



# Adulthood Adventures



**LEARNING  
& GROWING**



**BUILDING  
YOUR PURPOSE**

# Section 1: Age 16 — “Starting the Shift”

**Theme:** *Awareness, Independence, and the Value of Money*

At 16, you’re beginning to taste freedom — maybe you’re learning to drive, getting your first job, or just starting to think about life beyond high school. This chapter helps teens build **mindfulness around their choices** and **financial awareness**, all through fun, thoughtful, and realistic scenarios.

## The Weekend Hustle

You’ve just turned 16. Your cousin hooks you up with a part-time job at a local smoothie shop. You work 12 hours a week and get paid \$11 an hour. You’re also in school, play sports, and want to hang with friends.

### What Happens:

You get your first paycheck and feel rich — so you go shopping and blow it in a day. The next weekend, your carpool cancels on you, and you don’t have bus money. You realize you might need to think ahead next time.

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### Reflection Questions:

1. How did it feel to get paid for the first time?
  2. What are three things you’d like to save for this year?
  3. What does *freedom* mean to you — and how does money help or hurt that freedom?
  4. What would you do differently if you got another paycheck tomorrow?
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# Math Activity: “How Much Do You *Really* Take Home?” – Michigan Paycheck Reality

## Scenario:

You just got your first part-time job at a smoothie shop in Michigan. You work **12 hours a week**, and they pay you **\$11.00/hour**. You're excited... until you realize your check is smaller than you thought. Let's figure out where your money is going and how much you're actually taking home after taxes and deductions.

## Step 1: Find Your Gross Pay

**Gross Pay = Hourly Rate × Hours Worked**

- $\$11.00/\text{hour} \times 12 \text{ hours/week} = \mathbf{\$132.00/\text{week (Gross Pay)}}$

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## Step 2: Subtract Taxes & Deductions

Use these realistic estimates based on Michigan paycheck deductions for part-time work:

Deduction	Rate	Amount Taken Out
Federal Income Tax	10%	_____
Michigan Income Tax	4.25%	_____
Social Security (FICA)	6.2%	_____
Medicare	1.45%	_____
<b>Total Deductions</b>		_____

## Formula:

- Multiply your gross pay (\$132) by each tax rate to calculate the amount taken out
- Subtract the total deductions from \$132 to get your **net (take-home) pay**

## Step 3: What's Left? (Gross Pay: \$132.00)

**Total Deductions:** \_\_\_\_\_

**Net (Take-Home) Pay:** \_\_\_\_\_

# Math Activity: "The Real Cost — Michigan Sales Tax Edition"

## Scenario:

You got your paycheck and head to the store to treat yourself. You grab some snacks, a hoodie, and a new pair of headphones. But when you get to the register... the total is higher than you expected.

**Why?** Michigan has a **6% sales tax** on most items. That means every dollar you spend comes with a little extra fee.

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## What You Bought:

Item	Price Before Tax	Sales Tax (6%)	Total Cost
Hoodie	\$25.00	_____	_____
Headphones	\$40.00	_____	_____
Charger	\$15.00	_____	_____
T-Shirt	\$12.00	_____	_____

**Calculate each sales tax amount, then find the total cost of each item.**

# Budget Activity: “What Do You Spend Your Money On?”

## Instructions:

You make **\$118.80** a week after taxes from your part-time job.

Use the chart below to create your *own* weekly spending plan. Be honest! Think about food, clothes, fun, saving, and anything else that matters to you.

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Expense Category	Description (What Item?)	Estimated Cost
Transportation		
Food & Snacks		
Fun & Entertainment		
Clothes & Accessories		
Gifts & Giving		
Phone & Internet		
Savings		
Other		
Total		

## Reflection Questions:

1. How much money do you have left after you budgeted everything?
2. If you saved \$20 a week, how much would you have in 6 months?
3. What could you use that savings for?
4. If you had to cut one thing, what would it be?

## Mindfulness Moment: “Want vs. Need”

Draw two circles:

- One labeled **Wants**
- One labeled **Needs**

In each circle, write or draw 5 things you’ve spent money on or want to spend money on. Then answer:

### Reflection Prompt:

“If I had to choose only *one* thing from my ‘wants’ circle, which one actually makes my life better in the long run? Why?”

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## Quick Choice Scenario: “The Ride or the Wallet?”

Your best friend texts you:

“Let’s skip work and go to the skate park! We’ll Uber there and grab lunch — I’ll spot you.”

You have \$30 in your account and still owe your cousin \$20 for last week’s gas.

### Your options:

1. Say yes and figure out the money later
2. Say no and stick to your job
3. Offer to meet after work and pay your cousin first

What do you choose — and what are the possible consequences of each?

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## End-of-Pack Checklist:

I understand the difference between take-home pay and hourly pay  
I can name 2 things I *need* money for and 2 things I *want* money for  
I practiced choosing long-term gain over short-term fun  
I reflected on how money affects my independence

# Real-World Forms: Age 16 Activity Pack

**Theme:** *Getting Ready to Work, Drive & Shine*

**Directions:** You're learning how to fill out real-life paperwork — like job applications, résumés, and driver's permit info. Use these practice forms to get familiar with the kind of questions you'll be asked and what the answers mean. Every section includes a quick definition to help you feel confident, not confused.

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## Activity 1: Practice Job Application

This is a form you fill out when applying for a job. It helps employers learn who you are, when you can work, and what experience or skills you have.

**Company You're Applying To:** *(Write the name of the business)*

**Position (Job Title):** *(What job are you applying for?)*

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### Personal Info

Field	What It Means
Full Name	First and last name that matches your ID or school records
Address	Where you live right now
Phone Number	A number they can call or text you at
Email	Your professional email (not something silly like coolkid333@mail.com)
Date of Birth	Month/Day/Year you were born
Are you 16 or older?	Some jobs have age requirements
Can you provide a work permit?	Teens under 18 need a work permit in Michigan. Your school helps with this!

