

How to Adult: A guide from Madame Marshik (who sort of knows what's she's talking about)

Main points

- 1: Ask for help and advice
 - People like giving advice. It makes us feel useful.
- 2: Be kind to other people (and animals and plants and the planet)
 - Never make fun of someone for something they cannot change about themselves and don't assume you know what someone else is thinking
- 3: Stay safe
 - As my dad says: You don't always have to make the right decision, but avoid making the really wrong ones
- 4: Know your rights
- 5: Your actions and choices matter (even if you think life is absurd and meaningless)
- 6: Pay your credit card bill on time every month
- 7: Think about stuff. Ponder dizzying philosophical questions. Keep learning.
- 8: Learn how to actually have a conversation.

Living somewhere

- The rent versus location trade-off:
 - Like other cities like New York or San Francisco, Vancouver is one of the least affordable places to live. It will be difficult to find a place in the city, and if you do it will have high rent and might be small or gross etc.
 - Reduce the rent you pay by living on the outskirts (like in Delta or Mission) or by moving somewhere fewer people want to live like New Brunswick.
 - Be realistic. If the rental market continues on the path its on, you probably won't be able to afford an apartment on your own. Most of the people I know have roommates. My friend who makes 65 000 a year cannot afford to buy an apartment here. When I bought my apartment 5 years ago, it was valued at 310 000; now it's valued at 590 000.
 - Example rent: I paid 800 in Mission for a 2-bedroom (utilities included). My friends in the Denman area pay 1600 for a one bedroom. Another friend and her roommate each pay 800-900. I paid 400 in New Brunswick for a similar size. I currently pay around 1400 in New West.
- Tenants' rights:
 - Landlords are often sketchy and break rules because renters are so desperate for a place to live. Sketchy things include: charging you for cleaning or maintenance, keeping part of your deposit (occasionally this is allowed), making you repaint stuff, entering your apartment without prior notification, not fixing stuff, not conforming to fire code, not signing a lease, signing sneaky one-year leases (with no continued month-to-month rentals/automatic continuation) so your rent can be increased beyond what's allowed.
 - Read the tenant's rights manual.
 - You may have to take your landlord to arbitration (or threaten to do so).
 - You may want tenant's insurance - this covers your belongings in case of theft or damage and can pay for movers / hotels if you have to suddenly move out due to disaster
 - <http://tenantrights.ca/facts/british-columbia>
 - <http://tenants.bc.ca/>
 - <https://www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies>
- Extra costs if you own the property:
 - A tenant just pays for rent, utilities and maybe contents insurance (since the landlord pays for appliances, maintenance etc.)

- If you own, you also pay for: damage/liability insurance, strata fees, move-in / move-out fees, property tax, repairs, appliance replacement...
- Finding a place:
 - Lots of people find a place through connections with friends and family. Others use craigslist or similar services. It can take months to find a place.
- Moving:
 - Hire a moving company if you can afford it (they even help you dismantle your furniture) or make your friends help you
 - Declutter your life
- Bedbugs and other concerns:
 - Most pests like rats and cockroaches can be controlled fairly easily with exterminator services, traps and by being clean. Bedbugs are a nightmare because all they want to do is feast on your blood - they don't care if your place is clean or not. Take precautions when travelling not to bring them back with you and if a place has bedbugs, don't move there. They're super hard to get rid of and can ruin your life, so prevention is key. They hang out in tiny cracks and corners of furniture, wall sockets etc., and most people find the bites super itchy. Like mosquito x 20.
- Keeping your place safe and functional
 - Clean lint traps and furnace filters and anything else in your place that has filters. Otherwise stuff catches on fire.
 - Never touch apartment sprinkler heads. If they go off, they instantly flood your place with really nasty water and wreck everything.
 - Always have functioning smoke alarms in your place (don't cover them with tinfoil etc.)
 - A carbon monoxide detector is also good.
 - Don't mix cleaning products. (But still clean stuff.)
 - Baking soda is super useful. So if apple cider vinegar (or vinegar in general).
 - Don't ever put water on hot oil (or try to put out an oil fire with water because explosion - baking soda works or put a lid over the fire).
 - Also don't put cold water on hot glass (that's been in the oven for example) #explosion
 - Don't put the following down drains or toilets: cat litter, oil, coffee grounds, tampons, wetwipes...
 - Other than toilet paper, even stuff that says it's flushable still clogs the pipes and creates expensive hassles later on
 - Even if you have short hair, put something over your shower drain to catch your hair.



