



# reality CHECK

the student's guide to the real world

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# table of contents

## *Introduction*

### **College: I Miss Kindergarten**

Should I go to college?  
Are the ACT and the SAT really that important?  
How do I find the right college for me?  
How do I apply for college?  
How am I going to pay for college?  
Scholarships? Grants? Free Money? Where do I find that?  
What classes should I take to prepare for my future career?  
What should I major in?  
What is college life like?  
Should I get involved in extracurricular activities?

### **Friends, Family, & Relationships: Can't Live With Them, Can't Live Without Them**

How do I maintain friendships when we're miles apart?  
How will I make friends if I move away?  
I miss my family...is something wrong with me?  
Should I move back in with the fam?  
How do I break up with someone?  
I just got dumped...now what?  
How do I balance a relationship with the rest of my schedule?  
SEX: If I love someone, why not?  
This relationship is getting serious...what do I do?  
When will I be ready for marriage?

### **Finances: Show Me The Money**

So many things, so little money!  
How do I make a budget?  
Do I need a banking account?  
Should I be saving money?  
How will I pay my bills?

# table of contents

Taxes: A necessary evil  
Is it okay to splurge on myself?  
Do I need insurance?  
Should I be concerned about identity theft?  
Do I need to get a credit card?  
Should I be trying to build my credit?

## **The Real World: It's Not Like MTV**

HELP! I'm afraid of the real world!  
Work, School, Activities, Life...How do I balance it all?  
Should I vote? Who should I vote for?  
How can I find a place to live?  
How can I find a mentor?  
Do I need a resume?  
How do I avoid screwing up a job interview?  
What should I ask in a job interview?  
Where can I find a great internship?  
My boss is a jerk...should I quit?

## **The Future: Swimming in the Deep End**

Who am I?  
What matters most?  
How do I find my purpose in life?  
What do I want to be when I grow up?  
What should I do now to prepare for tomorrow?  
How do I create goals?  
What do I need to do to be successful?  
Is it possible to make a difference in this world?  
How do I make the most of my life?

*Now What?*

## introduction

You've waited for this moment your entire life. The moment when you can spread your wings, leave the nest, and try to fly. You've dreamed about growing up, living on your own, and being an adult in the real world. You're counting down the days until you will have the freedom to come and go as you please, to eat what you want when you want, and to listen to your music as loud as you'd like. You imagine having your own bathroom that you don't have to share with your disgusting siblings, not having to eat Mom's mystery meat anymore, and going to Wal-Mart at 3am just because you can.

I'm sure by now you frequently remind your parents how many days they have left in your presence before you will be departing for greener pastures. You imagine how distraught they will be as they weep with emotion as you drive away from the house (only to later learn they had a party when you left). The air is filled with excitement, anxiety, enthusiasm, and anticipation as you grow up and prepare to enter the real world. But then it hits you like a ton of bricks...

### **A Reality Check.**

The days of choosing between white milk and chocolate milk with your cookies are replaced by paying bills, making career decisions, attending college classes, and doing your taxes. Recess and nap time are distant memories that have now been exchanged for frustrations with your boss, relationship challenges, and the need for health insurance. Pretty exciting, huh?

Don't get me wrong. Growing up is just part of life, and this new chapter that you're entering into is one of the most exciting times that you'll ever experience. But if you're like most students, you have a mountain of unanswered questions about what to do next. When you think about it, life has been a pretty simple and steady routine up to this point. You've always been told where to go, what time to be there, when to sit, when to stand, and how to avoid making a fool of yourself in public. And while many of those concepts still apply to this new chapter of life, there is still so much that just seems unclear.

It's all incredibly thrilling, but it also feels incredibly overwhelming. You teeter between the feeling of "I can't wait to get there," and the emotion that says "I miss my Mommy!" That feeling that you're experiencing is one felt by every other student who has been in your position. You're not the first one to feel that way, and you definitely won't be the last. You're experiencing something far too common...

### **A Reality Check.**

So where do you begin to get the answers that you're looking for about this transition to life in the real world? You probably have questions about choosing a college, preparing for marriage, moving away from friends, making a budget, finding a place to live, and living a balanced life. Plus the hundreds of other questions, cares, and concerns that race through your head.