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**Availability (Write what times you are free to work)**

Day	Start Time	End Time
Monday	_____	_____
Tuesday	_____	_____
Wednesday	_____	_____
Thursday	_____	_____
Friday	_____	_____
Saturday	_____	_____
Sunday	_____	_____

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## Education

- **School Name:** *(What school do you go to?)* \_\_\_\_\_
- **Expected Graduation Year:** *(The year you plan to graduate)* \_\_\_\_\_

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## Experience (Leave blank if none)

- **Jobs or volunteer roles you've had and for how long?**

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## References



**References are adults (not family) who can speak about your character, like a teacher, coach, or mentor.**

1. Name: \_\_\_\_\_ Phone: \_\_\_\_\_

2. Name: \_\_\_\_\_ Phone: \_\_\_\_\_

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## Activity 2: Build Your First Résumé

**A résumé is a one-page paper that shows your skills, school experience, and anything that proves you're ready for a job — even if it's your first one!**

**Full Name:** \_\_\_\_\_

**Phone Number:** (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

**Email:** \_\_\_\_\_

**City, State:** \_\_\_\_\_

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### Objective

**What it means:** Write 1–2 sentences saying what kind of job you want and what you hope to learn or offer.

Example: “Motivated high school student looking for a part-time job to build customer service skills.”

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### Education

Field	What It Means
School Name	The school you're attending now
Grade Level	What grade you're in
Graduation Year	The year you'll finish high school
GPA	Your Grade Point Average (ask a teacher if you don't know it)

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## Work or Volunteer Experience

**Even unpaid work counts — babysitting, helping at church, sports team captain, etc.**

- What did you do?
  - Where did you do it?
  - When?
- 

## Skills

**What are you naturally good at or have practiced a lot? Examples:**

- Communicating with people
  - Following instructions
  - Handling money
  - Staying organized
  - Working on a team
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## References

(Same as job application)

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## Activity 3: Michigan Driver's Permit Prep Sheet

In Michigan, you can get a Level 1 Learner's Permit starting at age 14 years and 9 months. This form helps you prepare to get it.

Full Name (as it appears on ID): \_\_\_\_\_

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

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### What You'll Need (Bring These to the Secretary of State Office):

Document	What It Is
Birth Certificate	Proof of when and where you were born
Social Security Card	Used for taxes, jobs, and official forms
Proof of Residency	School records or bills with your name and address
Parental Consent Form (SOS-182)	Your parent/guardian signs this for you
Segment 1 Certificate	Shows you passed the first part of Driver's Ed.

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### Knowledge Practice:

1. What is the speed limit in a school zone? \_\_\_\_\_
  2. When must you use your headlights? \_\_\_\_\_
  3. What does a flashing red light mean? \_\_\_\_\_
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## **End-of-Pack Checklist:**

After filling out these forms, check off what you feel more confident doing:

- Filling out a job application
- Creating my first résumé
- Preparing for my driver's permit
- Knowing what documents I need for ID and work
- Asking for help from a trusted adult

# Section 2: Age 17 — “Steering Your Own Course”

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## Graduation Vibes, Real-Life Choices

You’re almost done with high school — and real life is around the corner. This year is about balancing **freedom and responsibility**, thinking about your **future**, and handling **money** in ways that actually work for your goals (and your peace of mind).

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## Scenario 1: “Prom Season Panic”

You want to go all out for prom. But... prom is expensive. You only have **\$200** saved and **3 months to go**.

So, think about your dream prom items. Look up some items and write down the costs below to get an idea of how much you’ll need for prom.

Prom Item	Description and Cost
Dress/Suit	<hr/>
Shoes	<hr/>
Accessories (Jewelry, Hair, Etc.)	<hr/>
Accessories (Jewelry, Hair, Etc.)	<hr/>
Accessories (Jewelry, Hair, Etc.)	<hr/>
Transportation	<hr/>

**You make about \$100 per month from your part-time job.**

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## Activity: Build Your Prom Fund

### Step 1: How much do you need?

Add up your total prom wish list:

**Total Prom Cost:** \$\_\_\_\_\_

### Step 2: What do you already have?

Your savings: \$200

Monthly income: \$100

Months left: 3

**Money You'll Make Before Prom:** \$\_\_\_\_\_ (Hint:  $3 \times \$100$ )

### Step 3: Can you afford everything?

Yes / No

If not, which 1–2 things can you skip or do cheaper?

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## Quick Questions:

- What are your **must-haves** for prom?
  - Could you borrow something instead of buying?
  - How would you feel about helping plan prom to save money on tickets?
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## Scenario 2: “So... What’s Next After Graduation?”

Your school counselor pulls you aside:

“You’re graduating soon — do you know what your next step is?”

You pause. You’re not totally sure yet. You *could* go to college, but it’s not your only option.

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### Learn About Your Options:

Path	What It Is	A Real Benefit
College	2-year or 4-year degree programs	Opens doors for certain careers like nursing, teaching, business, etc.
Trade School	Learn hands-on skills like plumbing, auto tech, cosmetology	Shorter and cheaper than college — get hired fast
Go to Work	Jump into a full- or part-time job after high school	Earn money, build experience early
Gap Year	Take time off to work, volunteer, or travel before deciding	Explore passions and mature before making big decisions
Join the Military	Serve your country and receive career training + benefits	Get paid training, college funding, travel, structure

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## Scenario 3: “Choosing a Path”

You’re thinking about what to do next year. Here’s are some things to consider:

### Questions to Consider:

1. Which option sounds most like **you** right now — and why?
  2. Who’s someone you know that you can ask questions about that path?
  3. What would success look like for you after a year of pursuing this path?
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## Activity: “My Future Map”

Draw a roadmap starting at GRADUATION. At the next 3 stops, label:

- Your short-term plan (go to college, get a job, apply for trade school, etc.)
- A skill you want to learn
- A goal for where you want to be by age 20

Use arrows, doodles, or pictures to make it your own!

