THE UNIVERSITY OF CHICAGO | THE COLLEGE

GO-BOOK
2015

INSIDE:
Your guide to the outside world!
RENTING

DID YOU KNOW...

1. Many states can limit the amount landlords can charge for security deposits. Check Nolo.com to see if your state is one of them.
2. A landlord must give prior notice (typically 24 hours) before entering your premises and can normally only do so to make repairs or in case of an emergency.
3. A landlord cannot legally change the locks, shut off (or cause to have shut off) your utilities, or evict you without notice; eviction requires a court order.
4. Most states require landlords to return refundable portions of a security deposit within 14 to 30 days after the tenant has vacated the premises, even in the case of eviction.

RULE OF THIRDS

Ideally, 30% of your annual income should go toward rent (not including utilities.) So, to see what you can afford, divide your pretax income by three and then by twelve to find the upper limit of how much you can spend on rent per month.

If your annual pre-tax income is 40,000...

1. Divide 40,000 by 3 = 13,333.33
2. Divide 13,333.33 by 12 = 1,111.11
3. Ask about and factor in the cost of utilities, security deposit, and a broker’s fee.

SUBLETTING? DON’T FORGET:

| Paperwork   | Check with your landlord to see if they have specific forms for subleasing process. If not, go online to find a sublease agreement form and tweak it for your use. |
| Payments    | Discuss and put in writing who will be responsible when and how for keys, dates, payments, utilities, and cleaning |
| Security Deposit | Ask for a separate security deposit to from your subletter |

For more info, see: http://www.stemmadison.com/a-quick-guide-to-subletting-your-apartment/
SETTING UP UTILITIES

This is definitely your number one priority when moving into a new place, but before you rush into any major commitments, take a step back and consider what you really need (does anyone really need a landline anymore?) Your landlord or building manager may also require you to set up utilities before you move in which requires some planning ahead.

If you already live in an apartment and you’re staying in the same city, you can consider keeping your current utilities accounts (especially for things like Internet service); let them know when your last day of service will be at your current place and when your first day at your new place. (Pro tip: if you’re not keeping your current utilities accounts, be sure to tell the company when your last day of service will be so you don’t end up paying for utilities you aren’t using.)

In terms of financial planning, some services make require a deposit or set up fee to begin service, so budget accordingly.

When it comes to picking a particular service provider, things get can be a little more complicated. Your landlord may have specific recommendations, but you should also research your options online and talk to neighbors and friends if possible.

For more info, see:

INTERIOR DESIGN

Post-college decorating presents some particular challenges; maybe you’re ready to leave behind some of your more “college” decorating habits (i.e. too many posters on a single wall) in favor of a more “adult” aesthetic, but you’re on a budget and adulthood doesn’t come cheap. You may also be working with a smaller space than you had planned on. To combat these challenges, we present a few solutions.
DESIGNING FOR A TINY SPACE

It’s perfect and it’s yours—it’s your first apartment in the “real world”. There’s only one problem: one wall is spitting distance from the other. Designing for a tiny space can be simple and successful when you follow a couple rules of thumb. Here’s a short list of the things you should keep in mind to make your new space the perfect place to recharge after a long day.

1) **Limit your furniture.**
   Furniture will take up floor space and make the room look smaller. So economize on space and save your budget by spending on pieces that can serve multiple purposes, like wooden stools that can serve as both seating and side tables or a dining table that can double as a desk.

2) **Use a light color palette for walls and furniture.**
   Good paint colors to make your space look larger are white, beige, pastels, and pale grey. Colors like red appear bright to our eyes, but do not reflect as much light. As a result, they may not offset other dark tones in the room and can visually shrink the space.

You can **get the most out of a color** by painting one focal wall and leaving the others white. That way you’ll get to enjoy the color while keeping the room feeling open and breezy.
If you aren’t allowed to paint the walls, add some personality by using fabric. You can drape it or cover a piece of plywood with it and lean or hang it on the wall.

3) **Put a big mirror across from a window to a) look like you have more windows, and b) dramatically increase the look of the space.**

4) **Try limiting yourself to around 3-4 main colors per room**
   This includes black and white! If you keep your color palette simple in terms of the large objects (couches, chairs, beds, etc.), you can easily change the color scheme with accent pillows, throw blankets, vases, a slipcover on a chair, etc. That way, you won’t sink money into a color of which you might get bored.