Well, you've come to the right place and hopefully we can help. Since we're going to be hanging out together for the next several pages, let me introduce myself. My name is Grant, and I've spent a good chunk of my life trying to motivate, inspire, encourage, and equip students just like you. Maybe I'm strange (well I know I am) but I actually really like students. While most adults find it easy to look down upon and criticize "young people" today, they may have forgotten that they were your age once. Clearly the old age and lack of memory is affecting them.

But we've all been in your shoes before with the "deer in the headlights look," trying to figure out what to do next. I know I've been there. But at the same time, I can think of numerous people in my life that helped me to make the transition into the person I am today. And I hope, in some small way, that this book is able to do that for you.

As you may have already noticed, this book is broken down into five main sections that address the common issues and questions that students have about entering into the real world. We cover issues related to college, relationships, money, life in the real world, and several deeper questions that you may be asking. Also, I think it's important you know I didn't just pull out a bunch of random questions for this book. I spent several months interviewing and talking with teenagers like you from around the country and I asked them what questions they were looking for answers to. And it was based on their feedback and questions that we formed this book.

While you can certainly read this book in sequential order, you can also feel free to skip around and read about the most pressing questions in your life right now. There will be some questions that may not apply to you today but could come up in a few months or years. There are other questions that perhaps you've already answered in life but you may need to refer back to in the future. But this resource is your resource. My hope is that this book becomes a valuable resource to you, and that you are able to refer to it for direction and guidance on a regular basis. This is your book so utilize it how it makes the most sense for you.

Regardless of the order you read this book in, I will ask you to do one thing up front. I'm going to ask you to commit to do something differently in your life as a result of what you read. Part of the value of books and learning in general is that they allow us the opportunity to implement and apply new ideas to our lives. Far too often, something is just a "nice idea," and we can see the value of applying it, but we never actually do anything with it. So as you read this book, I would challenge you to continue to ask yourself a simple two-word question: Now What? What are you going to do differently as a result of what you're reading?

Having said that, I will give you a little disclaimer about this book. I don't want to disappoint you, but this book contains no magic formula, secret pill, or special sauce for helping you to transition into the real world. Few things in life come with a simple solution, an easy explanation, or a quick fix answer. Life in the real world is a blast, but it certainly has its share of challenges. Although I may or may not have ever met you, I know that you can be successful. I know that you're smart enough to realize that success doesn't just happen. It's something that you have to work at on a continual basis.

I wrote this book because not only do I love working with students but because I believe in students. I believe that you can live the dream you desire. I know I am. Is it easy? Of course not. Is it worth it? Absolutely. But it starts with...

## **A Reality Check.**

## chapter three

### how do I find the right college for me?

As you may have already figured out, finding that one perfect school is not the easiest thing in the world to do. There are literally thousands of options available ranging from public schools to private schools; technical schools to community colleges; four-year programs and two-year plans; and in-state and out-of-state universities. I'm sure sometimes you feel like just throwing a dart at a map and finding a school wherever it lands! Or the classic "eeney-mee-ney-miney-mo" is also a possible method for selection. But when it comes down to finding a college that is right for you, here are a few things to consider:

#### **location**

For some students, they want to be as close to home as possible, and for other students, they want to know how far from home they can possibly get! But don't discount where the school is located. Would you rather be in a major metropolitan area or would you prefer a quieter, small-town feel? When considering geographic location, it is also good to consider the cost-of-living for a particular area. That may be a determining factor if you really want to live there.

## **cost**

There are two primary schools of thought when it comes to choosing a college based on cost. One approach is that you should never rule out a college you are truly interested in based on cost alone, because you may be eligible for a lot of scholarships and grants that may help offset the expense. The other way of thinking is that you really shouldn't bite off more than you can chew financially. I tend to lean more towards the second school of thought. While I wouldn't deny that some schools may offer better educational opportunities, you have to ask yourself if it is really that much better to justify the extra expense. I think you would find that the majority of the time, it is not.