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## Money Activity: “My First Real Budget”

Let’s say you get a full-time job after high school that pays **\$13/hour**, and you work **30 hours a week**.

### Step 1: Calculate Weekly Pay (Before Taxes)

$\$13 \times 30 = \$$ \_\_\_\_\_

### Step 2: Estimate Deductions (about 20% for taxes in Michigan)

20% of your pay = \$\_\_\_\_\_

Your **Take-Home Pay** = \$\_\_\_\_\_

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## Monthly Budget Chart

Now use this to build a pretend monthly budget with your **take-home pay**. You can use a separate sheet of paper to brainstorm what you’ll need throughout the month and estimate the costs.

Expense Category	Amount You’d Spend
Rent / Help Family	_____
Food / Snacks	_____
Transportation	_____
Phone / Wi-Fi	_____



Fun / Clothes

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Savings

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Other:

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**Total**

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Did you go over or stay under your income?

What would you need to cut if something unexpected came up (like car repairs)?

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## Mindfulness Prompt: “I Don’t Have to Know Everything Right Now”

Everyone grows at a different pace. Just because someone else has a plan doesn’t mean you’re behind. Your path is *yours*.

What are some negative factors about your path that could possibly make you unhappy with your decision. If you do become unhappy with the path you chose, what would be your plan B?

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## End-of-Pack Checklist:

- I created a basic budget using real numbers
- I explored more than one path after high school
- I practiced saving for something I care about
- I reflected on the pressure of graduation and how to stay grounded
- I made a future map that shows who I want to become

# Real-World Forms: Age 17 Activity Pack

**Theme:** *Planning for What's Next – School, Work, and Self*

**Directions:** You're about to step into your senior year and beyond. That means making decisions and filling out more advanced forms — for money, programs, opportunities, and the future. Use this practice section to get familiar with the paperwork and language involved.

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## Activity 1: Practice W-4 Tax Form (Simplified)

**What It Is:** A W-4 is a form you fill out when you start a new job. It tells your job how much money to take out for taxes.

Fill this out as if you're starting a part-time job.

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### Personal Information

**Full Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City, State, ZIP:** \_\_\_\_\_

**Social Security Number:** \_\_\_\_ - \_\_\_\_ - \_\_\_\_ (write 000-00-0000 if you don't want to use yours)

**Filing Status (check one):**

- ☐ Single
  - ☐ Head of Household
  - ☐ Married (not likely at 17, but still an option)
- 

### Step 1: Multiple Jobs or Dependents?

If this is your only job and no one depends on your income, check here:

- ☐ This is my only job. I do NOT claim extra dependents.
- 

### Step 2: Sign & Date

I declare this information is correct:

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Reflection Question:**

Why do you think it's important to get taxes taken out of your paycheck now instead of owing a huge bill later?

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## Activity 2: Volunteer / Internship Application

**What It Is:** An application for a program that gives you experience, skills, or service hours — even if it doesn't pay money.

Imagine you're applying to help with a youth sports league, hospital, or community project.

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**Full Name:** \_\_\_\_\_

**Phone:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**Email:** \_\_\_\_\_

**Age:** \_\_\_\_\_

**School Name:** \_\_\_\_\_

**Grade Level:** \_\_\_\_\_

**Which program or organization are you applying to?**

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**Why are you interested in this opportunity?**

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**Do you have any related experience?**

☐ Yes ☐ No

If yes, explain:

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**Availability (days/times you're free to help):**

**Emergency Contact Name:** \_\_\_\_\_

**Emergency Phone Number:** (\_\_\_\_) \_\_\_\_\_

**Parent/Guardian Signature (if under 18):** \_\_\_\_\_

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## Activity 3: Post-Graduation Planning Sheet

**What It Is:** This is a worksheet to help you explore what you want to do after high school — whether that's college, a trade, work, military, or something else.

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### Step 1: Interests + Strengths

What subjects or activities do you enjoy the most?

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What are 3 things you're good at?

1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_
- 

### Step 2: Possible Paths

Check any path you're thinking about:

- ☐ 2-year college (community college)
  - ☐ 4-year college/university
  - ☐ Trade school (electrician, cosmetologist, auto tech, etc.)
  - ☐ Start working
  - ☐ Military
  - ☐ Gap year or travel
  - ☐ I'm not sure yet — and that's okay!
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### Step 3: Questions to Research

- What do I need to apply for this path?
- How much does it cost?

- What type of training or education is required?
- What kind of job can I get afterward?

Pick one option and write down what you learned:

I'm interested in: \_\_\_\_\_

Here's what I found out:

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## Activity 4: FAFSA & Scholarship Prep

**What It Is:** The FAFSA (Free Application for Federal Student Aid) is how you apply for help with paying for college or trade school.

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### Checklist: What You'll Need

- ☐ Social Security Number
- ☐ Parent/Guardian's income info (tax return)
- ☐ List of schools you're thinking about applying to
- ☐ Your email address

You'll officially apply at <https://studentaid.gov> after October 1st of your senior year.

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### Reflection Questions

1. Have you talked to anyone about financial aid yet? Who?
2. Do you know what type of help you might qualify for?
3. What kind of support (money or not) would help you succeed?

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## **End-of-Pack Checklist:**

By the end of this activity pack, I can:

- Fill out a basic tax form (W-4)
- Complete a volunteer/internship application
- Start exploring my options for after high school
- Understand what the FAFSA is and why it matters
- Think about what type of education or training fits me best

# Section 3: Age 18 — “You’re Grown... Kinda”

**Theme:** *Freedom, Legal Milestones & Financial Firsts*

You’ve hit the big 1-8! That means more rights, more freedom — and way more responsibility. You can now vote, open your own bank account, sign contracts, and legally make adult decisions. Sounds exciting... but what does that really look like?

