

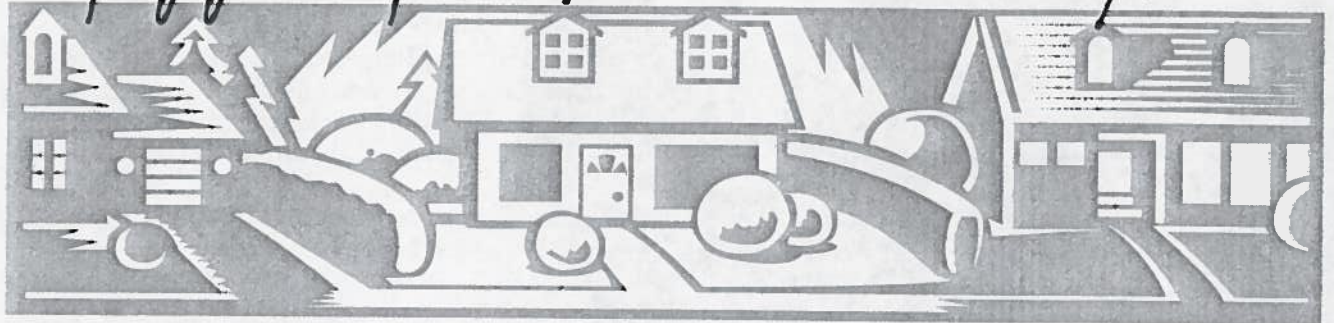
FAQ

Car Insurance

- ◆ The laws and regulations about auto insurance vary from one province to another. For example, getting your driver's licence may be inexpensive in your province but the car insurance premiums may be really costly. Or it may cost you a lot for a driver's licence but the insurance premiums may be lower. Or everything might be really expensive!
- ◆ Remember to include your car insurance premiums in your budget. You can pay annually, quarterly (every three months) or every month. And, in some areas of Canada, you can have the payments directly paid from your bank account.
- ◆ Car insurance does not cover normal wear-and-tear or mechanical breakdown of your car. Those are other items which have to be built into your budget.
- ◆ The cost of insurance can be affected by several things, like your driving record, the number of tickets you have had, and the number of claims you have made in the past.
- ◆ A **deductible** is the amount you have agreed to pay before your insurance kicks in. It is not the premium which must be paid as agreed. A deductible is paid when there is an accident. Say you have Collision insurance with a deductible of \$250. That means that you must pay \$250 of any repair bill before your insurance company kicks in and pays the rest. Or you might have a deductible of \$500 before the insurance company pays. Why have a higher deductible then if it is just more money out of your own pocket? Because the premium you pay for the \$250 deductible will be higher than the premium you will pay for a \$500 deductible.
- ◆ The deductible can apply, even if the accident is not your fault. However, your insurance company will attempt to recover your deductible from the other person's insurance company.
- ◆ If you have an accident, you need to call your insurance company as soon as you can (not from the scene of the accident - calling an ambulance and the police is more important if there are injuries and a lot of damage).
- ◆ When you contact your insurance company, an **adjuster** for the company will determine what coverage you have and what will be paid. If you are claiming against someone else in the accident, you should also contact their insurance company as soon as you can. That's why it is important in an accident to get the other driver's name, pink card number, and name of insurance company.
- ◆ If you are found guilty of charges such as impaired driving, your insurance company is likely to decline to insure you in the future - they will not sell insurance to you. If there is a company that will sell insurance to you, it will cost you about 50% more.
- ◆ Know that insurance companies talk to each other - they are not easily fooled.
- ◆ You can damage your insurance rating with any moving violation (speeding, running a red light, driving in a bus lane are just a few). A fourth violation will raise your insurance premiums another 25% and all the violations will stay on your record for several years.
- ◆ And, as you already know, NEVER drive impaired by alcohol or any other drugs; never use a car phone unless you are parked or the phone is a hands-free model with a speaker in the visor; never drive an unsafe vehicle (be particularly sure that the brakes are in good working order); never drive without a valid license and insurance coverage. ALWAYS wear your seat belt, and always signal before changing lanes or direction. It pays to be a safe driver!

LEAVING HOME

Saying good-bye to Mom and Dad has its pitfalls



by Bill Sass

Tabitha Munro and Franki Harrogate were out on their own and ready to take on the world—until they got taken to the cleaners by the Hit-and-Run Roomie.

"She totally screwed us over," says Tabitha. She stole everything from shampoo to bank cards before she disappeared into the sunset.

