# The Catholic University of America - Adulting

## Taking Care of Your Basic Needs:

In this section we will review some handy tips for managing your basic needs as a young adult who may be living on their own for the first time following graduation (or due to being stuck in your apartment while your college administers classes online because of the coronavirus pandemic). In this section you will be introduced to foundational information and resources related to grocery shopping, feeding yourself, maintaining your mode of transportation, and so much more! Read below for a breakdown of the topics covered, and feel free to explore at your own leisure.

1. Setting a Grocery Budget & List
2. Extreme Couponing
3. Meal prepping
4. Transportation
5. Hygiene
6. What’s the difference between Urgent Care and the ER?

### Setting a Grocery Budget & List

We’ll get to set your overall budget later on, but we’ll first start with a small part of that, the grocery budget. Many of us have a general sense of how much we’re willing to spend on groceries as we head out to the store. That internal budget is usually fairly accurate as long as we’re keeping up with our current account balance, but what if we don’t have much in our accounts to start with. When creating a grocery budget, it’s important to take into account a few factors: (1) how many people are you shopping for; (2) what are the staples you can’t live without and how much do they cost; and of course, (3) what is a realistic budget, $100, $175, $250? Your budget will also be impacted on whether you prefer to go to the grocery store once a week, or once a month, as this means you’ll be buying different items that will keep longer. Please check out the link below for more details about creating your own personalized grocery budget.

1. Vice: [Groceries You Should Buy for a Dorm Room](https://www.vice.com/en_us/article/wjy5m5/food-budget-college-vgtl)

Creating a grocery list is something that we’ve all had to do at one time or another, and as a staff we’re sure that we aren’t alone to that sinking feeling when we’ve gotten home and realized we forgot something. As we lament our forgetfulness, many of us also take stock of how what we failed to remember was a staple in our healthy diet! So many of us get distracted by all the delicious options we see on our way to the Brussel sprouts that we never actually make it there, despite knowing… We Love Brussel Sprouts! Sadly, the mental list we take to the store with us in our heads is susceptible to being sidetracked as well, and this can lead to some costly additions to our cart that take us over our grocery budget. While exceptions have to be made \*\*cough\*\* “Lemon Oreos” \*\*cough\*\*, creating and taking a set grocery list with you can keep you on budget, and make sure that you have a fully-stocked, yet balanced pantry and refrigerator. Check out the link below for a free downloadable PDF Grocery List, and tips for creating your grocery list. Feel free to share your list with us on Facebook, Instagram, and/or Twitter.

1. USDA ChooseMyPlate: [Make a Grocery List](https://www.choosemyplate.gov/eathealthy/budget/budget-grocery-list)

### Extreme Couponing

Whether you’re starting freshman year or are graduating with a PhD, everyone wants to save money on the things we buy the most. To bolster your budgeting and list making skills, the Counseling Center staff wanted to aid in your savings! Looking through the papers and online to find coupons will save you money and assist you in making a balanced grocery list that is within your budget. It may even lead to you having extra money to splurge on those Ore… we mean whatever snacks you had to cut out. Take a peek at these extreme couponing resources and see how much further your money can go!

1. Video: [How to start EXTREME COUPONING - Beginning Couponing](https://www.youtube.com/watch?v=_-NQCG3DFAM)
2. Money Crashers: [How to Extreme Coupon & Save on Groceries: Extreme Couponing 101](https://www.moneycrashers.com/coupons-from-casual-to-extreme/)
3. The Krazy Coupon Lady: [The Ultimate Beginners Guide to Couponing](https://thekrazycouponlady.com/beginners)

### Meal Prepping

Meal prepping is an aspirational goal that many young adults have, though like so many other things we “want” to do, the logistics can be a bit difficult to wrap one’s head around. Like points #1 and #2, it’s all connected. Knowing what meals you plan to cook each day or each week will assist with your budget and your grocery list, and will be enhanced when you find that boneless skinless chicken breast for 50 cents a pound with a coupon! Check out this 8-minute video on how to meal prep for an entire week for $30 or less!