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## Reflection Scenario: “Grown-Up Papers, Please”

**Scene:**

You just turned 18. Your mom hands you a thick envelope filled with important forms:

- Voter registration
- Selective Service (if you’re male)
- Your first credit card offer
- Your new adult medical info
- A rental lease your friend wants you to co-sign






You’re overwhelmed. Suddenly “adulting” feels like reading a language no one ever taught you.

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## Reflection Questions:

1. What makes you feel ready for adulthood?
  2. What still confuses you about adult responsibilities?
  3. Who do you trust to help explain paperwork and choices?
  4. Which of these (voting, credit, rent, ID) do you want to learn about first?
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## Quick Knowledge Bites: “Now That You're 18...”

Milestone	What It Means
 Vote in elections	You can now register and vote locally, statewide, and nationally.
 ID required	You need your own ID to work, travel, and sign for things.
 Contracts are binding	You can now legally sign for apartments, loans, or jobs.
 Credit begins	Your first money choices start building your <b>credit score</b> .
 Medical privacy	Doctors can't share your info with parents anymore without permission.

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## Math Activity: “Real Pay, Real Bills”

You get your first full-time job after high school. You make **\$14/hour** and work **35 hours a week**.

### Step 1: Calculate Your Weekly and Monthly Take-Home Pay

- Weekly Pay:  $\$14 \times 35 = \$490$
- Estimate **20% taxes**:  $\$490 \times 0.20 = \$98$
- **Take-Home Pay =  $\$490 - \$98 = \$392/\text{week}$**

Now figure out your monthly take-home:

**$\$392 \times 4 = \$\underline{\hspace{1cm}}/\text{month}$**

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### Step 2: Build Your First Monthly Budget

Use your monthly take-home pay from above to fill in your budget.



Expense Category	Your Estimate (\$)
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Rent or Shared Rent	
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Groceries	
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Transportation	
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Cell Phone / Internet	
-----------------------	--

Fun / Eating Out	
------------------	--

Clothing / Hygiene	
--------------------	--

Emergency Savings	
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Other:	
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<b>Total</b>	
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**Did you stay under your budget? What would you need to cut if you had an emergency?**

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## Scenario: “The Credit Card Temptation”

You get a pre-approved credit card in the mail with a \$200 limit. You’ve never had a credit card before. You could use it to buy a new gaming system... or save it for emergencies.

## Your Options:

1. Use it now and plan to pay it back later
2. Only use it for small things and pay it off monthly
3. Don't use it — keep it for credit-building only

Which option do you choose? Why?

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## Activity: “Credit Score Decoder”

Here are the five major factors that shape your credit score. Match them to the correct definitions:

Credit Factor	Match the Definition Letter
1. Payment History	
2. Credit Usage	
3. Length of Credit	
4. Credit Mix	
5. New Credit Inquiries	

### Definitions:

- A. How much of your available credit you're using
- B. How long you've had credit accounts open
- C. If you pay your bills on time
- D. Whether you have credit cards, loans, etc.
- E. How often you apply for new credit

### Reflection:

“Why do you think your credit score matters, even if you don't plan to use a credit card right away?”

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## Mindfulness Moment: “You Don't Have to Know Everything to Be Grown”

Being 18 means people expect a lot from you — but no one expects you to be perfect. Adulting is more about **learning and asking** than knowing everything.

**Journal Prompt:**

"What's one responsibility I want to be better at this year — and what's one I'm already doing well?"

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**End-of-Pack Checklist:**

- I calculated my take-home pay and built a real monthly budget
- I learned about credit and practiced making a smart choice
- I reviewed the rights and responsibilities I now have at 18
- I reflected on how to handle paperwork and adult expectations
- I identified who I trust to help me through new decisions

# Real-World Forms: Age 18 Activity Pack

**Theme:** *You're Official Now — Let's Handle Real Business*

**Directions:** At 18, you're legally responsible for a lot more — housing, money, voting, credit, and ID. This activity pack walks you through **four essential forms** that every new adult in Michigan should know how to handle. Let's break them down and walk through them like someone's guiding you — not just handing you paperwork.

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## Activity 1: Rental Application (Practice Form)

**What It Is:** A rental application is the first step to getting your own place. Even if you're just renting a room, landlords want to know who you are and if you can pay the rent.

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**Full Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Phone Number:** (\_\_\_\_) - \_\_\_\_\_

**Email:** \_\_\_\_\_

**Current Address:** \_\_\_\_\_

**City/State/ZIP:** \_\_\_\_\_

**How long have you lived there?** \_\_\_\_\_

**Monthly Income:** \$ \_\_\_\_\_

**Current Employer or Job:** \_\_\_\_\_

**How long have you worked there?** \_\_\_\_\_

**Emergency Contact Name:** \_\_\_\_\_

**Relationship to You:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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**Bonus Tip: Rental Vocabulary**

- **Lease:** A contract for renting
  - **Deposit:** Money paid upfront for damage or security
  - **Tenant:** The person living there (you)
  - **Landlord:** The person who owns the property
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## Activity 2: Open a Bank Account

**What It Is:** Banks and credit unions need some basic info to help you open a checking or savings account. This helps you store your money safely and build a record for future credit.

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**Full Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Social Security Number:** \_\_\_\_ - \_\_\_\_ - \_\_\_\_ (use 000-00-0000 if pretending)

**Address:** \_\_\_\_\_

**Phone Number:** (\_\_\_\_) - \_\_\_\_ - \_\_\_\_

**Email:** \_\_\_\_\_

### Which account(s) do you want to open?

☐ Checking (for spending)

☐ Savings (for saving)

**Initial Deposit Amount:** \$ \_\_\_\_\_

**Employer or School:** \_\_\_\_\_

**Parent/Guardian Name (if under 18):** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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### Bank Vocabulary:

- **Checking account:** For spending (comes with debit card)
  - **Savings account:** For saving money, earns small interest
  - **Overdraft:** Spending more than you have
  - **Direct deposit:** Paycheck goes directly into your account
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## Activity 3: Understanding Credit Cards (Practice Disclosure)

**What It Is:** A credit card lets you borrow money up to a certain limit. A “disclosure” explains how it works — the limit, interest rate, and payment rules.