Money and debt and insurance

- Learn how to budget
 - Step 1: Figure out how much you are actually spending. Get an app that tracks your purchases, e.g. Mint (or keep the budget yourself). When budgeting, be detailed (e.g. separate out groceries, cafes, restaurants, liquor store and drinks out).
 - Step 2: Decide what a realistic budget is and reduce your spending where necessary. Continue to track your purchases to make sure you're meeting your budget
- My budget example
 - My gross income per month (Sept-June) is 6800. My net monthly income is around 4300.
 - Approx 2500/month is taken out of my gross income for things like msp (medical), dental benefits, unemployment insurance, union fees, pension plans, income tax...

Rent - 1400 / month	Internet + Netflix - 50 / month
Electricity - 20 / month	Groceries - 300-400 / month
Phone - 40 / month	Transport (bus pass) - 140 / month
Cafes / Take out - 100 (less if my sister would pay me back!)	Insurance (travel and home) - 600 / year
Other purchases (books) - 30 / month	Clothing and shoes - 100 / year (as you can tell)
Concerts / Shows - 200 / year	Gifts - up to 1000 / year
Yearly savings for travel - 6000-8000	Yearly savings for big purchases and emergencies (like a computer) - 1000-2000
Other possible expenses: bank fees, license / id renewals, water bill (location dependant), continuing ed classes, rrsp deposits, heating, hair / makeup, interest payments on student debt, medication...	

- Ways to save money
 - Move somewhere cheaper / Live with a partner or roommates
 - Don't have children (or pets that need a lot of vet care :(because that's expensive)
 - Don't have a car
 - An adult 2-zone buspass with some add-fares is around 240/month
 - Owning a car includes payment + gas + parking + maintenance + insurance...
(depending on your situation, you'll probably be paying 350+/month and you have to buy the car)
 - Don't buy drinks out. If your financial situation is dire, stop buying drinks altogether (just drink tap water)
 - Get a no-data phone plan
 - Buy clothes and other stuff at salvation army or other thrift stores (they even have days of the week when certain items are half-off)
 - Set up online payments so you don't pay bills late
- Debt: avoid it whenever possible
 - Some debt is okay to have / too difficult to avoid: mortgages and student loans
 - Always pay your credit card bill on time - the interest is super high and can ruin your life.
 - Never go to those 'cash advance' places (MoneyMart)
 - If you fall into debt, contact a non-profit help center for support
 - <https://creditcounsellingcanada.ca/>
 - <https://www.nomoredebts.org/>
- Insurance
 - Lots of different types exist
 - Life insurance
 - Travel insurance (medical + cancellation etc.)
 - Tenant's insurance (for belongings and to pay for hotels in case you get kicked out for emergency repairs)
 - Property owner's insurance (to cover water damage etc.)
 - Car insurance (damage and liability)
- Taxes
 - File your taxes even if you didn't make any money / are below the income tax cut-off - you might get money back if you are eligible for certain benefits or deductions!
 - <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/report-pay>
 - If you have an employer or are a student, your taxes are pretty simple

- Your employer will give you a T4, universities will give you a T2202A
- Stay organized with receipts for deductions and with forms (T4s and the like)
 - Deductions include tuition, textbooks, dependants (like kids), certain medical expenses, low income working tax benefit (for those making under 18000/year)...
- Start prepping in February or March; payment is due end of April for the previous tax year
 - E.g. Taxes for Jan-Dec 2019 are due April 30 2020.
- Various free websites like *simpletax* or *turbotax* exist that can help you fill in your return
- The CRA (Canada Revenue Agency) has tons of info on its website
 - <https://www.canada.ca/en/revenue-agency.html>
 - Things are more complicated if you have investments, are self-employed, etc.
- Be aware that officially declaring common-law status with a live-in partner can give some tax breaks / shared employment benefits but may make you ineligible for disability and welfare benefits (i.e. get advice that pertains to your financial and health situation before declaring common-law status)
- Tax brackets!
 - <https://www.canada.ca/en/revenue-agency/services/tax/individuals/frequently-asked-questions-individuals/canadian-income-tax-rates-individuals-current-previous-years.html>
 - Here's the federal income tax rates:
 - 15% on the first 47,630\$
 - *If your income is below 18000 you'll have little to no income tax*
 - 20.5% on your income between 47,629 and 95,259\$
 - 26% on your income between 95,259 and 147,667\$
 - 29% on your income between 147,667 and 210,371\$
 - 33% on your income above 210,371\$
 - Why is this important? Lots of people don't understand how tax brackets work. For example, they think that if they make 50,000 dollars, they'll pay 20.5% tax (i.e. 10,250\$). They are wrong!! They'll pay 15% on 47,630 and 20.5% on the remaining 2371\$ (i.e. 7630\$).
 - Here are the BC provincial tax rates:
 - 5.06% on the first \$40,707 of taxable income, +
 - 7.7% on the next \$40,709, +
 - 10.5% on the next \$12,060, +
 - 12.29% on the next \$20,030, +
 - 14.7% on the next \$40,394, +
 - 16.8% on the amount over \$153,900
- Mortgages
 - It is really unlikely you'll have a mortgage any time soon. Once you're ready for one, the process is quite simple since your realtor and / or bank will walk you through how it works
 - You can get a mortgage through a bank / credit union or through a broker
 - Use a mortgage calculator online to see what you can afford
 - Amortization period = how many years you'll pay for the mortgage
 - Fixed v variable rate = how often the bank will reassess how much interest to charge
 - You can also get a line of credit with your mortgage (which has a higher interest rate). Once you pay it off, it behaves like a pre-approved loan that you can use in case of emergency.
- Low income services
 - Educate yourself about available services like discounted transit passes, free tourist attraction / museum / theater tickets, counselling and medical services...