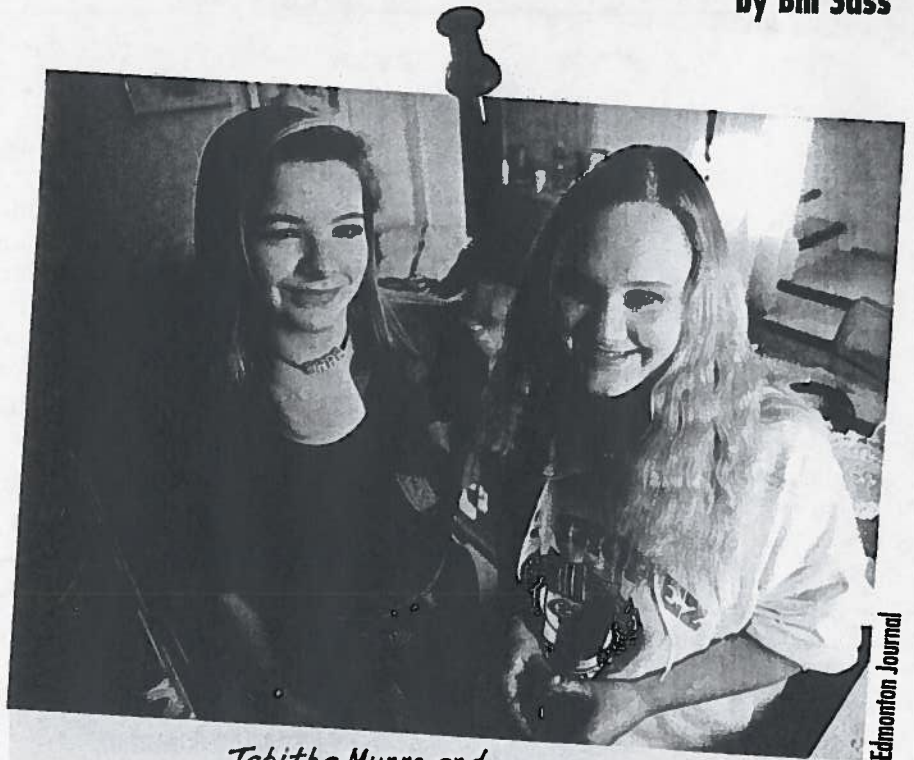
"I'm still getting calls from the bank," says Franki. This roommate was older than Tabitha and Franki (18 and 17) and wasn't personally known to them.

"She was the close friend of a friend."

They couldn't absorb the loss and had to move back home—and are now getting ready for another stab at independent living, but this time they'll be asking a lot of questions before allowing anyone to move in with them.

The two women were part of a group of 12 students at Queen Elizabeth High School, some who have never moved out, some now living on their own and others who have either lived on their own and moved back home or, like Tabitha and Franki, plan on moving out again in the near future.

Mark Axhorn, an amiable football player resembling a brick wall with a smile, is in that latter category as well. He was planning another stab at independence a week after this interview after a first try didn't work out.



Tabitha Munro and Franki Harrogate learned the hard way the importance of questioning prospective roommates

"Freedom" wasn't quite what he expected. It translated more into worry—about money, roommates and food.

"It would keep me up nights," he said.

Money is the big worry. Most of

the independents have to deal with the vagaries of part time work, no guaranteed hours and variable pay-cheques.

"You need a substantial amount of money," says Janet Wong, 18, who is



*Claude and Paulette Hall
plan to get their own place as soon as they can*

in a unique situation which saw her parents move out "for business reasons," leaving her and her brother and assorted roommates with the family house. The parents pay the mortgage, utilities and food costs. She has to raise the money for tai kwan do lessons, orthopedic shoes, entertainment, transportation and any other extras.

"The first couple of months it was party time." Then things got tired—and a bit more serious. "It's hard to keep things in order."

Getting along and dealing with independence are things everyone has to learn, she said. "You have to find roommates who are dependable."

Friends are like strangers. Sometimes they make good roommates, sometimes not.

The learning process involves some strange problems and innovative solutions for these young people.

Claude, 19, and Paulette Hall, 17, are married—a rarity in any high school. They live with her parents now, but are planning to get their own place as soon as they can.

Claude has lived on his own and came across a lesson that most people

don't think about until they are parents with older children. "If you've got a car, make sure you get transportation straightened out with your roommates." He found himself being

*"The first
couple of months
it was party
time."*

*Then things got
tired—and a bit
more serious.*

awakened at 3 a.m. by roommates looking for a ride home.