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### Sample Credit Offer:

- **Credit Limit:** \$500
- **APR (Interest Rate):** 23.99%
- **Minimum Payment:** \$30/month or 3% of balance
- **Late Fee:** \$35
- **Annual Fee:** \$0

### Questions to Answer:

1. If you spend \$400, what's your remaining credit? \$\_\_\_\_\_
  2. If you only make the \$30 payment, will interest still grow? ☐ Yes ☐ No
  3. What happens if you miss a payment? \_\_\_\_\_
  4. What's one smart way to use a credit card responsibly? \_\_\_\_\_
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### Credit Tips:

- Pay off your full balance every month
  - Don't spend more than 30% of your limit
  - Credit affects your ability to rent, get a loan, or even a job
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## Activity 4: Michigan Voter Registration & State ID Prep

**What It Is:** At 18, you can vote, get a permanent state ID, and take full control over your personal documents.

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### To Register to Vote in Michigan:

You must:

- Be a U.S. citizen
- Be 18 by election day
- Have a Michigan address

### Basic Form Info:

**Full Legal Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Address:** \_\_\_\_\_

**City/ZIP:** \_\_\_\_\_

**Last 4 of Social Security Number:** \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

**Michigan Driver's License or ID Number:** \_\_\_\_\_

☐ Check here if you need to apply for a **free Michigan State ID** instead of a license

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### Voting Practice Questions:

1. Why is voting important to you personally? \_\_\_\_\_
  2. Do you know where your polling place is? ☐ Yes ☐ No
  3. What issues matter most to you when voting? \_\_\_\_\_
-

## **End-of-Pack Checklist:**

By the end of this section, I can:

- Fill out a rental application
- Open a basic bank account
- Understand credit card basics
- Begin registering to vote or apply for an ID
- Define terms like deposit, credit limit, and direct deposit



## Section 4: Age 19 — “You’re On Your Own... Sort Of”

**Theme:** *Stepping Out, Slipping Up, and Starting Over*

You're 19 now. You've had some time to figure out what *adulting* feels like — maybe you've made a few wins, and maybe a few mistakes too. This section is about becoming more self-directed. That means building your independence, staying motivated, learning from setbacks, and realizing that *you* get to decide what kind of life you want to build.

---

### Reflection Scenario: “The Wake-Up Call”

You moved out at 18 and thought you were ready. But now it's been a few months, and you're behind on your car insurance. Your roommate bailed on the rent. Your job doesn't pay enough. You're frustrated, tired, and starting to question if you're really cut out for this. You don't want to move back home, but you also don't want to keep struggling.

---

#### Think It Through:

- What's one hard truth you've learned about money, people, or yourself?
  - What would “asking for help” look like in a way that still respects your independence?
  - What do you do when you feel stuck or like you've failed?
- 

### Budgeting Activity: “The Fall-Back Plan”

**Scenario:** You were earning \$1,800/month, but lost your job. Now you're working part-time for \$900/month. You still have bills to pay.

#### Step 1: Fixed Costs (can't change)

- Rent: \$400
- Phone: \$50
- Car Note: \$220

- Insurance: \$130  
**Total Fixed:** \$ \_\_\_\_\_

## Step 2: Flexible Spending (you control this)

Fill in how you would spend the rest of your money:

Category	Budgeted Amount
Groceries	
Gas/Bus Pass	
Internet/Streaming	
Eating Out	
Personal Care	
Savings	
Other	
_____	

**Total Spent:** \$ \_\_\_\_\_

Remaining (or Over Budget)? \$ \_\_\_\_\_

---

## Reflection:

- What was hardest to cut back on?
  - What surprised you about what you can live without?
  - What's something you could do to increase income instead of just cutting costs?
- 

## Real-Life Scenario: “*Debt or Hustle?*”

You just got approved for a \$1,000 credit card, but you're already behind on bills. You're thinking of using the credit card to float you for a few weeks — but you're also nervous about interest piling up.

## What do you do?

### Options:

1. Use the credit card for groceries and gas, hoping to pay it back soon.
  2. Pick up gig work (like food delivery) and avoid using credit.
  3. Ask for help or a loan from family.
  4. Try to negotiate a payment plan with the companies you owe.
- 

### Questions to Consider:

- Which option protects your long-term financial health the most?
  - What are the consequences of choosing the “easy way” now?
  - What’s one thing you wish adults had taught you about credit or debt?
- 

## Skill Builder: “*Emergency Fix Fund*”

**Scenario:** Your car breaks down. The repair is \$850. You have no savings. Create a plan for how to raise the money within 3 weeks.

1. How much do you need to save per week? \$\_\_\_\_\_

2. Brainstorm 3 ways you could earn extra money quickly:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

3. What are you willing to pause (or sacrifice) until the emergency is handled?

---

## Mindfulness Moment: “*Forgive, Adjust, Repeat*”

“Most adults aren’t doing it perfectly. They’re just trying again after every mess-up.”

**Journal Prompt:**

Write about a time you felt like you failed as an adult — or didn’t live up to your own standards. What did you learn? What would you do differently if it happened again?

---

**End-of-Pack Checklist:**

- I learned how to adjust a budget after income changes
- I explored the real impact of debt and decisions
- I practiced emergency problem-solving
- I reflected on failure and recovery
- I reminded myself that adulthood is a learning process

# Real-World Forms: Age 19 Activity Pack

**Theme:** *When Life Changes, So Should Your Paperwork*

**Directions:** At 19, you might be facing new challenges — maybe you lost a job, switched roommates, picked up side gigs, or finally opened that credit card. These forms and practice sheets help you learn how to **respond to life changes with real tools**. Because sometimes adulthood means filling out the right form at the right time.