Voting

- Please vote. It's really easy: just show up with some ID (including an address).
- Participating in municipal elections and municipal government (like council meetings) can have a huge effect. My mom personally requested and got meetings with the North Van mayor.
- Follow the news so you know what's going on. Use several reputable sources (i.e. newspapers in good standing). Getting news from facebook, instagram or other social media just means you'll hear biased, extreme, or incorrect news more frequently.

University

- Biggest differences from high school:
 - less time in class but more time spent studying
 - teachers are less invested in knowing who you are / helping you improve your mark
 - marks are less transparent - you may only find out your mark at end of semester
 - less tolerance for late work but more tolerance for skipping
 - bigger classes
 - much less assessed work (usually a classmark is based on 1-2 written pieces and an exam)
 - greater need for good time management and study skills
 - if your identity is based on you getting the highest marks you may have a rough time
 - lots more reading
- Advice based on my experiences:
 - You may not need to buy all the books on the reading list: there are often reference copies at the university library or you can inter-library loan it from the BC library system
 - Sit at or near the front of your class
 - If you start skipping class, it's really hard to stop (so don't skip)
 - Make friends by talking to random people in class, join a club or student union...
 - Make a study group for note-sharing etc.
 - Use campus services like counselling, clinics, academic advisors, prof office hours, free tutorials...
 - It is super useful if your profs know who you are and like you. Ask them a good question after a lecture and / or participate in class. A good question does not include "is this going to be for marks?"
 - Learn how to do citations and bibliographies correctly. Tons of first-year students plagiarize by mistake. Don't plagiarize on purpose either.
- Advice from 2017 grads (mostly studying at SFU):
 - Make sure you actually want to go to university
 - Talk to your academic advisor to plan the courses you'll need for your degree
 - Use other services like prof office hours and free tutoring with TAs
 - Don't buy your textbooks (use the library, facebook resource groups etc.)
 - Or at least wait until the first class to find out if you really need it
 - STUDY SKILLS AND TIME MANAGEMENT!!!!
 - University is a lot harder, more self-guided and has more to memorize
 - Find a place where you actually study whether it's a cafe, your room, a library...
 - Read the email newsletters from the university - sometimes there's cool opportunities
 - Take handwritten notes in class but buy a laptop for working outside of class
 - Frosh week: connect with older students and ask about good and bad profs
 - Ratemyprof also has info (though not always reliable)
 - The quality of the teacher can make or break a class
 - Bio 12 and Physics 12 (as taught at our school) are a great intro to university-level courses
 - Try to take some electives
 - Be active about making friends (it's easiest at the beginning before groups form)
 - Tim says: 'Memes unite people!'
 - Don't procrastinate on your readings (or procrastinate in general)

- Don't take an overwhelming course-load (5 courses is a lot of work)

Working - Know your rights

- Read through the Employment Standards to know your rights about breaks, overtime pay, vacations, getting laid off / getting fired, severance
 - <https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards>
- Assert your rights! Don't work through breaks and make sure you get overtime pay.
- Share how much you make with other people so you're a stronger negotiator for raises
- Insist on following work safety rules
- Try to get benefits (especially dental)
- If you are on EI, take advantage of associated services: job interview practice, free interview clothes, free trades training programs, women in trades programs, career counseling... many of these services remain available for 3 years after being on EI
- Understand the legal differences between being an 'employee', 'contract worker' etc. In general, employees have the most rights/benefits.
- If it isn't possible to resolve a dispute at work, you can file a complaint through the Employee Standards board (e.g. if you've been mislabelled as a contract worker or manager or something)
- Make sure you receive an ROE (record of employment) after employment ends

Working - Finding a job etc.