## **size**

Some students are looking for a major university experience with 30,000+ students, while others prefer a smaller setting with only a few hundred students. Either option is fine, but you have to choose which makes sense for you. There are trade-offs either way you go. You can go to a huge state school and have an endless amount of opportunities and options, but the downside is that you're just another student in what really feels like a small city. On the other side of the coin, you can go to a smaller, local college and have more personal attention from the professors and meet more people on campus, but the clubs and extracurricular activities may be very minimal.

## **academic options**

Finally, you want to find a school that is strong in your particular field of interest. If you're wanting to be an architect, look up the top 25 rated architecture schools and see how they each stack up to the other criteria that are important to you. If you're not entirely sure what you want to do when you graduate from college, you will want to look for schools that offer a well-founded educational experience with a wide variety of different majors and minors.

Once you have a list of about ten schools that you are really interested in, then you can begin to narrow down that list to about

five that you think are worth a visit. A campus visit is basically a chance for you to do a “test drive” and see what the school and campus are really like. Also take the time to review websites for various colleges, talk with your high school counselor about the schools you are interested in, and contact the colleges to learn all you can about that school.

Here are some additional resources that may help you with this process:

**[www.fastweb.com](http://www.fastweb.com)**

This is a great free resource for finding colleges and scholarships.

**[www.mycollegeoptions.com](http://www.mycollegeoptions.com)**

They provide free personalized college matching service.

## chapter eleven

### how do I maintain friendships when we are miles apart?

We all have those friends in life that you're so close with that you can finish their sentences, you know what they are thinking, and you could tell some stories about them that may even earn them some prison time. Just a few hours or days in jail, so nothing that bad! But anytime you move away from that person or any of your friends, things can tend to change.

Like we discussed in the previous chapter with your family, your friendships are much the same way. It's not that you want things to change or that you plan on them changing, but often times they just naturally do. When you live in the same city, and see each other every day, there is a natural bond and connection that forms with all that time spent together. But if you're 2,000 miles apart, that quality connection is difficult to maintain. It is certainly not impossible, but it is a challenge.

You've already figured out that as you get older, you learn more and more about who you are as a person. When that happens, it will naturally cause what you are looking for in a friend to evolve and change as well. As you look back over the years, you will probably notice that your friends in elementary school may be different than your friends in middle school. And your friends in middle

school may be completely opposite from your friends in high school. It is not that one friend or group of friends was any better than any other group, but it is just the natural change that takes place. So as you leave high school and enter the real world, that progression will just continue.

So how do you maintain those friendships? To start with, you really have to work at it. While nothing can replace quality time spent together, consistent and quality communication is a must. With the digital world that we live in, you can stay connected through email, blogs, social networking sites, instant messaging, and even video chat. When I travel to speak at events, I always try to video chat with my wife and kids back home, and although I'm not physically there with them, it is amazing what being able to see that person live will do for you. Ah, the power of technology! But if you talk on the phone or email back and forth only once a month, then how much of a valuable friendship can you really maintain? So your communication must be both consistent and quality.

As I think back to my friends from high school, there were some people that I was really close with that now I haven't spoken to in years. And others that I kind of knew in high school, but today, we are great friends. So I say all of this not to discourage you that your friends will abandon you when you move away, but rather that you would realize that all friendships and relationships evolve and change, and that is okay.

## chapter twenty-two

### how do I make a budget?

So we're back to that dreaded "B" word again, aren't we? Like we mentioned in the previous chapter, a budget is a necessary evil if you are going to win with money. But for most of us, we think we can live without that budget. We assume we won't stick to it, so what's the point of making one in the first place? We assume it never works the way we wrote it out. We figure that if we're not good with numbers or that we have to use our fingers and toes for counting, we'll be a disaster at putting together a budget. But creating a budget and sticking to it can be done and done well. Here are a couple of principles for making a budget:

#### **make a new budget every month**

Sometimes we think we can make this error-free budget from heaven that will work on any given month. But I think we're all smart enough to realize there is no such thing as a perfect month. Your income and expenses will almost always vary, and that is something you have to plan for. At the end of every month, my wife and I sit down and make a new budget. Every month is different, and you have to plan accordingly.

## **write it down**

A lot of us like to think we have our budget in our head. It's stuck up there, and we can remember it perfectly. But that just doesn't work! You have to write it down. Part of the reason you're doing this is to create a visual goal for yourself. According to Brian Tracy, a motivational speaker, a recent study of Harvard graduates found that after two years, the three percent who had written down their goals achieved more financially than the other 97 percent combined!