---

## Activity 1: Job Separation / Layoff Notice (Practice Form)

**What It Is:** This form is used when your job ends — especially if it's not your fault. It helps you explain why you left and can be used for unemployment claims or applying to new jobs.

---

**Employee Name:** \_\_\_\_\_

**Date of Separation:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Last Day Worked:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Job Title:** \_\_\_\_\_

**Employer Name:** \_\_\_\_\_

**Supervisor's Name:** \_\_\_\_\_

**Reason for Separation (check one):**

- ☐ Layoff – No longer needed
- ☐ Job ended – Temporary position
- ☐ Quit – Personal decision
- ☐ Fired – Misconduct
- ☐ Other: \_\_\_\_\_

**Did you receive a final paycheck?** ☐ Yes ☐ No

**Did you receive any unemployment paperwork?** ☐ Yes ☐ No

---

## Reflection Questions:

- Why is it important to keep a copy of this form?
  - What would you say about this experience in your next interview?
  - How can you show growth if you were fired or quit?
- 

## Activity 2: Gig Work Sign-Up / Independent Contractor Application

**What It Is:** If you're doing delivery, babysitting, freelance work, or anything on your own, you're considered a "gig worker" — and you'll likely need to fill something like this out.

---

**Full Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Phone Number:** (\_\_\_\_) - \_\_\_\_\_

**Email:** \_\_\_\_\_

**Current Address:** \_\_\_\_\_

**Do you have a vehicle/transportation?** ☐ Yes ☐ No

**Have you ever done independent work before?** ☐ Yes ☐ No

**Pick your gig role (check one):**

- ☐ Food Delivery
- ☐ Ride Share (Uber/Lyft)
- ☐ Pet Sitting / Babysitting
- ☐ Freelance / Creative Work
- ☐ Odd Jobs (Yardwork, Cleaning, etc.)

**How many hours a week are you available?** \_\_\_\_\_

**Preferred Payment Method:**

- ☐ Direct Deposit
  - ☐ CashApp/Venmo
  - ☐ Check
- 

## Gig Work Tips:

- Keep track of what you earn — you'll owe taxes later
  - Gig work doesn't come with benefits (insurance, retirement, etc.)
  - Protect yourself: never take sketchy offers, always work through a real app/platform
-

## Activity 3: Credit Card Limit Increase Request

**What It Is:** After 6–12 months of using your credit card responsibly, you can request a **higher credit limit**. This can help your credit score — but only if you manage it well.

---

**Name on Card:** \_\_\_\_\_

**Account Number (last 4 digits):** \_\_\_\_\_

**Current Credit Limit:** \$ \_\_\_\_\_

**Requested Limit:** \$ \_\_\_\_\_

**Reason for Request (check one):**

- ☐ Increased income
- ☐ Improved credit score
- ☐ Want better credit utilization
- ☐ Other: \_\_\_\_\_

**Monthly Income (estimate):** \$ \_\_\_\_\_

**Do you pay your card in full each month?** ☐ Yes ☐ No

**Have you had any late payments?** ☐ Yes ☐ No

---

**Optional: Write a short message to the credit company explaining why you're ready for more responsibility.**

“Dear Credit Team, I am requesting a limit increase because...”

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---

## Activity 4: Bank Hardship Request

**What It Is:** If you're struggling financially, you can sometimes ask your bank or lender to pause or reduce payments through a **hardship program**. Here's what that form might look like.

---

**Your Name:** \_\_\_\_\_

**Bank or Lender Name:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Type of Request (check all that apply):**

- ☐ Pause my payments temporarily
- ☐ Lower my monthly payment
- ☐ Waive late fees or overdrafts
- ☐ Other: \_\_\_\_\_

**Reason for Request (check one):**

- ☐ Lost job or income
- ☐ Medical emergency
- ☐ Unexpected expense
- ☐ Other: \_\_\_\_\_

**Current Monthly Income:** \$ \_\_\_\_\_

**Estimated Return to Normal Income:** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Signature:** \_\_\_\_\_

---

**Questions:**

- Why do you think banks offer hardship programs?
  - When would you *not* want to use one of these?
  - What's the difference between asking for help and giving up?
- 

## End-of-Pack Checklist

By the end of this section, I can:

- Fill out a job separation form with confidence
- Understand how gig work sign-ups work
- Write a smart request to increase my credit
- Ask for financial help through a formal process
- Practice managing unexpected life changes



# Section 5: Age 20 — “Leveling Up with Purpose & Power”

**Theme:** *Turning Lessons Into Lifestyle*

You’re 20 now. You’re not new to adulthood anymore — but you’re not done growing either. At this age, you start to realize that life doesn’t just *happen* to you... you shape it. That means choosing your values, your vision, your money goals, and how you take care of yourself emotionally, mentally, and financially.

This section is all about stepping into your **power with purpose**.

---

## Reflection Scenario: “The Power Pause”

You’ve been working hard and juggling a lot — your job, your bills, maybe school, maybe relationships. You’re not where you want to be yet, but you’re not where you used to be either. You catch yourself feeling like you’re behind, but then someone older says:  
**“You’re doing better than you think.”**

---

### Think It Through:

- What’s something you’ve done in the past year that you’re proud of?
  - What part of your life needs more attention right now: money, purpose, health, or relationships?
  - What does *success* actually look like to you — not what others think?
- 

## Financial Activity: “Big Picture Budgeting”

At 20, you’re thinking ahead — not just about this month, but the year ahead.

You bring in \$2,200/month and want to plan for 12 months.

Use this chart to create an **annual budget** (just multiply monthly costs by 12).