*Here’s an example of pops of color in a luxury space (plus some great rustic design inspiration)*
5) **Have a consistent theme**

If the dining area and living room are connected, a continuous color scheme will help keep the space looking calmer.

http://www.home-designing.com/2015/01/minimalist-1-bedroom-apartment-designed-for-a-young-man

Staying in the Windy City but looking for a change of scenery? We’ve got you covered. Get the lowdown on the Where, the What, and the Why of these popular Chicago neighborhoods.

**SOUTH SIDE**

**Bronzeville**
Love history? Social movements? Community-drive activism and revitalization? Bronzeville is the place for you. This historical neighborhood contains some of the most celebrated pieces in the City of Chicago’s Public Art collection.

**Chinatown**
Home to award-winning restaurants like Tony Hu’s Lao Sze Chuan and plenty of late-night dim sum and karaoke spots, Chinatown is the perfect, affordable neighborhood for college grads.

**WEST SIDE**

**Bridgeport**
Home to some of Chicago’s best coffee places, art galleries, and bars, Bridgeport is, as neighborhood bar Maria’s puts it, “the Community of the Future.” Hit up the Bridgeport Art Center for works by local artists and

**West Loop**
Once a cluster of wholesale markets and warehouses, the West Loop is now home to Stephanie Izard’s award-winning restaurant Girl and The Goat, as well as many other sleek restaurants and galleries. Check out Greektown and Chicago French Market while you’re at it!
NORTH SIDE

Andersonville
Where can one find a bustling LGBTQ community alongside a vibrant Swedish American community? Andersonville, that’s where. Andersonville is also almost devoid of national chains, so support local business and take a trip today.

Lakeview
As the neighborhood that contains several prominent Chicago communities including Boystown, North Halsted, and Wrigleyville, Lakeview is one of the most sought-after areas of Chicago with a large variety of housing options in an array of architectural styles. Lakeview contains many of Chicago’s off-Loop theatres.

Logan Square
Got a bike? So does practically all of Logan Square. Take your earth-friendly self to a plethora of taco joints, dive bars, and locally-run farmers markets. Centered around a physical “square” at the corner Kedzie and Logan Boulevard, Logan Square is also home to Chicago’s “Emerald Necklace”, a system of parks and streetscapes.

Wicker Park/Bucktown
Big Star and the Violet Hour are big draws for socializing, but Wicker Park also has some of the best shopping in the city in the form of vintage and thrift stores, as well as some upscale boutiques. Myopic Books and Quimby’s are perfect for bibliophiles, and music lovers can head over to Subterranean and Double Door for spirits and beats.

THE LOOP

River North
The massive Merchandise Mart, an epicenter of furniture and design, holds court in the neighborhood, surrounded by art galleries and fine dining locations. It borders the north end of the Magnificent Mile and has fantastic shopping (though it might put a dent in your wallet). Also in the area: the original Uno’s Pizzeria, Rick Bayless’ Frontera, and the Museum of Broadcast Communications.

South Loop
The east side of the neighborhood contains Museum Campus (perfect for visiting friends and family) while Grant Park and Northerly Island provide a taste of the outdoors found nowhere else downtown. For music buffs, Reggie’s (also a bar and grill) and the Shrine (featuring great hip-hop, R&B, and House music) are both great venues. In June, you can hit up the Printer’s Row Lit Fest for all kinds of bookish events.
Looking to make the move to the East Coast, and need some advice in discovering another great big city? Just read about all the whats, wheres, and whys from a native New Yorker!

**BROOKLYN**

**Coney Island**
If you’re looking for a neighborhood that’s both affordable and right on the beach, Coney Island might be the place! It’s home to historic attractions like the Wonder Wheel and the Cyclone rollercoaster in Luna Park. It’s also close to great neighborhoods like Brighton Beach (called “Little Russia”), Sheepsheadbay, and Bensonhurst that you can explore.

**Williamsburg**
Though a little more on the expensive side, Williamsburg is renown as one of the nations largest “hipster” hubs. It has a lot of quaint restaurants, fun bars, and cool stores. It’s also right on the waterfront, where vintage bazaars and huge food markets make their home.

**Park Slope**
Bustling with hip young families, Park Slope is a very lively neighborhood. It’s filled with greenery and is located close to other great neighborhoods such as Prospect Park, where you can find the Botanical Garden. It is packed with enough great restaurants and fun shops that is is a close community, but is also located around 20 minutes from Manhattan by subway, so it’s easy to get away.
QUEENS

Sunnyside
If you’re looking for a lively cultural neighborhood, Sunnyside is for you. This hidden gem is home to multiple communities, such as Armenians, Romanians, Indians, Bangladeshis, Chinese, Koreans, Columbians, and Ecuadorans. Rent is cheap (~$1300 for a two bedroom) and it’s less than 20 minutes by subway to get to Times Square. And for nightlife, both Greenpoint and Astoria are also just a short trainride away.