## **use the envelope system**

The envelope system is a process in which you pay for as much stuff as possible in cash. Here's how it works. The first thing you do is determine your common expenses that you can pay for in cash. These are categories such as groceries, gas, entertainment, clothing, eating-out, etc. Once you have set up your budget, and you know what the amounts are for each of these categories, go through and withdraw the budgeted amount in cash from your checking account and stick each amount in its own envelope. This is a way to force yourself to budget. Then when you need to buy groceries, you take money from the grocery envelope and spend only that. Any change left over goes back into the grocery envelope. If you only have \$20 left in grocery envelope, and it's only the seventh of the month, you're going to be eating a lot of Ramen noodles!

Think about why this works so well. Let's say you go to the mall, and you are paying for your purchases with a debit card. You've made a budget, and you know you have \$50 to spend so you've picked out \$50 worth of stuff to buy. But as you're walking up to pay for it, you notice this shirt that's on sale for only \$10. Ten bucks! No big deal, so you go ahead and add it to the pile, and your total comes to around \$60. You know you're \$10 over, but what's the big deal? But what if you used the envelope system and paid for your items in cash. Guess what? If you walk into the mall with just a \$50 bill, you're not leaving with \$60 worth of stuff unless you want to be arrested!

My wife and I have used this system for almost two years now, and I'll tell you...it works! You are forced to pay attention to

where your money is going, and how you are spending it. On top of that, when you pay for something in cash, it is more difficult than just swiping a card. If I go the grocery store, and my tab is \$100, it is much more difficult to hand the cashier a crisp \$100 bill, as opposed to just swiping a piece of plastic that you don't have to think about. At least try the envelope system for a couple of months, and if you don't like it, then you can go back to your system: being broke!

### **spend every dollar before the month begins**

You want to create a zero-based budget. In one month, you figure every dollar of income you have coming in and every dollar of expenses going out. Then you do the math to make a zero come out at the bottom. Your income minus your expenses should equal zero for that month. When you pay attention to where your money is going, you will be shocked at how much you spend in some areas, and how little you spend in others. But you don't know unless you write it down and have a plan.

Let me reiterate. If you want to win with money, you've got to make a budget. Every month. Accounting for every dollar. You have to do it. The first couple of times you make a budget, it may be a complete disaster. You may even prefer to have a root canal instead. But I promise you, if you work at it and stick to it, each month you make a budget will be a little easier than the previous. Before long, you'll be able to do a budget in your sleep. When that happens, you're on your way to being wealthy well into the future! When that happens, remember you're supposed to give money away (to me for example!).

People work their  
entire lives to **obtain**  
status, titles, things,  
and money,  
but if your  
quality of life sucks,  
then **is it worth it?**

## chapter thirty-three

### work, school, activities, life...

### how do I balance it all?

Balancing everything that you have going on in life is a continual struggle. You have a limited amount of time, energy, and resources and an unlimited amount of opportunities where you can spend it. So how do you balance it all? Is it even realistic to have balance, or is it just a big myth? Here are some key ideas to keep in mind:

#### **determine what matters most**

As you are pulled in a countless number of directions, you should begin to determine what matters most to you. Without taking the time to answer this question, then everything is important and nothing is important all at the same time. One thing you might consider is creating a personal mission statement to help guide you. Companies and organizations have mission statements that help define who they are and what they are about. By having a personal mission statement, you can better define what matters and what doesn't in your life.

#### **create boundaries**

Here is a great word to add to your vocabulary that you need

to start using frequently: NO! This is a word that you have to get good at using in order to maintain any sense of balance. If you create a mission statement, then you can use this as a tool to set boundaries in your life. Creating boundaries will give you the ability to say ‘no’ to the things that you just can’t do.

### **you are not a machine**

As young and active as we are (you more so than me), we still have our limits. If you work 60 hours a week, take a full load of classes, stay involved in all your clubs and activities, keep up with your homework, and try to have some friendships along the way, you are going to kill yourself. You have limits and a capacity to what you’re capable of doing, so remind yourself of that when you think you’re a machine.

