

LifeReady Blueprint

A Practical Life-Skills Guide for Young Adults and Families



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Welcome

Becoming more independent happens through practice, patience, and real-life experience — not all at once, and not on anyone else's timeline.

Everyone develops skills at a different pace.

No one is expected to know everything already.

Asking for help is part of becoming independent.

Knowing when and how to ask is itself a skill.

This workbook is a starting point, not a finish line.

Use it to explore, practice, and build confidence.

It is not an assessment.

There are no scores, grades, or measures of personal worth here — only encouragement and practical tools.



How to Use This Workbook

Each section follows the same format so you always know what to expect. Move through it at your own pace — alone, with a parent, or with a mentor.



Skills to Know

Practical skills explained clearly



Things to Practice

Hands-on ideas to build confidence



Questions to Discuss

Prompts for conversations with someone you trust



Real-Life Activity

One activity to apply what you've learned



Helpful Checklist

Supportive statements to reflect on progress



My Next Steps

Space to write your own plan

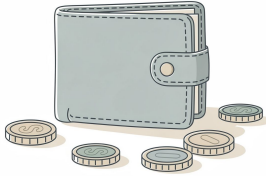
This workbook is for general educational purposes. It does not provide legal, financial, medical, or professional advice. Laws, costs, services, and requirements may vary by location and situation.

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SECTION ONE

Money and Financial Basics

Understanding how money works gives you more choices and less stress — and a few solid habits can make all the difference.





Why Money Skills Matter

Understanding how money works gives you more choices and less stress. These skills help you meet your needs, plan ahead, and avoid common financial pitfalls.

More Choices

Managing money well is one of the most practical things you can do for your future. Good habits now create real freedom later.

Less Stress

You don't need to be an expert — you just need a few solid habits and a willingness to learn.

Money Skills to Know



Budgeting Basics

Understanding needs versus wants and creating a simple monthly budget. Tracking income and expenses; reading a bank statement and pay stub.



Banking and Pay

Using checking and savings accounts, debit cards, and online banking safely. Understanding gross pay, take-home pay, taxes, and deductions.



Saving and Credit

Setting savings goals and building an emergency fund. Understanding credit scores, credit cards, interest, and the risks of debt.



Protecting Yourself

Recognizing scams, protecting financial information, and keeping accurate records.

Things to Practice & Questions to Discuss

Things to Practice

- Create a sample monthly budget using real or estimated numbers
- Review a sample pay stub and identify gross pay, deductions, and take-home pay
- Compare prices on two similar items and calculate the better value
- Calculate the total cost of a purchase made with a credit card at 20% interest

Questions to Discuss

What is the difference between a need and a want? Can you give examples from your own life?

What would you do if you spent more than you earned in a month?

What does it mean to have an emergency fund, and how would you start one?

Real-Life Activity: Build Your Monthly Budget

Using real or estimated numbers, create a simple monthly budget. List your expected income, then list your expected expenses. See what's left over.

Category	Amount
Income	
Fixed Expenses (rent, phone, subscriptions)	
Variable Expenses (food, transportation, personal)	
Savings Goal	
Amount Left Over	

 What surprised you? What would you adjust? Write your reflections below:

Money Checklist & My Next Steps

Helpful Checklist

Check off each statement that reflects what you understand, can do, or are currently practicing.

- I understand the difference between needs and wants
- I know how to create a basic monthly budget
- I can read a bank statement and a pay stub
- I understand how credit cards and interest work
- I am practicing keeping track of my spending

My Next Steps

- **One skill I want to improve:**

- **One action I will take:**

- **Who can help me:**

- **When I will begin:**

- **What progress will look like:**

Home and Everyday Living

A clean, organized home supports your health, your mood, and your ability to thrive — one routine at a time.

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Why Home Skills Matter

A clean, organized home supports your health, your mood, and your ability to focus. These skills help you take care of your space — and yourself.

Cleaning and Laundry

Keeping a living space clean and creating a regular cleaning routine.
Doing laundry: sorting, reading care labels, folding, and storing.