Fouheir Berro, 19, lives with his brother and doesn't have to deal with a landlord—they bought a house instead.

"It's tough. I wouldn't advise it."

His big lesson: "It's the only time you figure out the value of money."

Beverly Walters is a life skills coach in the city and sees all the problems renters and roommates, new and old, can have.

"Somebody is always angry. It's the dynamics—even best friends don't make the best roommates."

Things like privacy (sometimes non-existent), food fights, income and rent and bill payment priorities wear and tear on apartment relationships, she said.

"You can't put as much faith in people as you can at home."

Walters' daughter Keirra, 26, has been on her own since she was 18, going from dormitory to apartment to her own house where she often takes in roomies/borders fresh from their parental homes.

"I've had some good and some really bad roommate situations."

A main key is flexibility, especially about the "small stuff" like who drinks the most milk or uses the most shampoo.

If it happens only occasionally, it's a small problem. If it happens regularly, the molehill grows into a mountain and the fights begin. "But you can't just holler at them like they're your brother or sister."

Another vital area of agreement is cleanliness. "You have to agree on a level of housekeeping—whether the house is spotless or not."

A lot of people just aren't ready for the world when it comes knocking at their door, she said.

"A lot of them can't deal with sales people, for instance. They can't say no to magazine or vacuum salesman—they've never had to deal with them and no one taught them."

Budgeting, grocery shopping and "separating the needs from the wants" are things people have to learn as they go along, if someone hasn't taught them at home, she said...

"It can be pretty taxing."

Renting Without Confusion

After looking at two or more rental places, it's easy to be confused about what you have seen. It's always a good idea to take someone with you when you check out a place. If you are sharing with a room mate, go together. It's also a good idea to take along a checklist something like this. Then you can compare each place you have seen and make the best choice.

Address: _____

COSTS:

Rent \$\$ _____

Required Deposits - Security _____
- Damage _____

Utilities - included in rent _____
- not included in rent _____

Any other costs e.g. parking _____

Lease (sometimes called rental agreement or tenancy agreement)

Required/not required _____

Length _____

Can you sublet?
(Rent part of this place to another person) _____

Rent increases - how often? _____
- how much? _____

Who is responsible for sidewalk clearing/yard upkeep? _____

Improvements - who does them? _____
- who pays? _____

Restrictions - e.g. pets, guests? _____

Parking - for self? _____
- for visitors? _____

Rate each of the following (1 to 5 - 1 is very poor, 5 is excellent)

THE PLACE

- ☐ large enough
- ☐ bathroom is in good condition, clean, and all fixtures work
- ☐ kitchen is in good condition, clean, and all fixtures (stove, fridge, etc.) work
- ☐ no water stains under any sinks
- ☐ problems with pipes freezing?
- ☐ all lights and switches work
- ☐ no evidence of bugs, rodents
- ☐ entry door secure
- ☐ who has key access?
- ☐ balcony door secure with a good lock

hot water

- ☐ where is the source?
- ☐ is there enough?

laundry

- ☐ convenient and safe location
- ☐ condition of appliances
- ☐ cost
- ☐ rules for use

heating

- ☐ method of heating
- ☐ average cost
- ☐ are the controls in the apartment?
- ☐ if hot water-heated, is there any problem with pipes breaking?

air-conditioning

- ☐ is there air-conditioning?
- ☐ average cost
- ☐ are the controls in the apartment?

windows

- ☐ in good condition
- ☐ screens in place and in good condition
- ☐ open and close easily
- ☐ is there cross-ventilation?
- ☐ are curtains provided?
- ☐ if not, can curtain rods etc. be installed?
- ☐ is the view acceptable?

storage

- ☐ adequate storage in the apartment
- ☐ other available secured storage in building
- ☐ secured bike storage

THE BUILDING**noise**

- ☐ in hallways
- ☐ elevator
- ☐ other tenants
- ☐ street noise

building condition

- ☐ lobby
- ☐ hallways
- ☐ stairs
- ☐ elevator, working and well-lit
- ☐ exterior and surrounding lot

safety

- ☐ buzzer access at main entrance
- ☐ all building entrances secured and well-lit
- ☐ well-lit parking area
- ☐ streets well-lit
- ☐ clearly marked and accessible fire escape routes
- ☐ CSA approved smoke detectors, alarms, fire extinguishers in hallways
- ☐ crime rate in neighbourhood
- ☐ if unit in basement or on first floor, do windows have secured metal grills?

