# How to prepare your kids for transitioning into life on their own

It's a bit of a cliché – the grown children who prefer to continue living with Mom and Dad, swimming in the pool, enjoying Mom's good cooking, and putting off life's grown-up responsibilities for one more year. No matter how hard it is to transition into an independent life, children and parents can use the following tips to

prepare for life away from the nest.



#### Raise the bar on household chores

Encourage your child to be responsible for household chores. While simply cleaning their bedroom may have been on their to-do list for years, it is not enough to prepare them for what is coming when they are on their own. Doing their laundry, preparing healthy meals, completing tasks on time – doing all these things at home will prepare them for moving out.

## Help your kids to stay organized

Using a calendar, making lists, and keeping routines can help teens stay organized. These simple tricks can help teens pay their bills on time, meet their commitments, and live balanced lives.

### Teach your kids healthy spending habits

Teens that get into the habit of creating budgets and sticking to them will learn life lessons that older adults *still* struggle with. Even small-scale budgets for monthly expenses like school lunches, clothing, and entertainment will help them get used to living within their means. You can also help your teen with a credit card tied to *their* account. Parents should set limits and review monthly statements with their teens, so they become more competent with credit card use.

#### **Encourage kids to live healthy lives**

Encouraging teens to integrate healthy habits, such as a good fitness routine, proper nutrition, and optimal rest, can help them lead healthier and more energetic lives. Even small habits like snacking on fruit instead of chips, or going for a bike ride instead of playing video games can lead to big health benefits later on. Similarly, refraining from smoking or excessive drinking will also benefit their lifestyle.

## Show your kids the benefit of setting goals

Whether financial or career-oriented, goals help people stay on track. Forward thinking and long-term planning are essential qualities your teen will need in order to thrive in life and at work.

#### **Avoid troublesome relationships**

Sometimes kids that are in trouble all the time turn into adults that are in trouble all the time. Your child needs to assess the people they allow into their lives carefully, or they too could get swept up into a bad crowd. Teach your child how to avoid these relationships and confront their problems. For example, if a troublesome roommate forgets to pay his or her share of the rent, or if he or she shirks housekeeping responsibilities, it is better to address such issues immediately or they are likely to reoccur. Handling problems right away means they can be solved right away.