Kitchen and Cooking

Washing dishes, preparing simple meals, following a recipe, and understanding food safety practices.

Shopping and Maintenance

Making a grocery list and shopping within a budget.
Basic home maintenance: changing a light bulb, using tools, knowing when to call for help.

Things to Practice & Questions to Discuss

Things to Practice

- Complete a full load of laundry from start to finish
- Plan three meals for the week and create a grocery list
- Clean a bathroom completely, including the toilet, sink, and floor
- Prepare a simple meal using a recipe

Questions to Discuss

What cleaning tasks do you feel most confident doing? Which feel less familiar?

How do you decide what to buy at the grocery store? How do you stay within a budget?

What would you do if something in your home stopped working — like a leaky faucet?

Real-Life Activity: Weekly Cleaning Schedule

Create a realistic weekly cleaning schedule for a home or apartment. Assign tasks to specific days so nothing gets overlooked.

Frequency	Tasks
Daily	_____
Weekly	_____
Monthly	_____

Helpful Checklist

Check off each statement that reflects what you understand, can do, or are currently practicing.

- I can do a complete load of laundry
- I know how to prepare a simple meal safely
- I understand basic food safety and storage
- I am practicing keeping my space clean and organized

My Next Steps

- One skill I want to improve:

- One action I will take:

- Who can help me:

- When I will begin:

- What progress will look like:

SECTION THREE

Personal Care

Taking care of yourself — your body, your health, and your daily routines — builds confidence and helps you show up ready for whatever the day brings.

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Why Personal Care Matters

Taking care of yourself — your body, your health, and your daily routines — builds confidence and helps you show up ready for whatever the day brings.



Daily Hygiene

Brushing and flossing, showering, using deodorant, and caring for hair, skin, and nails each day.



Sleep and Routines

Maintaining a consistent sleep routine and preparing for the day ahead so mornings feel manageable.



Clothing and Presentation

Wearing clean clothing appropriate for the weather and the occasion — and knowing the difference.



Appointments and Records

Scheduling and preparing for appointments; organizing important personal information; keeping emergency contacts updated.

Things to Practice & Questions to Discuss

Things to Practice

- Write out a morning routine and an evening routine that works for your schedule
- Plan a complete outfit for a job interview or formal event
- Build a personal-care supply list and check what you already have
- Practice scheduling a real or practice appointment by phone or online

Questions to Discuss

What does your current morning routine look like? What would you change?

How do you decide what to wear for different situations?

Do you know how to schedule your own appointments? What feels uncertain about that?

Real-Life Activity: Create Your Personal-Care Routine

Create a realistic morning and evening routine that helps you take care of yourself, prepare for the day, and keep important personal-care tasks organized.

Routine Step	My Plan
Morning hygiene	_____
Getting dressed and prepared	_____
Personal-care supplies to check	_____
Evening hygiene	_____
Preparing for tomorrow	_____
Sleep goal	_____

Which part of your routine would make the biggest difference if you practiced it consistently?

Helpful Checklist

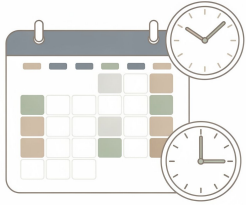
Check off each statement that reflects what you understand, can do, or are currently practicing.

- I understand the importance of a consistent daily hygiene routine
- I know how to dress appropriately for different situations
- I can schedule and prepare for my own appointments
- I keep my personal-care supplies stocked and organized
- I am practicing maintaining a regular sleep and morning routine

My Next Steps

- One skill I want to improve: _____
- One action I will take: _____
- Who can help me: _____
- When I will begin: _____
- What progress will look like: _____

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SECTION FOUR

Organization and Time Management

Managing your time well reduces stress and helps you follow through on what matters most — making every other area of life easier.

Why Organization and Time Management Matter

Managing your time well reduces stress and helps you follow through on what matters most. These skills make every other area of life easier.