CONVENIENCE FOR YOURSELF

- ☐ close to public transportation
- ☐ near work and/or school, grocery stores, other services you need

Other Comments:

FAQ

Tenant Insurance

- ◆ Even if you think you have nothing to insure, once you are out on your own and renting a place, you should have personal property insurance to cover your personal contents and liabilities.
- ◆ Your contents, even if they don't seem to be much at first, can add up if you lose all of them to fire. Just think about losing all of your clothes, shoes, coats, household stuff, and furniture. Even if you have very little, the

cost of replacing all of your stuff would probably add up to more than the cost of a Tenant's Insurance policy.

- ◆ You can be liable for any damages you cause. For example, if a fire starts in your apartment, you might be held responsible by the owner of the building and all the other tenants who have suffered losses. Forgetting to turn off the stove or having a friend drop a lit cigarette into a chair are all possibilities.

Leaving the Nest

*First-timers often end up lost in the
rental maze*

by Bill Sass

When the toilet backs up, who're ya gonna call? Katherine Weaver thought it would be nice to call the landlord, especially when the other porcelain appliances started showing signs of temperament. There was only one problem.

"I never met or spoke to the landlord. I had no idea who he was."

It was Weaver's first place of her own 20 years ago as a student in Kingston, Ont., and in a way, it presaged her present job as director of the Edmonton Landlord and Tenant Advisory Board.

"It was sort of an old dilapidated house. The steps leaned one way, the door the other."

"It was subdivided into rooms and full of students. I knew one of the girls renting there and gave her post-dated cheques."

The cheques went to someone who came over to collect them each month—not the landlord. None of the people in the building knew who the landlord was, but "someone knew someone who could get hold of him so he could give permission to fix the plumbing."

She chuckles at the memory—never thinking twice about living in a place that she'd tip-toe by today. But such is the blinkeredness of youth.

"We used to think the place was haunted. We got ice on the back windows in mid-May. The walls were awful, cheap panelling." The panelling was put up to cover walls the police gutted during a drug bust.

Now, dealing with landlords—and renters—is part of her daily life with the advisory board, which acts as a sort of referee and adviser in the sometimes turbulent world of leases and property laws.

First-timers in the rental maze can easily get lost, she said.

"They have great ideas, but nine out of 10 times it works out badly," she said.

Number one on the list is doing an honest and detailed budget before moving out, one that includes everything—income levels are usually so low that an uncounted bus fare, school fee or pack of smokes can turn into a financial disaster.

Whatever's left over is what a person can pay for rent.

"That can be a shock."

Enter the need for roommates, probably the touchiest, most volatile area of renterdom.

"Living with a roommate is sort of like marriage. Those little habits that are so endearing when you're not living together can drive you crazy when you see them every day.

"Don't assume that because you party together, you can live together."

You have to ask a lot of questions, have a good idea about each other's habits, waking hours, cleanliness, chores, food and, above all, the same priority about paying rent.

Having settled accounts, priorities and roommates, it's time to go out and get a place.

Getting A Place

Rule 1.

Look at the place you're going to rent. This isn't as stupid as it sounds. Sometimes a landlord will say "I can't show you the suite now, there are

people there, but I can show you one just like it across the hall." Don't buy it. On moving-in day, you might find the real suite has been used as a landfill site. You will be unhappy.

Rule 2.