Astoria
Another neighborhood that has a diverse cultural legacy, there are lots of ways you can enjoy this community. For those who enjoy good cultural food, this place is for you—enjoy Turkish coffee in “Little Egypt,” grab a stein at the famous “Boehmian Hall & Beer Garden,” or eat a spinach pie at a Hellenic Taverna. Also home to a moviemaking tradition, check out the newly expanded Museum of the Moving

Woodside
Boasting affordable housing and a large cultural community, Woodside is a great neighborhood to move to. It’s extremely close to Manhattan (roughly 20 minutes on the 7 train, and less than 15 to Penn station on the Long Island Railroad. Rent goes for about $800 for a basement studio, or around $1200 for a one-bedroom. The neighborhood is peaceful and sunfilled with an assortment of interesting shops and resturants you could visit.

MANHATTAN

Lower East Side
This neighborhood boasts great nightlife and a plethora of resturants and shops. It’s one of the more reasonably priced neighborhoods (2 bedroom ~ $2300/month) in Manhattan and is located very conveniently in the center of Lower Manattan.

Murray Hill
Murray Hill is a beautiful neighborhood on the East Side located close to the United Nations Headquarters! Rent is cheaper than its surrounding neighborhoods because its not directly in the “hustle-n-bustle” part of the city. This quaint neighborhood also is home to great resturants where you can go to make your tastebuds happy.

http://nymag.com/realestate/neighbo...
Mission District

If you’re looking for a more “hipster” and eclectic place, a little like Williamsburg in Brooklyn, then the Mission District may be the place for you. It’s a very urban and diverse neighborhood that boasts cute shops, bookstores, bars, and an enormous and diverse variety of restaurants taking you all around the globe.

Lower Haight

As the former epicenter of Hippie culture in the 1960’s, this neighborhood is a fun and trendy place for students to live. It has a relaxed vibe with plenty of cafés and bookstores where you can spend time doing work or just relaxing. It’s also a big commercial center, being home to a lot of exclusive boutiques, vintage stores, and cool restaurants.

Cow Hollow

Located east of Presidio, and bordered by Pacific Heights, Cow Hollow is a great place for recent college grads to move. There are many restaurants, spas, boutiques, and other cool things to check out on Union Street. Rent is $1,344 on average--one of the cheaper rents you’ll find in SF.

* And here’s a fun website, the Bold Italic, that gives the “stereotypical descriptions” of most SF neighborhoods: http://www.thebolditalic.com/articles/1958-moving-to-san-francisco
If you’re looking to move to the DC area, read about some of the neighborhoods that are in our nation’s capital. With a whole lot of history and culture, Washington DC is a great place for recent grads to call home.

Foggy Bottom

If you’re looking for a neighborhood that is conveniently close to most major organizations as well being populated by other recent college grads (with a median age of 28), Foggy Bottom may be the neighborhood for you. It’s located close to the GWU campus, and is a short walk or metro ride away from most governmental offices, and other organizations such as the World Bank.

Dupont Circle

Dupont Circle is another neighborhood that is right in the center of things in D.C. Along with being located by the Red Line of the Metro as well as boasting a multitude of bars and restaurants, Dupont Circle is perfect for recent college grads who don’t need to worry about having a car to get around. The rent is a little more on the expensive side ($1300 on average), but the median income of $65,000 helps balance that out.

Adams Morgan

Adams Morgan is a neighborhood that is a little farther away from the center of DC than the two above, but it can be a great location for students as well. It boasts a great late-night bar and nightclub scene and is home to many cool shops and trendy restaurants. Though it’s farther away from the center, it is located along the Red Line of the Metro, so commuting to work should be easy.
Sure, we all know what NYC, LAX, SFO, and ORD stand for... but what about visiting or even living in these equally cool but lesser-known US cities?