Category	Monthly (\$)	Yearly (\$)
----------	--------------	-------------

Rent		
------	--	--

Transportation		
----------------	--	--

Groceries		
-----------	--	--

Phone + Utilities		
-------------------	--	--

Health / Insurance		
--------------------	--	--

Emergency Savings		
-------------------	--	--

Fun / Lifestyle		
-----------------	--	--

Personal Goals (travel, business, etc.)		
---	--	--

Other: _____		
--------------	--	--

<b>TOTAL</b>		
--------------	--	--

---

### Reflection Questions:

- What category do you tend to overspend in?
  - Which category do you want to grow the most this year?
  - How does budgeting for the year feel different than budgeting by week?
- 

### Critical Thinking Scenario: *“Trade-Offs & Time”*

You’ve been offered a promotion at work — more hours, more money, and more responsibility. But you also had plans to take evening classes and spend more time on your personal goals.

You can’t do everything at once. Something has to give.

---

**Your Options:**

1. Take the promotion and delay school/personal time.
  2. Stick with your current schedule and invest in personal growth.
  3. Try to negotiate a middle ground with your job or time.
  4. Say no to both and find a third path (new job, new routine).
- 

### Consider:

- What does *long-term gain* mean to you?
  - Is money always the smartest trade?
  - When was a time you said “yes” to something that cost you more than it gave you?
- 

## Growth Plan Activity: “Your 20-Year-Old Check-In”

This isn’t about pressure — it’s about clarity. Create your own **Life Audit Grid** below.

Area of Life	How Am I Doing? (1–10)	What Do I Want Next?
Health		
Relationships		
Purpose or Career		
Money Management		
Mental/Emotional Self		
Fun & Passion		

Pick **2 areas** you want to focus on this year and write an action step for each.

### Example:

*I want to improve my mental health, so I’ll start journaling 10 minutes a day.*  
*I want to grow my money habits, so I’ll save \$25/week automatically.*

---

## Mindfulness Moment: “*Power Isn’t Pressure*”

“Being powerful doesn’t mean doing more. It means doing what matters — on purpose.”

### Journal Prompt:

What are you doing this year because *you* actually want it — not because you’re trying to keep up or prove something?

What does peace feel like in your body? How can you protect it this year?

---

## End-of-Pack Checklist

- I explored what success really means to me
- I created a big-picture budget for the year
- I worked through a hard decision about time and money
- I did a life check-in and made a personal growth plan
- I redefined what power and peace look like in adulthood

# Real-World Forms: Age 20 Activity Pack

**Theme:** *Leveling Up with Systems, Support & Smarts*

**Directions:** Age 20 is when things get real. You're not just reacting to life anymore — you're starting to **build your own systems**. Whether you're growing financially, mentally, or socially, these practice forms will help you move like a grown-up: smart, confident, and in control.

---

## Activity 1: Credit Builder Loan Application

**What It Is:** A credit-builder loan helps you build credit without going into real debt. Instead of getting cash upfront, you pay a small monthly amount into a savings account. At the end of the term, you get the money — and a boosted credit score.

---

### Practice Credit Builder Application

**Full Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Social Security Number:** \_\_\_\_ - \_\_\_\_ - \_\_\_\_

**Phone Number:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Current Address:** \_\_\_\_\_

**Do you have a bank account?** ☐ Yes ☐ No

**Have you had a credit card before?** ☐ Yes ☐ No

**Employment status:**

- ☐ Full-time
- ☐ Part-time
- ☐ Gig/Side work
- ☐ Unemployed

**Requested Loan Amount:** \$\_\_\_\_\_ (usually \$300–\$1,000)

**Preferred Monthly Payment:** \$\_\_\_\_\_

**Length of Loan:**

- ☐ 6 months
- ☐ 12 months

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

---

**Tip:**

You're borrowing **from yourself** — the bank holds your payments in a locked account. You get it back after completion, with interest, and better credit.

---

## Activity 2: Tax Filing Prep Sheet (W-2 & 1099 Basics)

**What It Is:** At 20, you're likely earning income — which means **filing taxes**. This form helps you collect the info you'll need to do it right.

---

### Personal Tax Organizer (Simplified)

**Full Name:** \_\_\_\_\_

**SSN:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Filing Year:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Bank Info for Refund (Fake for Practice):**

Routing #: \_\_\_\_\_

Account #: \_\_\_\_\_

**Income Type**

**Employer /  
Source**

**Amount Made**

Job (W-2)

Gig Work (1099)

Other Income

**Did you receive any scholarships, grants, or unemployment?**

☐ Yes ☐ No (list them if yes): \_\_\_\_\_

**Deductions (check any that apply):**

☐ Student Loan Interest

☐ Charitable Donations

☐ Medical Expenses

☐ Education Expenses

**Did someone else claim you as a dependent?** ☐ Yes ☐ No

---

## Reflection:

- What surprised you about the government taxes?
  - What's one thing you'd want help understanding when filing?
- 

## Activity 3: Therapy or Wellness Enrollment

**What It Is:** Mental and emotional wellness is a core part of adulthood. Whether it's therapy, a gym, or even a spiritual group — this form helps you practice enrolling in services that support your health.

---

### Sample Intake Form

**Full Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Phone Number:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Emergency Contact:** \_\_\_\_\_

**Reason for Seeking Services (check all that apply):**

- ☐ Stress/Anxiety
- ☐ Depression/Motivation
- ☐ Identity or Purpose
- ☐ Grief or Loss
- ☐ Relationships
- ☐ Trauma or Past Issues
- ☐ I'm just exploring and curious

**Have you had therapy or support services before?** ☐ Yes ☐ No

**Preferred format:**

- ☐ In-Person
- ☐ Online
- ☐ Group
- ☐ One-on-One

**Best times for sessions:** \_\_\_\_\_

**Any goals you want to work on?** \_\_\_\_\_

---

**Tip:**

You don't need to be in crisis to get help. Therapy is for growth, too.

---

## Activity 4: Travel Planning Form (Domestic or International)

**What It Is:** Whether it's spring break, a business trip, or a dream vacation, planning travel includes budgeting, ID, transportation, and more.