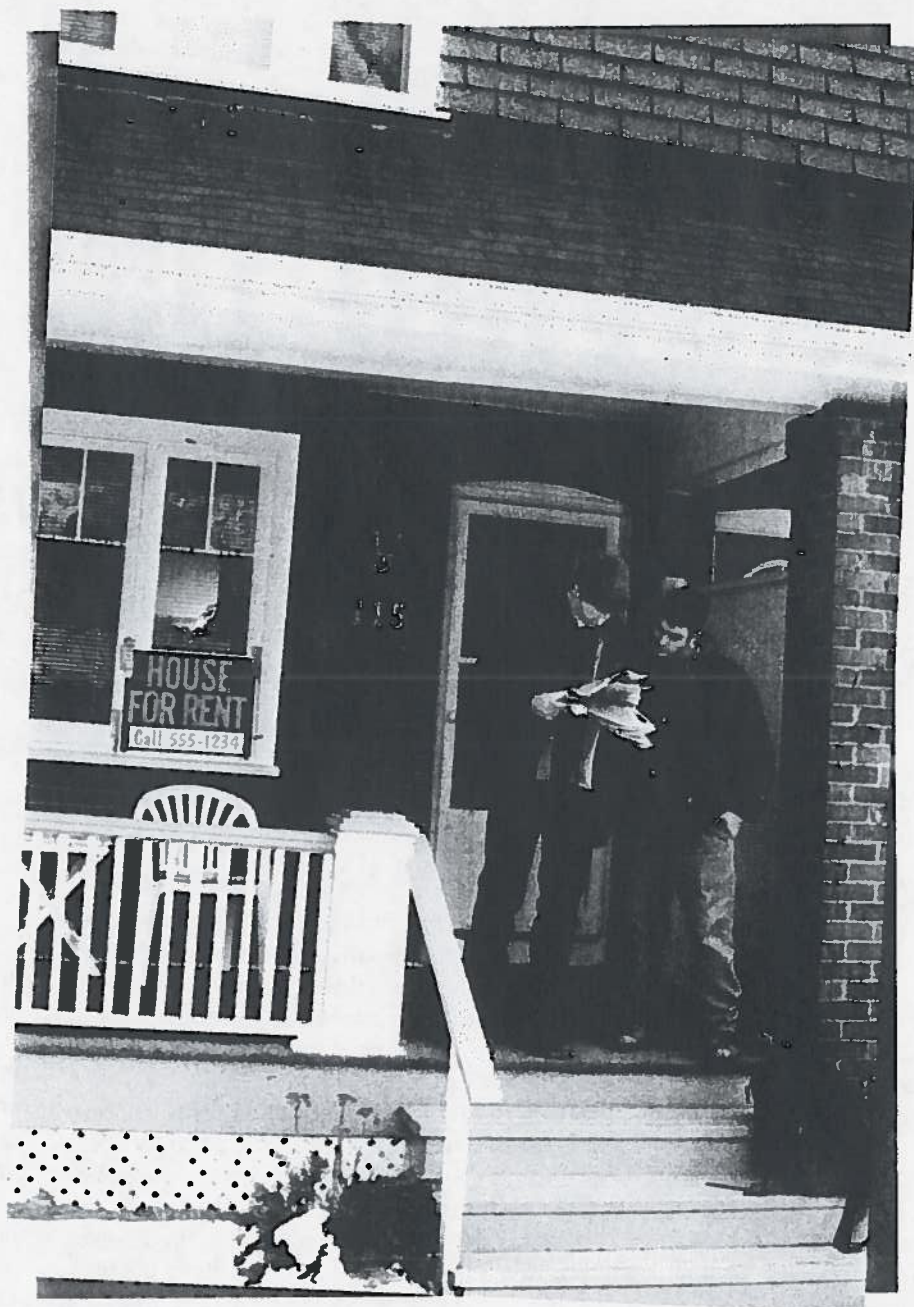
Read the lease. It's a legal document and it's not easy to change or get out of it. Even if the landlord gives you the boot because of your noisy parties, you may still be liable for certain things. If there are two people on the lease and one moves out, the remaining body is 100 per cent responsible for rent. Got a new buddy to come in and share? The landlord will have to approve him/her just like the original tenants were approved. Don't assume the rent can't be hiked during the lease's term (read it). A landlord can turf you under certain circumstances, giving you notice of as little as 48 hours to three months. In a periodic lease, you have to be given three months' notice for a rent increase and you have to give, IN WRITING, a 30-day notice to the landlord if you're moving out.

Rule 3.

Get it in writing and get it in detail. Do you get a parking space, storage in the basement? Are the utilities included? What will the landlord do in terms of cleaning and repair before you move in? If you've agreed to do some work in exchange for rent, write it down. The most important document is the moving-in/moving-out report. You and the manager/landlord should, within 48 hours of your moving in, go over the apartment IN MINUTE DETAIL, writing down every spot on the rug (make a diagram), chip in the wall, hole in the door, missing shelves or crack in the window. Make sure you both sign it.

Rule 4.

If you break it, fix it or get it fixed. Sometimes things happen that you may not be responsible for—like a tile falling off the tub surround. But you are responsible for notifying the manager and not causing further damage by getting the bare area wet.



Rule 5.

Talk to the manager or landlord if you're having problems. Landlords have mortgage payments, too, and they get might irate if their own cheque bounces because your money isn't there to cover it. Most will be understanding. Don't make late rent a habit, however.

Rule 6.

The biggest bugaboo landlords have is noise. Keep it within your walls. You can be turfed if you or your buddies make a nuisance of themselves.

Rule 7.

When you leave, you have to leave the place reasonably clean. This is where things usually, if not always, get dicey. Remember that move-in tour you took with the landlord when you moved in? If there is more unfixed damage not covered on that report, expect to have it deducted from your damage deposit. Don't expect to get your deposit back the day you move out. The landlord has 30 days to give you the refund and he or she will usually take it.