1. Meal Prepping on a Budget: [Under $30 For One Week](https://www.youtube.com/watch?v=WrCaD0UNgkA) (Video)

Want more suggestions about how to meal prep in different ways, check out the following resources:

1. The Girl Next Door: [7 Easy Ways to Meal Prep for Beginners](https://thegirlonbloor.com/7-easy-ways-to-meal-prep-for-beginners/)
2. The Kitchn: [The Absolute Beginner's Guide to Meal Prep](https://www.thekitchn.com/how-to-meal-prep-beginner-261658)
3. Shape: [Learn How to Meal Prep with This 30-Day Challenge](https://www.shape.com/healthy-eating/cooking-ideas/30-day-meal-prep-challenge-tips-recipes-for-beginners)

### Transportation: Washing Your Ride / Creating an Inexpensive Breakdown Kit

You may not be able to go anywhere to hang out socially, but that doesn’t mean your ride needs to look as bored as we all feel! Besides, the COVID-19 crisis will come to an end, and it makes sense to practice good car cleaning habits that you can maintain once we get back to being our (very) social society.

1. Video: [20 GENIUS Car Cleaning Hacks](https://www.youtube.com/watch?v=QnoZHP--1xY)

Though we don’t wish this on anyone, we know there’s a possibility that the dreaded car breakdown could happen, so we want you to be prepared if it does. Every all-purpose, home improvement, and auto care store has a bunch of brand name (and not so brand name) emergency breakdown kits that you can buy. But, no matter the quality, they all have one thing in common… they’re expensive, so a lot of us risk not buying them at our own peril. You may already have some of these items at home, and that saves you some money right there! Below is a link to a website and a short video that describes how to make your own, inexpensive, emergency car breakdown kit.

1. [DIY Roadside Emergency Kit Essentials](https://www.bigshoeautosales.com/blog/diy-roadside-emergency-kit-essentials/)
2. Video: [How to build our own car emergency kit](https://www.youtube.com/watch?v=PdRgG3l1HcI)

### Hygiene: You may be young and invincible… the rest of us are not!

Depending on your age and what your parents watch on TV, you might have spent some time viewing The Peanuts… or Charlie Brown as we called it as kids. Though we don’t love the stigmatizing nature of the character, everyone knew who the “smelly” kid was, “Pig Pen.” That type of not so subtle messaging tells us all that we need to keep ourselves clean, and manage our personal hygiene for the sake of social acceptance. While that motivates most of us to spend a solid chunk of our mornings and evenings in the bathroom, sometimes life gets in the way and, let’s face it, we get a little, shall we say, disorganized. Creating good habits for keeping up your personal hygiene and personal space can decrease the disorganization and set you up for success each and every day. Check out these tips for maintaining good hygiene and creating a solid routine.

1. LifeHacker: [An Adult's Guide to Hygiene (for Those Who Weren't Taught Growing Up)](https://lifehacker.com/an-adults-guide-to-hygiene-for-those-who-werent-taught-1689160558)
2. TG Daily: [5 Personal Hygiene Tips For Young Adults](https://www.tgdaily.com/5-personal-hygiene-tips-for-young-adults)

Also, given that we’re currently in the midst of a pandemic, we wanted to offer some fun tips for keeping yourself busy during “quarantine.” Enjoy.

USA Today: [Coronavirus quarantine: 100 things to do while trapped inside](https://www.usatoday.com/story/life/health-wellness/2020/03/16/coronavirus-quarantine-100-things-do-while-trapped-inside/5054632002/)

### What’s the difference between Urgent Care and the ER?

Depending on how you grew up, your experience of how the family handled emergent medical and/or mental health situations could vary wildly from even the best friend you grew up with. One of our staff members grew up with active duty military officers and had never been in an independent doctor’s office until they were 26 years old! For that staff member, choosing a healthcare plan was difficult, but what was even more daunting was trying to understand the difference between urgent care and the emergency room. After hearing our co-workers experience, we thought it was unlikely they were the only one with some of the following questions: Is there a difference between the ER and urgent care?; Are there certain types of emergencies that one is better suited for than the other?; Can I use insurance at both, and/or does insurance exclude me from one or the other? Below we’ve collected a set of resources to help you decipher between the two. We also encourage you to review your health insurance policy’s “Summary of Benefits”, and to follow up with your insurance provider to clarify questions about what is or is not covered in emergency situations.

1. GoHealth: [Urgent Care vs. Emergency Room: What’s the Difference?](https://www.gohealthuc.com/UCvsER)
2. Cigna Health: [Urgent Care vs. the Emergency Room](https://www.cigna.com/individuals-families/understanding-insurance/urgent-care-emergency-room)