### **stop and smell the roses**

Life is too short to just work, work, work, and then fall over and die. I want to enjoy life along the way, don’t you? That means you have to build in fun, recreation, and downtime time along the way. Most students don’t have a problem with this, but as you continue into the real world, it will become more and more difficult. Don’t become too consumed with the busyness of life that you forget to stop and smell the roses.

### **who you are is more important than what you do**

I use this phrase all the time, and I believe it whole-heartedly. Unfortunately though, we live in a culture that values possessions and titles over people. Think about when you first meet someone, what is one of the first questions you ask: “So, what do you do for a living?” And immediately people will make assumptions about you based solely on what you do. Whether you are the CEO or the janitor, who you are will always be more important than what you do.

### **balance doesn’t naturally happen**

As you may have figured out by now, balance doesn’t just happen. It is something you have to be extremely proactive about working for. There will always be opportunities to spend more time

than what you have available. You have to set up those boundaries and determine what you are going to do differently. Think through some practical, proactive things that you can do to begin to achieve balance.

This is one of the most important chapters in this book because so few of us are good at balance. People work their entire lives to obtain status, fancy titles, nice things, and lots of money, but if your quality of life sucks and you are just a shell of human being, then is it worth it? That is no way to live life. On your death bed someday, will you be concerned about what kind of car you drove and what brand your clothes were? Or will you be thinking about the memories you created with the people you love the most? Make it a priority now to work towards balance.

## chapter fifty

### how do I make the most of my life?

This is a great question that you really have to think through and answer for you. Not for your friend. Not for your parents. Not for that strange kid you share a locker with who sniffs glue. But for you, determine how you can make the most of your life. Success in life is very subjective, and what is considered to be a successful life to one person may not be as important to someone else. Consider questions like these:

*When you die, how do you want to be remembered?*

*What do you want people to say about you at your funeral?*

*If you thought your life was a complete failure, what would that look like?*

If you asked 100 students these questions, you would get 100 different answers. But by answering these questions for yourself, you begin to get a better sense of how you can make the most of your life. With that in mind, here are some principles that I strive to live out in order to make the most of my life.

## **enjoy the journey**

In the busyness and chaos that is life, it is very easy to get so bogged down in everything that you forget to enjoy the journey. Live each day to its fullest, and don't let a moment pass by. Remember those days in kindergarten with recess, nap time, and cheap milk? Those days are gone, unfortunately. Each year you get a little older (and perhaps add a few pounds), are you taking the time to smell the roses and enjoy the journey?

## **try something new**

In life, it is very easy to live on the sidelines and always play it safe. We get into our ruts and routines and rarely do we step outside the box to take a risk and try something new. Mix it up in your life to break the routines every now and then. Order something different than the usual. Go a different route to work. Turn off the TV for a week. Take a road trip with friends. Learn a new language or skill. Try something new.

## **you've got one life to live**

At some point, all of our lives are going to come to an end. And regardless of your belief of what happens after that, you have one chance to live the life you have right now. As I write this, it is 11:28am, Tuesday, May 27, 2008. Never again will I live in this moment of time. So if I've got one life to live, then I don't want to waste a second of it. Ask yourself, "Is this the best use of this moment?"

## **live with no regret**

There are two main types of regret. The things we do that we wish we had not done, and the things we did not do that we wish we had done. We have all done those stupid things we regret doing and will probably continue to do so throughout life, but I'm talking more about not missing out on opportunities that I will one day wish I had taken a chance at. I would rather be involved with a train wreck and know that at least I tried, than to look back someday and wonder, "What if?"

## **do what you love, love what you do**

We all have to work to make a living, so personally, I would rather do something I love. Something that is more than a job or a paycheck, but something with meaning and value. Right now, I get paid to do what I love, and I can't imagine life any other way.

## **live on purpose**

We discussed this in the last chapter, but to reiterate, nobody gets anywhere by accident. Your life isn't an accident and you are not a mistake. Your life has purpose, meaning, and value so you should live accordingly.

These are just a few of the things that you can do to make the most of your life. Don't wait another moment to make the most of your life. You are this age only once, so start living a life that you are proud of and that you are living on purpose.