Rules of the Road When Setting Up

Thinking about making the Big Move away from Mom and Dad and Sis and your brother and all the rules about being in, checking in and playing your music?

Here are some pointers from the voices of experience interviewed for this story.

You may think this is a lot to deal with—but remember, an apartment of your own means a sewing room for your dear old mother and you can play your Malignant Nosehair tape over and over and over...and no one will say a word.

Talk to people

This is at the top of the list because it's the most important thing. Despite what you think, you probably don't know a lot of stuff and to get the answers, to protect your interests and get your point across you HAVE TO TALK. I know some people who were afraid to ask a bus driver where his bus was going and usually wound up on the wrong side of the city. Most of the people you'll be dealing with are used to being talked to and answering questions, even landlords and utility clerks. They won't mind it if you ask questions and make reasonable demands. They might think you're strange if you don't.

Deposits and hook-ups

A lot of people get into trouble right from the start because they don't think about start-up costs like damage deposits (usually one month's rent), utility deposits and hook-up fees. If you have no credit rating or a bad one, expect to hand \$500 (yes, \$500) to the friendly, though untrusting folk at the local telephone company—that's on top of the \$55 hook-up charge. If your apartment doesn't come with power and water supplied, you'll need a \$65 power and \$50 water deposit and must pay \$22 and \$23.50, respectively, for a hook-up. The good news is that some utility companies don't require a deposit or hook-up charge for gas. Total upfront charges: \$703.15, plus damage deposit. You can also try to establish some sort of credit rating before you leave home. This lowers or eliminates some deposit requirements. Maybe mom and dad will co-sign for some of this—maybe they won't.

Think about small stuff

All the things your parents supply now that you don't think about. Got a vacuum cleaner stashed in your

closet? Probably not. (A stiff broom works pretty well—but don't forget a dustpan). Towels? Sheets? Pillows? (Tip. Use rags. They can be washed and are cheaper than paper towels).

Start-up costs

Mom and dad buy salt when they run out. The same with pepper and dish detergent. You have to buy things like that ALL AT ONCE, before you have the privilege of replacing them one at a time. Let's see: dish towels and dish cloths, scouring pads, toilet paper, toothpaste, cleaners, laundry soap, ketchup, margarine, garlic powder; sewing stuff, tacks and pins, clothes hangers (I always thought they bred themselves in the closet), Band Aids, aspirin, scissors, some small tools, extension cords, batteries. Someone even mentioned shower curtain rings. Scrounge as much as you can from home.

Check your medical, dental and eyeglass coverage

Will your parents' insurance cover you for a while or will you have to make your own payments?

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Address changes

Driver's licences, library card, whatever. Sometimes it'll cost you, sometimes it won't. Notify the post office so you get your mail delivered to your house. You'll need a newspaper. Yes, really. If nothing else, it's the cheapest and quickest route you have to job notices and classified sales ads.

Budget, Budget, Budget

Be honest. Be real. Count EVERYTHING, from cigarettes, to bus passes, to laundry, to drinks and movies and food and your pack-a-day chewing gum habit. A wild \$30 night on the town can represent 20 percent of your paycheque for a week and wreck your personal economy if you haven't planned for it.

- Add 7 percent. Add provincial tax too, if you have to. Everything, except grocery-bought food, carries a seven per cent federal tax (GST). Some things have it built in. Generally, however, it's \$7 on a hundred. It adds up. The good news: If you're a low-income earner, you'll likely get all or part of it back in quarterly instalments from the feds if you're over 19 and IF YOU'VE FILED A TAX RETURN THE PREVIOUS YEAR. Rejoice.

Buy bulk, whenever possible

It's cheaper. If you have friends or relatives in retail, use them to get deals if possible. Shop the larger, warehouse stores. Don't ever do serious grocery shopping in a convenience store. You can't afford it. No one can. Take a bus to stores with good deals and cab home with the goodies. You'll likely still be ahead.

The roommate(s)

When you've subtracted your expenses from your income, you'll know how many roommates you'll need. Pick wisely and ask questions. Get the rules

straight. Hold up your end. Don't sweat the small stuff. If you have to part ways, make it as friendly as possible (this avoids smashing of walls and losses of deposits and personal property). If possible, go to where a prospective roommate lives and look around. Live with them for a week, if you can, to get an idea of what they're like. Ask for references. Write things down.