---

### Sample Travel Plan Worksheet

**Name:** \_\_\_\_\_

**Trip Type:** ☐ Vacation ☐ Family Visit ☐ School/Program ☐ Work

**Destination:** \_\_\_\_\_ City, State/Country

**Dates of Travel:** \_\_\_\_\_ to \_\_\_\_\_

**Transportation:**

- ☐ Plane
- ☐ Bus
- ☐ Train
- ☐ Driving
- ☐ Other: \_\_\_\_\_

**Estimated Cost:** \$\_\_\_\_\_

**Lodging:**

- ☐ Hotel
- ☐ Airbnb
- ☐ With Friends/Family

**Cost per Night:** \$\_\_\_\_\_

**Total Lodging Cost:** \$\_\_\_\_\_

**Extra Costs (check all):**

- ☐ Food
- ☐ Luggage
- ☐ Passport
- ☐ Transportation to airport



☐ Souvenirs/Fun

**Estimated Total Trip Budget:** \$ \_\_\_\_\_

---

### **Reflection:**

- What part of planning is the hardest for you?
  - What's one destination on your *someday* travel list?
- 

## **End-of-Pack Checklist**

By the end of this pack, I can:

- Understand how a credit-builder loan works
- Organize my tax info for filing
- Complete a wellness/therapy enrollment form
- Plan a full trip with costs and logistics
- Take ownership of money, wellness, and big decisions

# Section 6: Age 21 — “*Standing Tall in Your Story*”

**Theme:** *Ownership, Identity, and Impact*

You’ve made it to 21. That number carries weight — legally, socially, emotionally. People assume you have it all figured out. But here’s the truth: no one has it all figured out.

Being 21 isn’t about perfection. It’s about **personal ownership** — owning your finances, your mindset, your mistakes, your wins, your story.

This chapter is about **who you are becoming** and how to build a life that reflects that person.

---

## Reflection Scenario: “*Everything Hits at Once*”

You’re 21. Life is full. You’re balancing bills, maybe work and school, maybe relationships, maybe trauma or pressure from your past. You look around and wonder: *Am I doing enough? Am I behind? Will I ever feel stable?*

And then you ask yourself: *What do I really want?*

---

### Think It Through:

- What do you want your life to feel like every day?
  - What pressures are you carrying that don’t even belong to you?
  - What does **freedom** mean to you at 21 — financially, emotionally, or spiritually?
- 

## Final Finance Challenge: “*Survival vs. Stability*”

Here’s your monthly income: **\$2,500**

Your goal: Use it to create **two different budgets**.

### Scenario A: Survival Budget (Just the Basics)

Fill this chart with real-life minimums:

Category	Budgeted (\$)
----------	---------------

Rent/Utilities	
----------------	--

Food/Groceries	
----------------	--

Transportation	
----------------	--

Phone/WiFi	
------------	--

Minimum Loan Payments	
-----------------------	--

Health/Insurance	
------------------	--

Total:	
--------	--

---

## Scenario B: Stability Budget (Real Comfort)

Now adjust your spending to support **peace, fun, goals, and rest**:

Category	Budgeted (\$)
----------	---------------

Rent/Utilities	
----------------	--

Food (Healthy/Quality)	
------------------------	--

Transportation	
----------------	--

Savings + Emergency	
---------------------	--

Self-Care/Fun	
---------------	--

Learning/Skills	
-----------------	--

Giving or Support	
-------------------	--

Other:	
--------	--

Total:	
--------	--

---

**Reflection:**

- What does financial **peace** feel like to you?
  - What's one small change that could help you go from survival to stability this year?
- 

## Critical Thinking Scenario: *“Two Roads, One You”*

You're offered two opportunities:

**Option A:** A high-paying job you don't love, but it pays the bills and lets you “look successful.”

**Option B:** A lower-paying job or program that aligns with your purpose, but you'll need to budget tightly for now.

---

### Explore:

- Which one gives you the lifestyle you want right now?
  - Which one honors who you want to become?
  - What values matter most to you when making life decisions?
- 

## Personal Purpose Map: *“Who I Am, What I Stand For”*

Fill in the blanks below:

**My top 3 values are:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**I feel most alive when I'm:** \_\_\_\_\_

**The kind of life I want to build looks like:**

---

---

**My purpose doesn't have to be big or perfect — it just has to be mine.**

---

## Mindfulness Moment: *“Healing is Part of Growing Up”*

“Adulthood isn’t a destination. It’s a series of decisions — big ones, small ones, honest ones. And the more honest you are with yourself, the more powerful you become.”

### Journal Prompt:

What parts of your childhood still affect how you think about money, work, love, or success?

What part of your story are you ready to rewrite?

What kind of adult are you becoming on purpose?

---

## Section 6 Challenge: *Design Your 5-Year Future*

You’re 21. Let’s look ahead to **age 26**. Write a few realistic goals in each area of life.

Life Area	Where I Want to Be at 26	What I’ll Do to Get There
Career/Purpose		
Finances		
Relationships		
Health & Wellness		
Personal Growth		

---

## End-of-Pack Checklist

By completing this section, you have:

- Reflected on your story and identity
- Created two realistic adult budgets
- Made a decision based on values, not pressure
- Defined your purpose and personal map
- Planned ahead with mindfulness and honesty

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----------------	--

Food/Groceries	
----------------	--

Transportation	
----------------	--

Phone/WiFi	
------------	--

Minimum Loan Payments	
-----------------------	--

Health/Insurance	
------------------	--

Total:	
--------	--

---

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Now adjust your spending to support **peace, fun, goals, and rest**:

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----------	---------------

Rent/Utilities	
----------------	--

Food (Healthy/Quality)	
------------------------	--

Transportation	
----------------	--

Savings + Emergency	
---------------------	--

Self-Care/Fun	
---------------	--

Learning/Skills	
-----------------	--

Giving or Support	
-------------------	--

Other:	
--------	--

Total:	
--------	--

---

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3. \_\_\_\_\_

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Finances		
Relationships		
Health & Wellness		
Personal Growth		

---

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- Planned ahead with mindfulness and honesty