
THE TWENTYSOMETHING HANDBOOK



Everything You **Actually** Need to Know About **Real Life**

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Author of The Freshman Survival Guide

A PDF COMPANION TO THE AUDIOBOOK

The Twentysomething Handbook

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CHAPTER 2

FANTASTIC JOBS AND WHERE TO FIND THEM

(And How to Keep Them)

BAD BOSS BINGO

How bad is your bad boss?

takes credit for your work	constantly interrupts you	chatty only when you have a deadline	meeting that could've been an email	doesn't bother to learn your name
increased workload, no raise	pizza party instead of a raise	company outing for management only	Hawaiian shirt day!	puts off vital, time-sensitive decisions
decision took months, changes their mind	"You're doing it wrong" when they don't know how to do it	FREE SPACE	thinks work-life balance is a myth	tries to tell you how to vote
SENDS SHOUTY EMAILS	hoards information	can't/won't delegate	communicates poorly	"You're doing a great job" but doesn't trust you
talks trash about everyone to everyone	refuses to address conflict	hits "Reply all" unnecessarily	bad breath, close talker	throws people under the bus to save their own neck

CHAPTER 5

SHARED SPACES VS. SOLITARY PLACES

Roommates, House Rules, and
Cleaning Routines

CLEANING SUPPLIES CHECKLIST

- broom and dustpan
- vacuum (if you have carpets)
- mop and bucket (if you have floors to wet clean)
- toilet brush
- sponges and scrubby pads
- vinegar dilute to clean glass or counters
- bleach, dilute to sanitize or disinfect
- baking soda as a mild abrasive cleaner and for odor control
- rubbing alcohol—use straight to disinfect or remove ink
- dish soap to dilute and use for general cleaning
- an all-purpose spray cleaner
- paper towels

Other optional items include:

- duster
- microfiber dust cloths
- empty spray bottle to mix your own cleaner
- enzyme spray cleaner if you have pets
- rubber gloves to make gross jobs less gross
- bag of rags (old T-shirts, towels, washcloths, socks)
- cleaning wipes
- Swiffer and pads
- Magic Eraser

ALL-PURPOSE CLEANING SOLUTION RECIPE

In an empty spray bottle, mix:

1/4 cup white vinegar

1/4 cup rubbing alcohol

1 teaspoon of liquid dish soap

2 cups of water (or just fill the spray bottle with water the
rest of the way)

The same mixture without the dish soap will work nicely
on glass.

CHAPTER 8

BUDGETING FOR BEGINNERS

Making the Most of Your Money

CARD UTILIZATION

First Account	Second Account	Total
\$300 balance on \$1,000 limit = 30 percent	\$300 balance on \$1,000 limit = 30 percent	\$600 balance of \$2,000 limit = 30 percent
\$600 balance on \$1,000 limit = 60 percent	\$0 balance on \$1,000 limit = 0 percent	\$600 balance of \$2,000 limit = 30 percent

CHAPTER 10

FAST FRIENDS

The Work and Reward of Creating Your Circle

Friend-Mapping

Who you know already:

- _____
- _____
- _____

Things you like to do:

- _____
- _____
- _____

Things you want to learn:

- _____
- _____
- _____

Things you used to do and might want to start again:

- _____
- _____
- _____

People and activities related to work:

- _____
- _____
- _____

Volunteering and causes that interest you:

- _____
- _____
- _____

People you know who know a lot of people:

- _____
- _____
- _____

People and things to do near where you live:

- _____
- _____
- _____

People and things to do near where you work:

- _____
- _____
- _____

Big events that take place in your city/town:

- _____
- _____
- _____

Reach activities / crazy things you've always wanted to try:

- _____
- _____
- _____

CHAPTER 15

GETTING A SECOND CHANCE

Forgiveness Is for Grown-Ups (This Means You)

APOLOGY TEMPLATE

I did/said _____

That (check one):

- ☐ was wrong
- ☐ hurt you
- ☐ made things more difficult for you
- ☐ other _____

I'm sorry / I apologize

And if appropriate try adding:

Could I do something to make things better?

FIND YOURSELF

A . . .

In a new city you need a whole new set of people, places, and things to help you get your life in order. Keep track here as you find great shops, restaurants, parks, doctors. Write down websites, addresses, and contact info and come back to the list to keep making your new city your own.

- ☐ Airport:
- ☐ Bakery:
- ☐ Bank:
- ☐ Bookstore:
- ☐ Bus stop/subway/train station:
- ☐ Church/mosque/synagogue/temple/gurdwara:

- ☐ Coffee shop:
- ☐ Consignment/thrift store:
- ☐ Dentist:
- ☐ DMV/government office:
- ☐ Doctor:
- ☐ Emergency shelter (earthquake, tornado):
- ☐ Farmers' market:
- ☐ Game store:
- ☐ Grocery:
- ☐ Gym/yoga studio/martial arts studio/dance studio:
- ☐ Hairdresser/barber:
- ☐ Hiking/bike trail:
- ☐ Hospital/urgent care:
- ☐ Ice-cream place:
- ☐ Laundromat:
- ☐ Library:
- ☐ Mall/shopping center:
- ☐ Mechanic:
- ☐ Music venue:

- ☐ Park:
- ☐ Pet shop/pet supply store:
- ☐ Pharmacy:
- ☐ Pizza joint:
- ☐ Place to swim/boat:
- ☐ Polling place:
- ☐ Post office:
- ☐ Restaurant—cheap but good:
- ☐ Restaurant—fancy:
- ☐ Specialty food market/restaurant (gluten-free, vegetarian/
vegan, ethnic, etc.):
- ☐ Stadium:
- ☐ Twenty-four-hour diner:
- ☐ Vet:

RENTER'S GLOSSARY

All bills paid: utilities included

Amenities: extra, attractive features that make an apartment building or complex more enjoyable for its tenants (gym, pool, etc.) for which renters may be charged an amenities fee

Apartment: a suite of rooms forming one residence, typically in a building containing a number of these, often owned by a landlord and rented to tenants

Application: a form used by landlords and property management companies to screen potential tenants; there is often a nonrefundable fee charged to process an application

Arrears: either delayed billing (e.g., if water billing cycles are two months in arrears, when you pay your water bill with your March rent, you are paying for water you used in January and February) or the amount by which a particular account is past due

BR/BA: abbreviations for “bedroom” and “bathroom;” e.g., a 2BR/1.5BA place would have two bedrooms, one full bath, and one half bath

Broker/leasing agent: a person who works with a property owner to find tenants for their buildings

Commission: a fee paid by a landlord to a broker/leasing agent in exchange for finding suitable tenants

Common areas: any area of the building outside of your individual apartment, including hallways, laundry rooms, amenity spaces

Concession/incentive/move-in special: anything that encourages prospective tenants to rent a property (e.g., no application fee)

Cosigner/guarantor: a person who is not a tenant but legally agrees to pay rent to the landlord in the event that the tenant cannot do so

Cotenants: people who live in and rent a property together, both/all of whom sign the lease and share responsibility for meeting the terms of the lease

Deposit: an amount of money given to a landlord or leasing agent by a prospective tenant ahead of moving in to hold the apartment (may or may not also be used as the security deposit)

Duplex: can be either an apartment with two floors or levels (not two apartment units) or a building with two separate apartment spaces, typically side by side rather than upper/lower

Fair housing / equal opportunity (EOH) laws: laws that protect against discrimination on the basis of race, color, national origin, religion, sex, familial status, and disability for prospective tenants

Full bath: a bathroom containing a tub and/or shower as well as a sink and toilet

Garden-style apartment: low-rise apartment community; one to three floors, may or may not have elevators, sometimes surrounded by lawn or greenspace (not condos, townhomes, or luxury apartments).

Gentrification: the process of repairing and rebuilding homes and businesses in a deteriorating area (such as an urban neighborhood) accompanied by an influx of middle-class or affluent people, which often results in the displacement of earlier, usually poorer residents

Guest: a person who visits a tenant, and may sleep over occasionally, but is not listed on the lease and is not responsible for paying rent or meeting the terms of the lease

Habitable: meeting basic living condition requirements (has heat and running water, is free from health and safety hazards)

Half bath: a bathroom with a sink and toilet but no tub or shower

Kitchenette: a small kitchen or area of a larger room used for food preparation and storage but possibly lacking full-sized appliances; found in studio/bachelor/efficiency apartments

Landlord: the owner of a rental property

Lease: a legal contract stating an agreement between a landlord and tenant, including the terms and conditions expected for a rental property, usually for a period of twelve months

Lease takeover/lease assignment: when a new tenant takes over the remaining term of a departing tenant's lease, with the approval of the landlord (unlike a sublease, the original tenant is no longer responsible for meeting the terms of the lease)¹

Lessee: a tenant who has agreed to a lease

Lessor: a landlord who has agreed to a lease

Loft: a large, open space, usually without any internal walls (except for the bathroom), often in a formerly industrial building that has been converted into residential apartments

Mixed use: an area or building that combines commercial and residential properties

Month-to-month/monthly: a rental that offers leases with a term no longer than one month

Normal wear and tear: a reasonable amount of wear an apartment is expected to experience within a lease term

Notice to vacate: prior notification from the tenant to the landlord stating the tenant's intention to leave the rental property (usually a minimum of thirty or sixty days)

Property manager: person who manages a piece of real estate for the owner, including maintaining the property and collecting rent from the tenants

Prorated: proportionately distributed rental fee reflecting less than the full month

Reno/update: a recently updated or renovated apartment unit

Rent control: a government program that places a limit on the amount a landlord can demand for leasing a home or renewing a lease

Rent to own: a lease agreement that provides the tenant with an option to purchase the property

Rental history: rental background (similar to a credit check)

Residential: a property or area designated for people to live; not commercial/business

Security deposit: a payment that a tenant makes to the landlord in the event that there is damage to the property

Studio/efficiency/bachelor apartment: an apartment that lacks a defined bedroom but does include a bathroom and either a full kitchen or kitchenette

Sublet/sublease: when a resident who has leased the premises from the owner rents out that property to another person; the original resident (lessee) is still responsible for paying the rent to the owner (landlord/lessor) through the term of the original lease

Subsidized/Section 8/HUD: housing for low-income families that is paid for in part or in total by the government

Super: short for *superintendent* or *building supervisor*, this is a manager responsible for repair and maintenance in a residential building

Tenant: a person who rents a property

Term: the length of time a landlord and tenant agree to rent

Townhouses/townhomes: a row of houses, often two stories, joined together by sidewalls

Utilities: electricity, gas, water

Walk-through: when the tenant and the landlord or property manager examine the apartment together, either before move-in or after move-out, to note and mark the current condition of the rental

Walk-up: a building of usually three to four stories with no elevator

W/D: washer/dryer; “W/D connection” means that space and proper electrical and plumbing hookups exist for a washer and dryer, but the actual appliances are not included

WIC: Walk-in closet