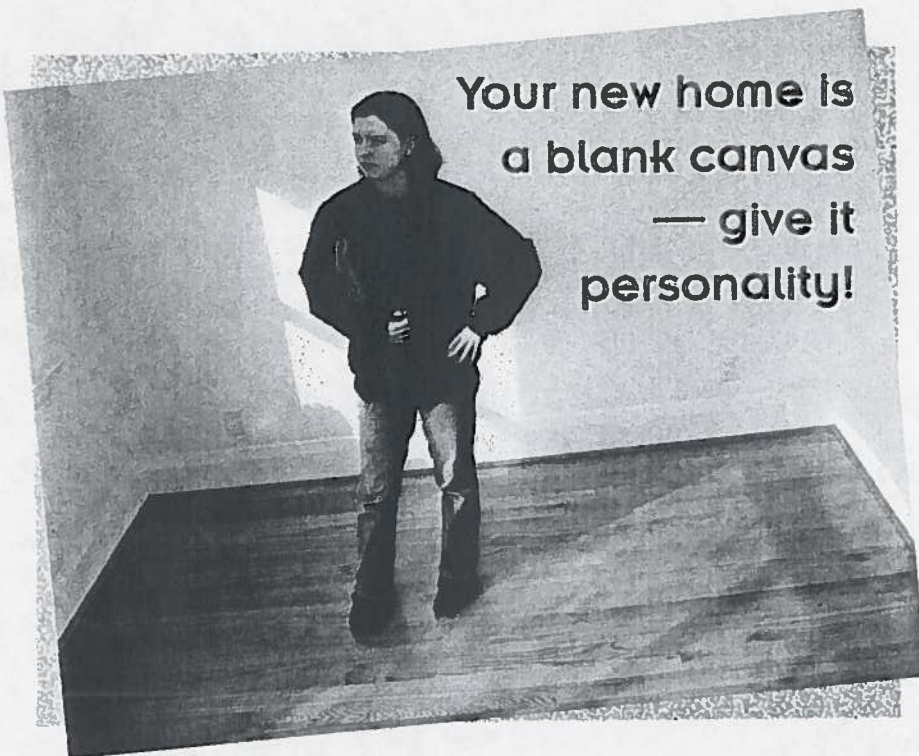
Check out the banks you deal with

Look at their charges and what they offer. Sometimes they'll freeze an account for up to 30 days while a cheque clears. If you don't have the money in the bank, don't write the cheque. It's VERY expensive to bounce a cheque to save face and the hole just gets deeper. The longer you deal with a bank, the more it trusts you. Bounce enough cheques and some of them will "fire" you as a customer (truth).

Learn to cook, if you don't know how

You don't have to become a master chef, but there is certain basic knowledge about turning raw food into something more-or-less edible.

Your new home is
a blank canvas
— give it
personality!



Newspapers have easy recipes. There are books. Why bother? The \$10 you'll spend at the Burger Burp can buy you two, maybe three, meals at home.

Furniture?

Say hello to the second-hand folks and garage sale people. Keep your ear to the ground. Sometimes people will GIVE you furniture if you just take it away. Cultivate a friend with a pickup truck.

Manage your time

It takes more time to live poor. People with more money often spend it to buy the convenience of not having to look or travel around for the bargains. This is where you will learn, without a doubt, that time is money.

Have fun

There'll be bad days and good days. But remember: no bedtime and you can stay out until all hours if you want—unless, of course, you have to get to work or school or to the dentist or store or...welcome to the world of grown-ups.

Live long and prosper.

How to choose, keep, or lose a roommate

A roommate is someone who is going to see you at your very worst: when your hair is unwashed first thing in the morning; when you have a cold and your nose is red and peeling; when you've run out of clean clothes, and you have to wear something from your bedroom floor. Nothing is hidden from roommates. You share a kitchen, a bathroom, perhaps even a bedroom. Think carefully about who you want to know this much about you. And think just as carefully about who you want to know this much about. Can you handle having underwear dripping in the bathtub every day? How do you feel about someone finishing the milk, and not replacing it? Is it important to you that you always get to sit in the right-hand corner of the couch?

Choosing

Before you let a roommate into your life, think about the things that are important to you. It might be that you don't mind taking on one chore, providing the roommate takes responsibility for an equivalent job. Perhaps one of you could keep the kitchen clean and the other one handle the bathroom, or one do the grocery shopping and the other the vacuuming and floor-washing. But if you believe that the only fair way is to split every chore right down the middle, you'll want someone who's idea of a clean bathroom is not too far from yours. In other words, you need to consider just exactly what you expect of your new roomie. Why not write a list, adding things as you think of them? The list can be used to generate discussion with a potential roomie.