**DET - DETROIT**
- **Visit:** Belle Isle State Park
- **Eat:** Coney Dogs (chili and onion covered hot dogs)
- **Known for:** The birth of Motown music and innovative urban planning

**SAV - SAVANNAH**
- **Visit:** The world’s largest St. Patrick’s Day parade
- **Eat:** Crab cakes
- **Known for:** The bench in Chippewa Square from the movie *Forrest Gump*

**AUS - AUSTIN**
- **Visit:** Lake Travis Shopping Center
- **Eat:** Barbeque and local Tex Mex creations
- **Known for:** Fastest internet to date as Google Fire’s first test city

**RDU - DURHAM**
- **Visit:** Sarah P. Duke Gardens at Duke University
- **Eat:** Whole hog, pit-cooked narbecue
- **Known for:** Being the home of Sylvan Esso

**MSP - MINNEAPOLIS**
- **Visit:** Spoonbridge and Cherry Sculpture
- **Eat:** Stuffed “Juicy Lucy” Burgers
- **Known for:** Being the most bike-friendly city in the US

**SEA - SEATTLE**
- **Visit:** The Space Needle
- **Eat:** Copper River salmon & Dungeness crab
- **Known for:** Coffee shops and being the birthplace of Nirvana

**PIT - PITTSBURGH**
- **Visit:** Three Rivers Arts Festival
- **Eat:** Pierogi pizza & a growler of beer
- **Known for:** The fearsome Pittsburgh Steelers

**DEN - DENVER**
- **Visit:** The Santa Fe Arts District
- **Eat:** “Colorado-style” pizza (deep dish with braided crust)
- **Known for:** Being the “Napa Valley of beer” with its many microbreweries
Visit: Vizcaya Museum
Eat: Fried plantains
Known for: Being the birthplace of suntan lotion

Visit: The sculpture garden at the New Orleans Museum of Art
Eat: Raw oysters, beignets
Known for: Live jazz music and great nightlife

Visit: Milwaukee Art Museum
Eat: Frozen custard, polish sausage
Known for: The world’s largest music festival, Summerfest

Visit: Scenic Washington Park
Eat: Voodoo doughnuts
Known for: A monumental statue of Paul Bunyan

Visit: Graceland
Eat: Gus’s Fried Chicken and Gibson’s Donuts
Known for: Beale Street nightlife and live music

Visit: Road trip to Joshua Tree National Park
Eat: Gourmet doughnuts and tacos
Known for: Beautiful beaches and weather

Visit: Encanto Park for Paddleboating
Eat: Chinese-Mexican fusion
Known for: Sunny weather and incredibly low cost of living
FINANCES

You’re finally graduating and going out into the real world! Having to think about finances other than textbook expenses may seem like a daunting task, but with some of the tips and resources in this section, you’ll be well on your way to smart spending and saving habits.

BUDGET

The first part of surviving financially after college is creating a budget.

The graphic above shows a rough breakdown of where the money you start earning should go.

A personal budget example:

<table>
<thead>
<tr>
<th>Housing</th>
<th>Amount</th>
<th>Other</th>
<th>Amount</th>
<th>Finances</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
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<td>Clothing</td>
<td></td>
<td>Savings</td>
<td></td>
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<tr>
<td>Utilities</td>
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<td>Entertainment</td>
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<td>College Shortfall</td>
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<td>Phone</td>
<td></td>
<td>Dining out</td>
<td></td>
<td>Loans</td>
<td></td>
</tr>
<tr>
<td>Internet</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Total Housing</td>
<td></td>
<td>Total “Other”</td>
<td></td>
<td>Total Finances</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transportation</th>
<th>Amount</th>
<th>Food</th>
<th>Amount</th>
<th>Health</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly public transit</td>
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<td>Groceries</td>
<td></td>
<td>Health Insurance</td>
<td></td>
</tr>
<tr>
<td>Car payments</td>
<td></td>
<td>Eating out</td>
<td></td>
<td>Prescriptions</td>
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</tr>
<tr>
<td>Gas</td>
<td></td>
<td></td>
<td></td>
<td>Medical Expenses</td>
<td></td>
</tr>
<tr>
<td>Total Transportation</td>
<td></td>
<td>Total Food</td>
<td></td>
<td>Total Health</td>
<td></td>
</tr>
</tbody>
</table>

Net Monthly Income - All expense categories
CREDIT and CREDIT CARDS

You hear the term “credit” almost every day on TV, on trains, from friends. But what does it really mean to have credit? Good credit? APR? All of these terms make it really hard to know which credit cards to get and understand how to build a good credit history, which is essential for future purchases and loans.

Here are some tips for choosing a credit card and establishing credit:

- **Choose a credit card with no annual fee**: This way you can develop good credit without any extra fees.
- **Stick to only one or two cards**: Many cards can be hard to keep track of and can cause you to easily take on extra debt.
- **Make sure you pay your bills on time**: Don’t fall into traps that credit companies put out. Make sure you pay your bills on time and try to pay in full. Paying only the minimum will reflect poorly to lenders due to your dependency on credit.