Calendars and Lists

Using a calendar to track appointments, deadlines, and responsibilities. Creating daily task lists and prioritizing what needs to happen first.

Breaking It Down

Breaking large tasks into smaller, manageable steps. Estimating how long tasks take and planning travel time accordingly.

Staying on Track

Setting reminders, meeting deadlines, and preparing the night before. Balancing responsibilities and free time; asking for help before missing a deadline.



Things to Practice & Questions to Discuss

Things to Practice

- Plan out a full week using a calendar or planner
- Create a daily priority list and rank tasks by importance
- Break one large upcoming task into five or more smaller steps
- Set reminders for an upcoming bill, appointment, or deadline

Questions to Discuss

What gets in the way of staying organized? What has helped in the past?

How do you decide what to do first when you have a lot to handle?

What would you do if you realized you were going to miss a deadline?

Real-Life Activity: Plan Your Week

Using a calendar or the space below, plan out the next seven days. Include responsibilities, appointments, and at least one thing you're looking forward to.

Day	Plans and Responsibilities
Monday	_____
Tuesday	_____
Wednesday	_____
Thursday	_____
Friday	_____
Weekend	_____

Helpful Checklist

Check off each statement that reflects what you understand, can do, or are currently practicing.

- I understand how to use a calendar or planner to track my responsibilities
- I know how to create a daily priority list and rank tasks by importance
- I can break a large task into smaller, manageable steps
- I set reminders for important deadlines and appointments
- I am practicing planning ahead and preparing the night before

My Next Steps

- One skill I want to improve:

- One action I will take:

- Who can help me:

- When I will begin:

- What progress will look like:

SECTION FIVE

Communication and Relationships

How you communicate shapes every relationship in your life. These skills help you connect, express yourself clearly, and navigate the world with confidence.

Why Communication Skills Matter

How you communicate shapes every relationship in your life — at home, at work, and in your community. These skills help you express yourself clearly and connect with others respectfully.



Listening and Speaking

Listening without interrupting; speaking clearly and respectfully. Greeting people, introducing yourself, and asking clear questions.



Needs and Boundaries

Expressing needs, giving and receiving feedback, and apologizing sincerely. Setting and respecting boundaries; recognizing healthy and unhealthy relationships.



Digital Communication

Communicating appropriately by text and email; understanding tone in writing. Handling disagreements calmly; knowing when to seek help.

Things to Practice & Questions to Discuss

Things to Practice

- Practice introducing yourself to someone new
- Write a professional email requesting information or help
- Role-play a calm response to a disagreement
- Practice saying no respectfully in a low-stakes situation
- Write a sincere thank-you message to someone who helped you

Questions to Discuss

What makes a conversation feel respectful? What makes it feel difficult?

How do you know when a relationship is healthy versus unhealthy?

What is one situation where setting a boundary would be helpful?

Real-Life Activity: Write a Professional Email

Practice writing a professional email. Choose a real or imagined scenario — requesting information, following up on an application, or thanking someone for their time.

Field	Your Response
To	_____
Subject	_____
Opening	_____
Main Message	_____
Closing	_____

Helpful Checklist

Check off each statement that reflects what you understand, can do, or are currently practicing.

- I understand how to listen actively and speak clearly and respectfully
- I know how to introduce myself and ask clear questions
- I can express my needs and set boundaries in a calm, respectful way
- I understand the difference between healthy and unhealthy relationships
- I am practicing communicating professionally by email and in person

My Next Steps

- One skill I want to improve:

- One action I will take:

- Who can help me:

- When I will begin:

- What progress will look like:

Work and Career Readiness

Being prepared for the workplace — from finding a job to keeping it — opens doors and builds long-term independence.

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Why Work Readiness Matters

Being prepared for the workplace — from finding a job to keeping it — opens doors and builds long-term independence. These skills help you put your best foot forward.

Finding Opportunities

Identifying interests and strengths; exploring careers and reading job descriptions. Completing applications, creating a résumé, and asking for references.

Interviewing Well

Preparing for interviews: dressing appropriately, arriving early, and answering questions confidently and clearly.

