

The 4-1-1 on Life Skills

*Essential Tips on:
Home and Money Management;
Personal Care & Safety;
And More!*

By Michele Sfakianos, RN, BSN
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Smashwords Edition



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- an information tool only and not intended to be used in place of a visit, consultation, or advice of a medical professional;

This book is not intended to serve as professional or legal advice (if you need specific advice, you should always consult a suitably qualified professional).

Dedication

This book is dedicated to my daughter in hope that she can use this information wisely. I wish I had something like this as a young adult!

Most of all, it's dedicated to the readers – those that will take the time to read and understand the value of the contents. Thank you!

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Acknowledgements:

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Thank you also to my family for their love and support through this crazy process. I hope that the late nights and weekends dedicated to the writing, research and book festivals were well worth their sacrifice.

Preface:

For years, I have been aggravated that there is no type of instruction given to young people on many of the topics included in this book. So I decided to do something about it. In my generation (1970s), we all had to take a home economics course in middle school to learn the basics of cooking and sewing. To my knowledge, this course has either been removed or made optional in the current school curriculum. I think it is a shame that this vital information is no longer required. My children were not offered this course at the school they attended.

As a parent, I feel that a basic accounting/finance and a home economics course should be required so that our children can learn how to balance a checkbook, understand depreciation, and be able to maintain a healthy and happy home. Many young adults today still do not understand that just because they buy something for five hundred dollars today does not mean that it will be worth five hundred dollars next year or the year after. Or that when they buy something for five hundred dollars today it could double in value over the years, so they should take care of it.

There is also a need to know about 401Ks, 403Bs, and income tax retirement accounts. I wish I knew about them when I was younger; I would have started an account in my twenties instead of my thirties. Saving for retirement is something that should be discussed just before or when you get your first job.

You are probably thinking that it is the parents' responsibility to teach all of this to their kids; however, there are many people who were not given this information in their younger years. It is unfortunate that many parents do not know this information to be able to pass it onto their children. If they are not learning it at home, then where will they get this information?

It is my hope that this book will help those who need it and will be shared with others who can benefit from it. This is not a "be all, end all" book and it is not intended to replace knowledge received from professionals trained in certain areas. I just want to be able to take some of the burden off of the next generation and allow them to focus on the important things in life. As a Registered Nurse, Life Skills expert and a mother, I want to be able to help out the young adults of today and the next generation.

The information contained in this book can be found on the Internet and in single subject matter books; however, I wanted to try and pull everything together into one book for easy reference. Enjoy!

Introduction:

Did you ever wonder when you were getting ready to leave home for the first time, if your parents had taught you everything you needed to know to survive on your own? Did you know how to do laundry; clean a home; balance a checkbook or cook a meal? Were you aware of the different types of deposits required to either rent or buy a home? If the answers were “yes” – good for the role models that you had! Thank them every chance you get! If the answers were “no” to most of these questions – don’t be discouraged – there is help on the way!

Until you are confronted with taking care of yourself and a home, many people do not realize what all is involved. It can be overwhelming to some and totally frustrating to others. Life is meant to be enjoyed. If you equip yourself with the knowledge to take care of the everyday tasks, you will then be able to enjoy the fun stuff.

Whether you are moving out for the first time; or going it alone due to divorce or death of a loved one; or starting a family of your own this information is for you. The material inside will provide a new dimension of potential for you and your family. You will be “prepared” – not only by learning the basics, but the follow through required to attend to these basic life skills.

Through the information contained in the following chapters, you will experience the age old, tried and true methods, the strategies that will keep you focused and on target. You will not only benefit from the rewards of your hard work, but you will also be equipped with the knowledge to share with your children as they grow knowing they will be “prepared” someday too.

The 4-1-1 on Life Skills is the “Pot of Gold at the End of the Rainbow” that you get to walk away with the tools and the knowledge to gain that something that will put yourself and your family on the pathway of an informed and powerful life!

Chapter One

Cleaning Supplies: A Basic List

You do not have to have expensive cleaning supplies to do a good job. Many cleaners have several uses, so check labels to see if you can utilize the product for different types of cleaning. Do not use more than one product at a time, as they contain harmful chemicals that when mixed together could be fatal. Use gloves when cleaning with strong chemicals because your skin will absorb the chemicals. Try to purchase supplies that can be machine washed instead of thrown away after each use, such as removable dusters, mops, and cleaning rags.

Dusting Supplies:

- Cleaning cloths (machine washable)
- Dust mop or vacuum cleaner dusting attachment
- Dusting spray and/or furniture polish (Hint: dryer sheets work well for dusting.)

General Surface Supplies: (Use “green” supplies to help save our environment!)

- Kitchen cleaner or wipes
- All-purpose cleaner
- Vinegar
- Bathroom cleaner or wipes
- Mildew remover
- Scrubbers
- Gloves

Special Area Cleaners:

- Automatic dishwasher detergent
- Oven cleaner
- Cleaner for glass top stove
- Dish soap
- Wood polish (works well on wood cabinets)
- Upholstery spot remover
- Carpet cleaner
- Carpet spot remover
- Leather cleaner
- Laundry soap
- Laundry stain remover
- Toilet bowl cleaners
- Soft scrubbing cleanser (preferably with bleach)