CREDIT CARD GLOSSARY

- **401(k)**: This is your retirement savings plan! It may seem tempting to skip paying the 401(k), but the money comes out of your paycheck before it’s taxed and some companies will even match a portion of your annual 401(k) savings, giving you more free money in the process!
- **Annuities**: Annuities are fixed, ongoing payments over a specific period of time. These include things like worker’s compensation, where a full sum is paid out in regular increments.
- **Certificate of Deposit (CD)**: This is a very low risk savings option that most banks and credit unions offer. The money that you give for the CD can’t be touched for the period that you set, usually 3 months to 5 years.
- **Credit Score**: This is a complex three-digit number that is based on credit payment history, debt owed, length of your credit history, and new cards/types of credit used. This number is very important, as it helps qualify you for mortgages and other important loans.
- **Credit Score**: This means it can sit and accrue interest over the course of that time! And regardless of interest changes, the interest set on your CD will not change for that 3 month to 5 year period.
- **Money Market Account**: Money Market accounts are similar to savings accounts, but yield higher interest rates. The catch is that sometimes they require much larger minimum deposits (e.g. $10,000) in contrast with a $5 minimum for savings accounts. There is also a limited number of times you can withdraw from it.

DEBT

Debt is the worst. Start paying debt off as soon as you can to avoid accruing more interest. Every student who received federal loans will have an exit interview with a financial adviser.

How to pay off debt, you ask?

Pay off the bad debt first: This mainly includes credit card debt, which can easily spiral out of control.

Live Frugally: Don’t bite off more than you can chew, and evaluate your financial situation before taking on new debt.

Read the fine print: Before committing to something, make sure you read the fine print, and if you don’t understand some of the jargon, just ask!

Keep Saving: Even though you have to set aside money to pay for debt, 20% of your paycheck should still go toward your savings!

Loan Repayment Options

Standard Payment: With this option, you pay your debt and interest monthly within 10 years.

Graduated Payment: This option is good for students who start out with small earnings and expect their income to grow over time. Generally pay off interest and debt within 10 to 30 years.

Income-Based Payment: Debt and interest fees are deducted proportionally to your income.

Long Term Payment: Like the standard payment, with this option, you pay off your debt and interest within 30 years.

Loan Forgivness Programs: For those looking to pursue a career in public service, often times, public service organizations offer to pay back loans in exchange for certain commitments. These include Peace Corps, Americorps, or working as a teacher in the Air Force.

Consolidation: Combine all your loans into one with this option. You’ll be able to take more time to pay it off, but with greater interest.

Deferment: If you feel you need more time, you can ask creditors to defer payment. Interest, however, still accumulates.

Forbearance: Similar to deferment, you can ask creditors for a grace period of 3 months, if you demonstrate hardship.

http://www.simplertuition.com/refinance/how-to-pay-off-college-debt/
MAJOR PURCHASES
Planes, Trains, and Automobiles

Buying/Leasing a car: Typically if you can do without a car, this would be a great place to save and instead rely on public transit. But if a car is absolutely necessary where you live, here are some tips to getting started with one!

1) Safety should be a top priority! Insurance is already expensive for graduates under 25, but you could lower payments by getting a safe vehicle.

2) Make sure that monthly car payments do not exceed ~20% of your income. This includes things like gas and tolls.

3) As we discussed earlier, finances can be tricky. But if you need a loan, try to find a co-signer. This will help you qualify as well as build a credit history when making the monthly payments. Also, look for an auto loan before car shopping and check with credit unions--they typically have lower car loan rates.

4) Generally less expensive cars are cheaper to insure. And driving well will help lower insurance costs as well.

Moving Costs: Everyone knows that moving can be expensive. Cut down on costs by following some of these tips!

1) Most of the cost of moving comes from the weight of your load. If you can sell or give away some of your non-essential items and furniture, you'll save a lot of money in the process. Marketplace.uchicago.edu is a good place to start before leaving Hyde Park.

2) Even though school ends in June, if you can plan a way to move after August, that could cut costs up to 25%. If not, moving mid-month will cut costs as well because of lease-turnover dates.

3) Buy recycled boxes and boxes in bulk to decrease the amount of time movers will spend packing things.

4) Buying insurance for your items will be beneficial in the long run if something breaks. Make sure you understand what coverage the moving company offers before you sign. Sometimes, your items will already be covered by homeowners insurance, so check that policy first.

5) If you’re moving because of a job change, you may be able to deduct certain expenses, including travel and storage.

6) Make sure to research at least 3 movers before making a decision!
A GUIDE TO PENNY PINCHING

1) If the place you end up living right after graduation has a public transit system, use it! It’s good for the environment and good on your wallet.