Succeeding on the Job

Understanding workplace expectations: punctuality, following instructions, and teamwork. Communicating with supervisors; accepting feedback; handling disagreements professionally.

Things to Practice & Questions to Discuss

Things to Practice

- Complete a sample job application from start to finish
- Create or update a résumé with current experience and skills
- Practice answering three common interview questions out loud
- Write a follow-up email after a practice interview
- Practice calling in to report an absence professionally

Questions to Discuss

What kind of work interests you? What are your strongest skills?

How would you handle a situation where you disagreed with a supervisor?

What does it mean to be a reliable employee?

Real-Life Activity: Practice Interview Questions

Practice answering these common interview questions. Write your answers or say them out loud with a trusted person.

Interview Question	My Answer
"Tell me about yourself."	_____
"Why do you want this job?"	_____
"What is one of your strengths?"	_____
"What would you do if you made a mistake at work?"	_____
One question I would ask the interviewer:	_____

Helpful Checklist

Check off each statement that reflects what you understand, can do, or are currently practicing.

- I understand how to complete a job application and create a basic résumé
- I know how to prepare for a job interview, including what to wear and what to say
- I can communicate professionally with supervisors and coworkers
- I understand workplace expectations like punctuality, teamwork, and following instructions
- I am practicing presenting myself confidently and professionally

My Next Steps

- **One skill I want to improve:**

- **One action I will take:**

- **Who can help me:**

- **When I will begin:**

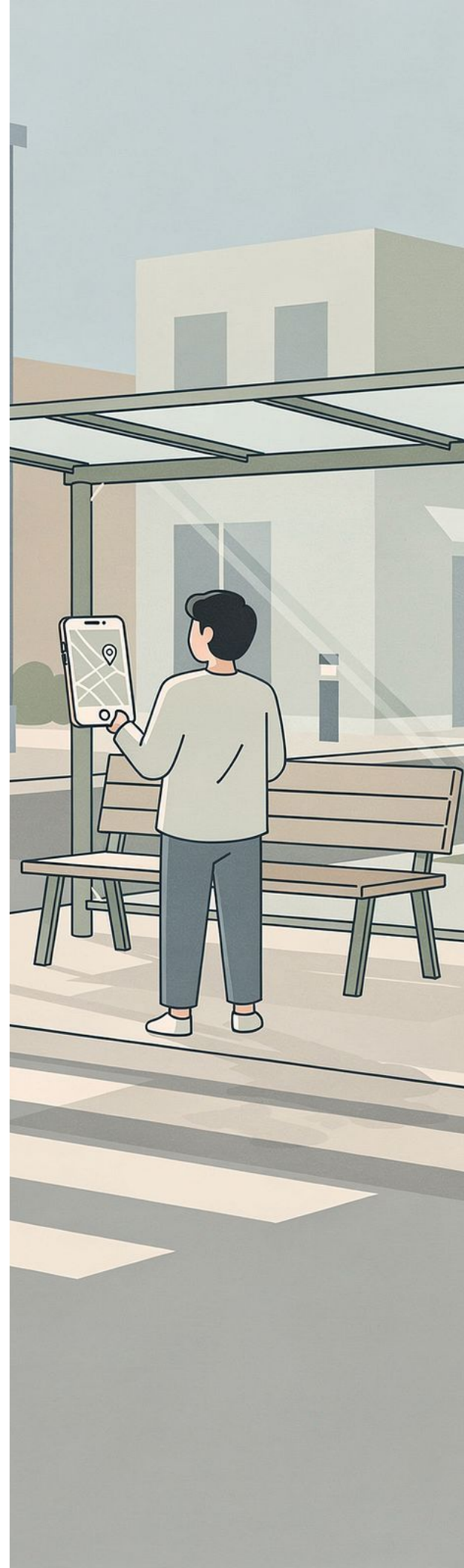
- **What progress will look like:**

SECTION SEVEN

Transportation and Getting Around

Getting where you need to go — safely and reliably — is essential for work, appointments, and everyday life.

