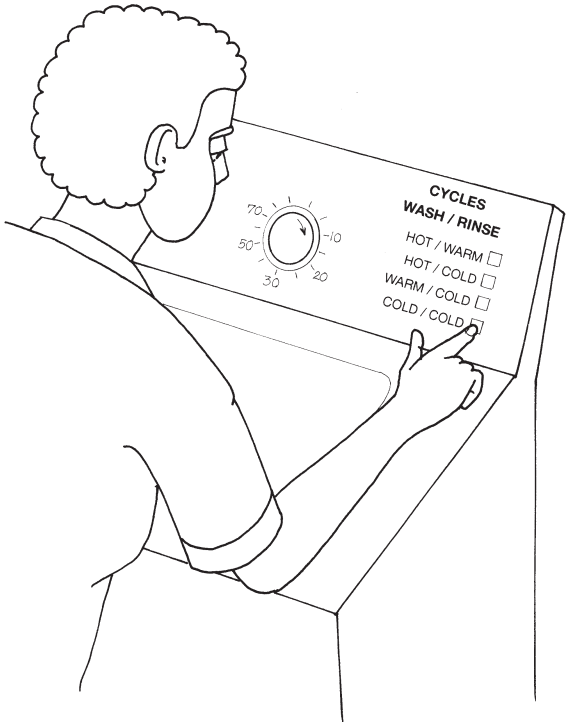
Washing and Drying Clothes

Use cold water to wash most clothes. Use hot water only on very dirty clothes. Use cold water in the rinse cycle for all clothes. Choose the water level according to the size of the load.

Don't overdry clothes. It costs more and causes wrinkles.



Other Energy-Saving Ideas

- Turn off the lights when you leave a room.
- Turn off the TV if no one is watching.
- Turn off computers and stereos that aren't being used.
- If you have a fireplace, keep the damper closed if you don't have a fire. Otherwise, a lot of heat or air conditioning goes right up the chimney.

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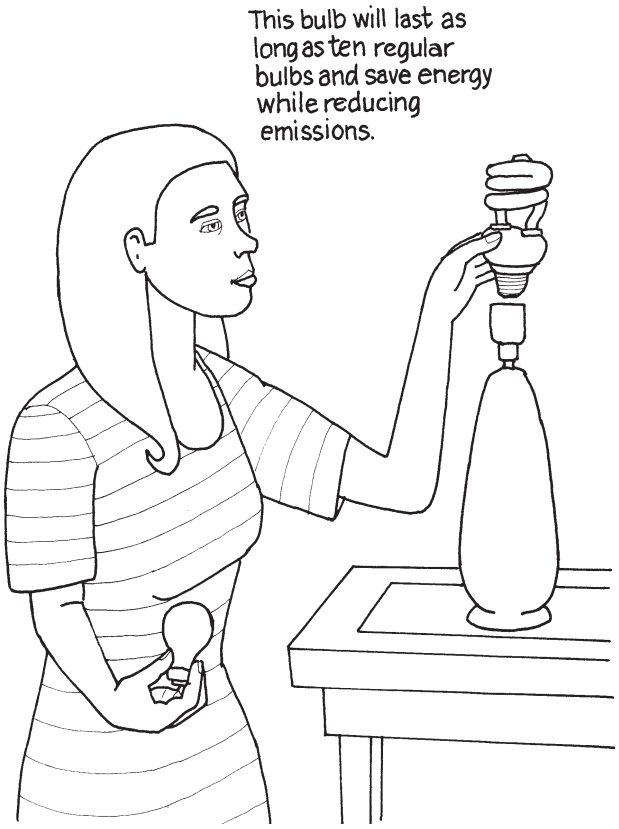
- Use low-watt lightbulbs in areas where less light will do.
- Use compact fluorescent light (CFL) bulbs. One CFL bulb lasts as long as ten regular bulbs, and it uses only a quarter of the electricity.
- Cook foods on the lowest possible setting.
- Don't keep opening the oven as food is cooking/baking.
- Don't keep opening the doors of the refrigerator and freezer.
- Don't use a small pan on a large burner.

You have the power to keep your power bills under control!



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Check Yourself

1. List three costs involved with getting landline phone service.

   a.

   b.

   c.

2. How can you tell how much electric power (in kilowatt hours) you are using each month?

3. List three ways to save on your heating bill in the winter.

   a.

   b.

   c.

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