2) Got a birthday party coming up that you have to go to? Make the gift! Pinterest has millions of different ideas for DIY projects.

3) A lot of expenses can be made even cheaper if you take advantage of coupons! Retailmenot.com is great for clothing and thekrazycouponlady.com is great for groceries.

4) When looking to rent an apartment, look into finding roommates and sharing it! You’ll make new friends and cut major costs!

5) Give up cable. You can save over $100 per month. Netflix and HuluPlus have a bunch of favorite series, and if you absolutely can’t live without TV, are each are $8 per month!

6) If you’re looking into frugal shopping, thrift shops are a must. You’ll find a lot of great deals and can most definitely find designer clothing too. You’d be surprised at what people give away!

7) Unplug your gadgets when they’re done charging. Vampire energy consumes electrical power consumed by gadgets when switched off. Switching off the gadgets, or getting a power strip that controls flow will save a ton on electricity bills over the year.
Absolutely do not skimp on health insurance. While chances are your health in your 20s will be great, sudden health issues do occur and accidents can happen. So, it is always important to be prepared.

Under the Affordable Care Act (aka “Obamacare”), you may remain on your parents’ health insurance policy until you are 26 years old, but not if you are eligible for insurance coverage through your employer. If your employer does not offer insurance, then you can purchase it through the Healthcare Marketplace here: https://www.healthcare.gov/get-coverage/

If your employer does have a health insurance plan, make sure to sit down with an HR representative to make sure you understand all the terms of the plan, including the procedures it covers and maximum deductibles.

DOES USHIP LAST THROUGH THE SUMMER?
If you are currently enrolled in USHIP, your coverage lasts through 8/31/15.

Auto insurance covers your car in case of accident or theft. The model car you buy or lease will be a big determinant in how much you pay for car insurance policy. For example, twenty-somethings who drive Volvos are less likely to get into accidents than those who drive sports cars, so as a result, Volvos are less expensive to insure.

Luckily, car insurance providers are very competitive amongst one another to get your business, so you’ll have plenty of opportunities to shop around and compare quotes from Geico, Allstate, State Farm, Progressive, etc. if your job requires a long commute, you can consider buying liability, collision, comprehensive, and uninsured motorist coverage.

One suggested method to lower your monthly premiums is to choose a plan with a high deductible. This means that you will pay for small scrapes and bumps out of pocket, but if there is ever a big (read, expensive) issue, your insurance will cover it.
You may also remain on your parent’s policy if you don’t own the title for the car you are driving or if you will be living at home with them. Some benefits of this is that you will most likely pay lower rates than if you were on your own policy and you’ll never not have insurance, which will ultimately make rates cheaper for you when you do move out.

http://www.dmv.org/insurance/car-insurance-for-college-students.php

Sometimes car manufacturers will even have their own insurance programs for college graduates who are leasing or buying. For example: https://www.vw.com/content/dam/vwcom/PDFs/2014/VW_CollegeGradBrochure_2014.pdf

RENTER’S INSURANCE

The insurance policy a landlord holds only covers damage to the building, whereas renter’s insurance will help pay to replace your belongings. So, while the outside walls of your building are considered your landlord’s responsibility, the walls inside you are apartment are your own.

Renter’s insurance covers all your belongings (clothing, books, CDs, furniture - everything) not only in your apartment but in your locked car and anywhere else you take them. It protects against fire and other occurrences beyond your control, like theft or vandalism. Additionally, it will help pay for an attorney if you are sued for an apartment-related issue (yikes!)


Two terms to look out for in a policy are “Replacement Cost” which is coverage that will pay for the costs of replacing the items that were damaged and “Actual Cash Value” which will reimburse you for the depreciated value of the damaged items. Policies often have a cap on the amount they will reimburse, usually between $20,000-$25,000. So if you have an extremely expensive sound system, for example, it may be worth getting it insured separately.

http://ohmyapt.apartmentratings.com/landlord-insurance.html#sthash.A9PD5Dny.dpuf

KEY TERMS

Copay: A copay(ment) is a fixed dollar amount you pay for a service covered by your insurance plan.
Deductible: A deductible is the minimum amount that you must pay before your insurance plan will cover a specific service.
Premium: Money charged for the insurance coverage reflecting expectation of loss.

Complete Insurance Term Glossary: http://www.naic.org/consumer_glossary.htm
DISABILITY INSURANCE & LIFE INSURANCE

Do I need it?