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Why Transportation Skills Matter

Getting where you need to go — safely and reliably — is essential for work, appointments, and everyday life. These skills help you navigate your world with confidence.



Planning Routes

Planning routes, estimating travel time, and using maps and navigation apps with confidence.



Public Transportation

Reading schedules, paying fares, and staying safe when using public transit options.



Driving and Emergencies

Understanding driver responsibilities: registration, insurance, and safe driving habits. Knowing how to respond to a flat tire, breakdown, or accident.

Things to Practice & Questions to Discuss

Things to Practice

- Plan a route to a new location using a map or navigation app
- Review a local bus or train schedule and identify the correct route
- Estimate the monthly cost of commuting by car versus public transit
- Create a vehicle emergency kit list
- Practice what you would do if your car broke down

Questions to Discuss

What transportation options are available to you right now?

What would you do if your usual transportation wasn't available?

What does it mean to drive responsibly?

Real-Life Activity: Create a Backup Transportation Plan

Create a backup plan for a place you need to get to regularly.

Plan Element	Your Response
My usual transportation	_____
Backup option 1	_____
Backup option 2	_____
Who I can call for a ride	_____
Estimated cost of backup option	_____

Helpful Checklist

Check off each statement that reflects what you understand, can do, or are currently practicing.

- I understand how to plan a route and estimate travel time using maps or apps
- I know how to use public transportation, including reading schedules and paying fares
- I can use rideshare services safely and share my trip details with someone I trust
- I understand basic vehicle responsibilities, including registration, insurance, and maintenance
- I am practicing having a backup plan when my usual transportation isn't available

My Next Steps

- One skill I want to improve:

- One action I will take:

- Who can help me:

- When I will begin:

- What progress will look like:

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SECTION EIGHT

Problem-Solving and Decision-Making

Life will always bring unexpected challenges. The ability to think clearly and make thoughtful decisions is one of the most valuable skills you can build.



Why Problem-Solving Skills Matter

Life will always bring unexpected challenges. The ability to think clearly, weigh your options, and make thoughtful decisions is one of the most valuable skills you can build.

Identify the Problem

Identifying a problem clearly; separating facts from assumptions.
Gathering information and asking the right questions.

Weigh Your Options

Considering several solutions and thinking through short-term and long-term consequences before acting.

Make Thoughtful Choices

Recognizing when emotions affect decisions; pausing before reacting.
Recognizing peer pressure and making decisions that reflect your values.

Things to Practice & Questions to Discuss

Things to Practice

- Compare two options for a real decision you're facing — list pros and cons for each
- Walk through how you would handle an unexpected bill of \$200
- Practice a calm response to a peer pressure scenario
- Reflect on a past decision: what worked, what you'd do differently

Questions to Discuss

How do you make decisions when you're feeling stressed or overwhelmed?

What does it mean to take responsibility for a decision, even when it didn't go well?

Who do you trust to give you honest advice when you're facing a hard choice?

Real-Life Activity: Solve a Sample Problem

Scenario: You have a bill due in three days, but you're \$75 short. What do you do?

Step	Your Response
What is the problem?	_____
My options and their consequences	_____
What will I do?	_____
What is my backup plan?	_____

Problem-Solving Checklist & My Next Steps

Helpful Checklist

Check off each statement that reflects what you understand, can do, or are currently practicing.

- I understand how to identify a problem clearly and separate facts from assumptions
- I know how to gather information and consider more than one solution
- I can think through short-term and long-term consequences before deciding
- I recognize when emotions are affecting my decisions and can pause before reacting
- I am practicing making decisions that reflect my values, even under pressure

My Next Steps

- **One skill I want to improve:**

- **One action I will take:**

- **Who can help me:**

- **When I will begin:**

- **What progress will look like:**

SECTION NINE

Preparing to Live Independently

Moving toward living on your own is an exciting milestone — and one that takes real preparation.