- You don't need to go to university to get a good job. Explore your options!
 - Go to college / trade school career info days, look into certificate programs at colleges like Langara or Douglas, develop general marketable skills (basic website building, excel, bookkeeping (e.g. Quickbooks), typing, programming languages...)
- There are career centers that will help with resumes and cover letters for young people.
- When choosing a career, don't just consider the subject, consider the work environment (is it in an office, solitary or group-driven, different every day, on a computer...?)

Learning / Studying

- Most people study very inefficiently
- Everyone has different learning speeds so avoid comparing yourself to other people
- The study style you enjoy may not be related to what actually works for your brain
- Multi-tasking isn't really a thing: it just means you're doing 2 or more tasks worse
 - Reading while listening to music is worse for focus than reading in a silent room
 - Only use music if it's to cut out distracting background noise (or if it's the only thing keeping you slogging through all your work!)
 - If you are studying / reading with music, make sure it has no lyrics
- Good studying involves: repetition and testing
- Study strategies:
 - Close to pointless: rereading, underlining, highlighting
 - These strategies can help start organizing info or help you understand but they don't help you memorize
 - If someone says that they can learn from just rereading their notes, they are either wrong or can still learn more profoundly or efficiently with another method
 - A lot (but not all) of test anxiety is not anxiety about the test but anxiety about failure. When the test starts, we often realize we are not as prepared as we thought.
 - Moral: build better study habits
 - Not pointless but not the best: summarizing, note-taking (in your own words)
 - Useful: testing and recall

- flashcards (when used correctly)
- doing practice work without looking at the answers and redoing practice work
- making up test questions and then doing them
- summarizing or rewriting notes from memory (ie. without looking at your book)
- Useful: spaced repetition (testing yourself on the same content at different intervals)
- Useful: teaching the content to someone else
- Procrastination :(
 - Fun TED Talk: Inside the mind of a master procrastinator (Tim Urban)
 - What helps me:
 - Having a detailed to-do list organized in terms of priorities
 - Setting short timers (e.g. work for 20 minutes, 5 minute break, ...)
 - Having 'work parties' with a studious friend. I feel too guilty if I distract them so I get lots done. I have 2-3 'work parties' every week.
 - Creating a good work environment (which for me mostly means I can't or won't waste time on the internet). This is why I get to work so early.
 - If you're motivated by last-minute panic, I have bad news: that panicky feeling may eventually disappear and not help you anymore.
 - Moral: build good work habits so you get things done even when you aren't feeling threatened by a deadline or feeling motivated by your interest in the material

Health

- Start taking care of yourself now: the long-term benefits are enormous
 - Take care of your teeth and floss, consume less sugar, don't smoke, use sunscreen and a hat, don't continue actions (running, dancing etc.) that aggravate an injury
 - Regular sleep is strongly correlated with overall immune health and longevity
 - Things like this will reduce risk of cancer, gum disease, pneumonia, repetitive stress injuries...
- Be aware of and avoid addictive behaviours / substances.
 - Use an app to track your phone usage and reduce your screentime. Do you really want to say that you spend 15 full days a year scrolling through instagram (i.e. 1 hour / day)?
 - There are also apps that will shut off the internet at certain times
 - Phone / computer overuse is correlated with depression, anxiety, hand, shoulder and neck pain...
 - If you have to use a computer a lot for work, consider investing in an ergonomic keyboard and mouse. My mom is obsessed with hers. "Did I show you my keyboard?" she asks, every time I visit.
- Sleep better by actually turning your phone / computer off and putting it in another room.
 - Even if you have difficulty sleeping, it's still better to relax in a dark room than stay up.
- Exercise - it's easy to become more sedentary after high school so join a sports team, go to the gym, walk around the city, take yoga or dance or something, bike to work...
- Try to find a GP (family doctor) and/or a counsellor and see them at the recommended intervals.
- Always tell your doctor the truth and see them if there are sudden changes in your body / mental health.
- Take your sexual health seriously. Educate and protect yourself, communicate with your partner(s) and get tested.
 - Getting 'tested' doesn't test for every sti that exists - blood/urine/swab tests usually just look for the most severe stis like chlamydia, gonorrhea, hiv and syphilis. Ask what the test includes.
 - OPT (Options for Sexual Health) is a non-judgmental sexual health clinic for youth and adults throughout Greater Vancouver (same as Planned Parenthood in USA)
- Dental care is super important. Infections can spread and become life-threatening.