Finding a roommate is a bit like finding your life partner - it may be

the kid you played with in grade school, or you may have to travel across the country before you find the perfect person. And it's just as important to ask lots of questions. If possible, see them in their natural habitat, too. If they're presently living in a spotless, tidy, well-regulated place, chances are they're not going to fit in with your freewheeling, casual, do-it-when-you-have-to lifestyle, or vice versa.

When interviewing potential candidates, consider your requirements, and those of the other person. As well as similar standards of cleanliness, it is important that you both agree on smoking policy, friends staying over, long-distance phone charges, etc. What's probably less important is that you have different styles of clothing or preferences in food. If you both don't mind cooking for yourselves every evening then it won't matter if your roommate doesn't know bannock from banana bread. However,

for the serious issues, it might be a good idea to draw up a written contract, signed by the two of you, that will set the standards that you will both be expected to live up to.

Keeping

Once you have a roommate, you are bound to find that they do something to drive you crazy every single day. This is where your people skills come into play. Pick your battles. For each issue you have three options: letting it ride and just living with it; trying to tactfully address the issue, and possibly compromising on the outcome; or blowing your top and threatening to throw the offender out or to move out yourself. Each response is appropriate in certain situations, but make sure you don't get the wrong response for the wrong situation. For example, if your roomie loads the toilet paper on the holder so it hangs down



Bruce Ayres/Tony Stone Images

against the wall, instead of away from the wall, it might be appropriate to ignore this slight character flaw. But if the jerk steals all your money from your wallet during the night, you might be entitled to politely ask him or her to leave. For good.

Losing

So, how do you get rid of a roommate when it's not working out? It might be quite easy. If the person is a reasonable human being, he or she will realize that the two of you are just not meant to be. Nine times out of ten, the other person will be just as unhappy with the arrangement as you are. After all, would you choose to stay in a situation where you felt as though you didn't fit in?

But occasionally you might find yourself stuck with a roommate who

just won't take the subtle, or not so subtle, hints that you are giving about it being time to leave. If your roommate refuses to move out when asked point blank, what can you do about it? Well, there are not really a lot of options. Remember that, if you are the leaseholder (the person who signed the landlord's lease in the first place), you are responsible for any damage to the place, for ensuring that the landlord gets the rent owing, and for paying the utilities and other costs. If your roommate leaves under a cloud of bad feeling and refuses to pay his/her share of that month's rent etc., there's not really anything you can do about it. You will have to absorb the extra costs yourself. Similarly, if you are the leaseholder and you want to leave, you'll still have to give your landlord notice, or forfeit rent for the notice period. Even if you have a contract with your

roommate, so you had officially sublet the space, you cannot generally evict a person without 90 days notice.

You'd probably be right to conclude that it would be better to make the parting of the ways as civil and as fair as possible, with each person helping to ease the transition. Could you offer to help the person find another place to live (although you may not feel like helping them, or even talking to them...), or could you suggest someone who might take your place if you are looking for another home for yourself?

Sharing your home is never easy, but it saves money, provides company, reduces the chores, and gives a feeling of security. To retain the good aspects, and reduce the not-so-good ones, make sure you state your expectations clearly at the beginning, keep the lines of communication open, and respect each others' feelings and dignity.

10 Tips *for living on your own*

1. Write down frequently-used and emergency phone numbers on a piece of card and pin it up near the phone.
2. Keep a running shopping list, adding items as you think of them.
3. If you hate housework, assign it to certain days of the week (e.g., Monday - clean kitchen; Tuesday - do laundry; etc.)
4. When (if!) you cook a meal, make more than you need so that you have enough for lunch the next day.
5. Have a safe place to put bills and other important mail as it arrives, if you can't deal with it right away, so it won't get lost or forgotten.
6. Pay off credit card bills right away - why pay for the privilege of worrying about them?
7. Any payments that have to be made regularly every month can be handled by the bank - automatic withdrawal (e.g., car insurance, dental insurance).
8. If you live alone and are tired of cooking for yourself and eating by yourself every day, arrange to alternate one meal a week with a friend: this week he cooks for you both; next week it's your turn. This works well for single-parent families, too, and is fun for the children.
9. Make sure that everyone in the house knows, and agrees on, where everything should be put away. There's nothing more frustrating than searching the house for the can-opener after your roommate has "cleaned up"!
10. If you're always in a rush to get out the door in the mornings, try setting everything ready the night before: clothes, shoes, lunch, even the cereal bowl on the table. Anything to cut down on stuff to do in the morning.