Why Independent Living Skills Matter

Moving toward living on your own is an exciting milestone — and one that takes real preparation. These skills help you make informed decisions and feel more prepared when the time comes.



True Cost of Living

Understanding the real costs: rent, utilities, food, transportation, and more. Creating a move-out budget; saving for deposits and moving expenses.



Leases and Rights

Understanding basic lease terms and learning where to find reliable information about local tenant rights and responsibilities. Comparing housing options by evaluating location, safety, and transportation access.



Living with Others

Setting up utilities; buying household supplies. Living respectfully with roommates; dividing shared expenses; protecting your belongings.

Things to Practice & Questions to Discuss

Things to Practice

- Create a realistic monthly living budget for an apartment in your area
- Compare two housing options using cost, location, and transportation
- Review a sample lease and identify key terms and responsibilities
- Write a message to a landlord reporting a maintenance issue
- Create a roommate agreement covering shared expenses and household rules

Questions to Discuss

What would you need to have in place before moving out on your own?

How would you handle a disagreement with a roommate?

What does a realistic timeline for moving out look like for you?

Real-Life Activity: Create a Move-In Supply List

List the essential items you would need to set up a new home. Organize them by category and estimate the cost of each.

Category	Items Needed	Est. Cost
Kitchen	_____	\$ _____
Bathroom	_____	\$ _____
Bedroom	_____	\$ _____
Cleaning Supplies	_____	\$ _____
Total		\$ _____

Helpful Checklist

Check off each statement that reflects what you understand, can do, or are currently practicing.

- I understand the true monthly cost of living independently, including rent, utilities, and food
- I understand basic lease terms and know where to find reliable information about local tenant rights and responsibilities
- I can compare housing options using cost, location, and transportation access
- I understand how to set up utilities and maintain a clean, organized living space
- I am practicing the financial and household skills needed to live on my own

My Next Steps

- One skill I want to improve:

- One action I will take:

- Who can help me:

- When I will begin:

- What progress will look like:

My Personal Life-Skills Plan

This section is yours. Use it to recognize your strengths, identify what you want to practice, and write your own next steps — on your own timeline.



Skills I Feel Confident Using

Take a moment to recognize what you already do well. These are your strengths to build on.

1

2

3

4

5

☐ Your existing strengths are a real foundation. Every skill you already have is something you earned through experience and effort.

Skills I Want to Practice

Choose skills from any section of this workbook that you'd like to focus on next.

1

2

3

4

5

My Three Most Important Next Steps

What are the three most meaningful actions you can take in the coming weeks?

Step 1

Step 2

Step 3

People Who Can Support Me

Name	Role / How They Can Help

My Goals

My Goal for the Next 30 Days

- What I want to accomplish:

- How I will know I've made progress:

My Goal for the Next Six Months

- What I want to accomplish:

- How I will know I've made progress:

- Who will I check in with along the way:

Family and Mentor Discussion Page

This section is designed to support the conversations that make this workbook most useful for everyone involved.

A Guide for Parents, Mentors, and Educators

This page is designed to support the conversations that make this workbook most useful. Use these prompts to reflect together and plan next steps.

Practicing Together

What skills should we practice together?

Areas for Support

Where is more support or guidance needed?

Transferring Responsibility

Which responsibilities can gradually be transferred?

Noticing Progress

What progress have we noticed recently?

Next Step

What should the next step be, and when?

Notes from Our Conversations

Use this space to capture ideas, commitments, and observations from your discussions.

Field	Notes
Date	
Topic	
What we discussed	
What we agreed to try	
Date	
Topic	
What we discussed	
What we agreed to try	

You're Building Something Real

Independence isn't a destination you arrive at all at once. It's built one skill, one choice, and one experience at a time.

Questions Are Strength

Asking questions is not a sign of weakness — it's how capable people grow.

Mistakes Are Learning

Making mistakes and trying again is not failure — it's how everyone learns.

Every Step Counts

Every small step you take is real progress, even when it doesn't feel that way.

Keep going. You have more to offer than you may realize, and every step you take helps build confidence and independence.