Of the two, disability insurance should be your priority because it protects you whether or not you have dependents (people who rely on you financially) if you find you are unable to work due to illness or an accident. If (or when) you have dependents, both Disability and Life Insurance are recommended.

http://www.nerdwallet.com/finance/question/more-important-life-insurance-or-disability-insurance-9411

DISABILITY INSURANCE
This type of insurance replaces a portion of your income (usually 40-75% of your salary) and makes sure that you have something to live off of and pay your bills with in the event that you become disabled and are unable to work. Some employers offer disability insurance as part of their benefits, this will usually get you the best rates, but it is also possible to purchase on your own. Periods of disability lasting for under 180 days are considered “Short Term Disability” and over 180 days is considered “Long Term Disability”. Worker’s Compensation pays for work-related injuries and illnesses, but this is less than 5% of cases of disabling accidents and illnesses.


LIFE INSURANCE
In more morbid, but helpful news, life insurance is a type of insurance which pays out a sum of money after a person passes away either through “cash value” life insurance or “term” life insurance. “Cash value life insurance” averages out the expected premiums you would pay over a lifetime to determine your monthly payments. The cost will typically be higher than term life insurance is at the start but since it does not have to be renewed, it can end up costing less in the long run. “Term life insurance” is held for a specific increment of time from 1-30 years. It must be renewed and usually will require a physical exam to keep your monthly premiums low.

http://www.360financialliteracy.org/Topics/Insurance/Life-Insurance/Term-vs.-Cash-Value-Life-Insurance

If you don’t have dependents, it may seem illogical to buy it now. It would be an extra monthly expense, however the benefit of buying life insurance now is that premiums are much lower when you are young and healthy (less than the cost of a Starbucks a day) and if you later have health issues when you do have dependents, you will be insured at a much lower rate. It is up to you and your particular situation to gauge what will work best.

Here’s a handy tool to get a quote on how much term life insurance you might need for your situation and how much it will cost you: https://www.tiaa-cref.org/public/lifewizard.html
TAXES

DO YOU NEED TO FILE?
Depending on your income and employment situation, you may not have to file a tax return at all.

For a full list of requirements you need to meet in order to file, visit http://www.irs.gov/uac/Do-I-Need-to-File-a-Tax-Return%3F

FORMS

1040/1040 EZ
The universal form. If you’re filling out a tax return, you will be filling out some form of the 1040. The 1040 EZ is essentially the fast-track version of the 1040, designed for people filing as single and with no dependents.

The 1040 EZ form does not allow for itemized deductions or tax credit/income adjustments, so if you need to deal with these, fill out the 1040 instead.

W-2
You should receive this form from your employer. It states the amount you earned over the course of the year, as well as the amount withheld for your federal and state income tax, as well as programs like social security and Medicare.

W-4
Filling out this form determines how much federal tax your employer should withhold from your income.

4868
Form 4868 provides you with the option to get an extension on the time you need to file your tax return. You can file this online or through mail. Another way to get an extension is to pay some or all of your estimated tax return through the Electronic Federal Tax Payment System.

4070: JUST THE TIPS
Getting tips on the job? Make sure to report them to your employer using form 4070. To make it easier to keep track you can use form 1244 to record your daily tips. If you’re making less than $20 a month in tips you don’t have to report it.
The IRS website offers a Free File option, which directs you toward free tax software you can use to get your return in order for the year. If your income is below $58,000 the IRS provides links to free tax prep software, such as TurboTax, which also give you the option of filing your state taxes.

If your income is over $58,000 the IRS prove free fillable forms, but does not provide state income tax help and has the disclaimer, “must know how to do your taxes yourself.”

TurboTax is super helpful, and usually students are able to qualify for use of the free version. TurboTax Freedom Edition is available online and allows you to input information from your various tax forms into their program. TurboTax also provides you with the option to complete your state taxes (though there may be an additional fee). Once you’re finished, they send the information onto the IRS. They also guarantee that the user will get “the maximum refund possible,” which is always nice.

Around tax time, H&R Block also offers free tax assistance (along with maximum refund guarantees).
## POST RAMEN LIFE

### IN-SEASON PRODUCE
Buying seasonal is a great way to eat well on a budget. Be sure to check what's in season in your region, and try some of our seasonal suggestions!