Stress

- In some ways, adult life is more stressful (less help available, more responsibilities), but since you actually gain skills and confidence as you continue to stay alive, I personally find it easier.
- I have some friends who really liked the book "Make your worrier a warrior" (by Dan Peters) about dealing with anxiety.
- My strategies:
 - Good time management
 - I avoid getting overwhelmed by how much work there is to do by getting friends or family to help me stay on task. For example, I tell my sister what I need to be working on so she checks in with me. Sometimes she even gives me with chocolate. (Thanks, sis!)
 - I am only allowed to worry about the "first" bad thing that could happen in a chain of events.
 - e.g. If I am worried about bombing a job interview, I can't also worry about getting the job and being bad at it; or I can't simultaneously worry about missing my plane, crashing, and my bag going missing.
 - Break long-term goals into short-term ones (e.g. a 5000 word essay into 50 word chunks)
 - Ask for help.
 - Having a friend come over to do something as simple as wash dishes, read you your emails, or do a load of laundry can be a huge help! If you're struggling at managing your life, ask someone to help you. If you have a friend who's struggling, offer to help them.

Note-taking

- Step 1: Be able to handwrite quickly (but still legibly)
- Step 2: Develop symbols and short forms for common words like: increase, decrease, therefore, -tion, -ism, approximately...
- Step 3: Keep your page organized - don't write a giant block of notes; use arrows, indents, and letter size to show what's important.
- Cornell notes: this is a note-taking structure you may like that leaves space for important questions and summaries.
 - Link to study skill/notes advice from Cornell Uni.: <http://lsc.cornell.edu/study-skills/>

Other random things

- Learn to actually type (i.e. at least 60 words a minute)
- Be a good listener / conversationalist (otherwise known as: actually ask the other person questions and then ask follow-up questions based on their answer!)
 - Clues you're being a bad conversationalist:
 - you're talking and talking and the other person has just been saying uh-huh for five minutes and is now not even looking at you
 - you are explaining something that the other person didn't even ask you about
 - they've been asking you questions, but you haven't asked them any
 - you keep trying to one-up their story with your story
 - you're on your phone
 - Watch Celeste Headlee's TED talk "10 ways to have a better conversation"
 - Seriously. Take her advice. One time, I was taking the greyhound and wound up talking to this older guy sitting next to me and he was so happy to have someone listen to him that he cried when he said thank you and goodbye. Listening matters.
- Use a calendar (and set notifications so you remember appointments etc.)
 - If you find yourself saying 'I don't need to write this down, I'll remember it,' you should immediately write it down
- Writing formal emails:
 - Look up examples on the internet

- Always have a clear subject line, a greeting, state who you are, state why you're writing, say thank you (and leave contact info if necessary)
- Profs may respond to your beautifully written email with "thnx" or "k"
- If you're sending someone a document, make sure it has a title and that your info (name / course) is typed into the document as well)
- There's a video for pretty much anything on youtube. Learn to rewire a lamp! Learn to do laundry! Learn to sew on a button!
- Once you're done university, no one will care about your marks. Your skills with memorization, pattern recognition, and problem-solving will always be useful (especially in certain jobs), but your attitude, social skills, work habits, curiosity, kindness, perseverance etc. are so much more important in life.
- You don't need to travel to "find yourself". Travelling's fun but you can "find yourself" by doing pretty much anything: reading books!, reflecting on life while walking in the forest!, discussing the world! volunteering!, keeping a diary!..
 - If someone tells you "You haven't lived until you've ---ed", they are being silly. All types of lives are equally valid and authentic.
- Leave toxic relationships (easier said than done but still)
 - *Details to follow in the 2nd edition*

One last piece of advice (from my sister):

- Keep former documents - you may need them for taxes, resumes, credit checks, transfer credit, travel/immigration visas...
 - Paystubs
 - Course outlines (of post-secondary)
 - Former addresses, phone numbers...
 - Dates and countries of international travel
 - Any tax-related documents
 - Record of all employment (job title, manager, address/phone, dates of work)