<table>
<thead>
<tr>
<th>SPRING</th>
<th>SUMMER</th>
<th>AUTUMN</th>
<th>WINTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apricots</td>
<td>Cherries</td>
<td>Arugula</td>
<td>Sweet potatoes</td>
</tr>
<tr>
<td>Strawberries</td>
<td>Peaches</td>
<td>Edamame</td>
<td>Oranges</td>
</tr>
<tr>
<td>Arugula</td>
<td>Asian pear</td>
<td>Grapes</td>
<td>Broccoli</td>
</tr>
<tr>
<td>Asparagus</td>
<td>Summer squash</td>
<td>Kale</td>
<td>Cabbage</td>
</tr>
<tr>
<td>Spinach</td>
<td>Watermelon</td>
<td>Garlic</td>
<td>Curly Endive</td>
</tr>
</tbody>
</table>

Try your hand at:
- Spinach penne
- Strawberry French toast

Cool off over lunch:
- Chicken & green papaya salad
- Peach lassi

You’ll be thankful for:
- Kale, edamame and avocado salad
- Pumpkin cookies

Cozy up with some:
- Curly endive and bean soup
- Sweet potato pie


### CHEAP AND NUTRITIOUS

<table>
<thead>
<tr>
<th>DAIRY</th>
<th>WHOLE GRAINS</th>
<th>VEGETABLES</th>
<th>FRUITS</th>
<th>PROTEIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarts of low-fat yogurt</td>
<td>Popcorn Oats</td>
<td>Sweet potatoes</td>
<td>Frozen berries</td>
<td>Eggs</td>
</tr>
<tr>
<td>(Bonus: re-usable containers!)</td>
<td>Brown rice Whole-grain pasta</td>
<td>Romaine lettuce Carrots Broccoli</td>
<td>Bananas Apples Grapes</td>
<td>Canned salmon Chicken breasts</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Eggs</td>
</tr>
</tbody>
</table>


### BUT IF YOU INSIST... RAMEN HACKS

#### “PAD-THAI”
- Sriracha
- Noodle flavoring
- Soy sauce
- Chunky peanut butter
- Scallion

#### HEALTHY RAMEN
- Whole egg (add at end)
- Mushrooms
- Scallion
- Spinach

#### “CACIO e PEPE”
- Butter
- Olive Oil
- Pecorino Romano
- Parmigiano Reggiano
- Ground pepper

#### EGG DROP
- 2 beaten eggs (drizzle in at end)
- Frozen spinach
- Noodle flavoring
- Sesame oil
- Soy sauce

**A GROWN-UP KITCHEN**

Though you’ve likely lived off-campus for at least a year, your roommate may have owned all the pans, and all the plates, and all the knives. Post-grad is a great time to start collecting kitchen utensils you’ll keep for years. Still, the number of things you could possibly buy is overwhelming, so it’s helpful to think about what you will really need and want.

<table>
<thead>
<tr>
<th>Essential</th>
<th>Optional</th>
<th>Splurges</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basics</strong></td>
<td>Cutting board, knives, pan, spatula, whisk, tupperware, large pot, wooden spoon</td>
<td>Mixing bowls, colander, smaller pots, measuring cups, peeler, knife block, casserole dish</td>
</tr>
<tr>
<td><strong>Appliances</strong></td>
<td>Microwave, toaster, coffee maker, crockpot (trust us)</td>
<td>Blender, food processor, rice cooker, tea kettle</td>
</tr>
<tr>
<td><strong>Baking</strong></td>
<td>Baking Sheet, Muffin tins, mixing bowl, rubber spatula, cake pan</td>
<td>Hand mixer, cooling rack, loaf pan</td>
</tr>
</tbody>
</table>

**FULL-GROWN MEALS**

Now you’ve got the stuff but what do you put in those pots and pans? Here are a few sites with great ideas for highly delicious and nutritious meals for adults.

- Chicago-based artist and designer shares meal ideas accompanied by fanciful illustrations: http://www.sauceome.com/?p=80
- Another talented illustrator dishes up quick food NOT fast food for people who like to eat: http://majnouna.deviantart.com/gallery/39765272/Quick-Food-not-Fast-Food
- Sassy but also yummy recipes with high-quality photos: http://www.thugkitchen.com/
- Fancy and affordable, for that post-grad class-act status: http://brokeassgourmet.com/
- Serious food for serious satisfaction: http://www seriouseats.com/recipes
- Recipes to teach you how to stop using recipes: http://norecipes.com/recipes/
- If you really need to show off: http://www.eatthelove.com/recipe-archive/
HEALTH & FITNESS

STAYING IN SHAPE (WITHOUT RATNER)

Best Health Apps

<table>
<thead>
<tr>
<th>MyFitnessPal</th>
<th>Nike Training Club</th>
<th>Fooducate</th>
<th>MapMyFitness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Track your food intake and exercise day-to-day with its two million food-item database</td>
<td>Enter your fitness level and goal and then pick from customized workouts; offers 15, 30, and 45 minute workouts</td>
<td>Scan a product barcode to better understand your food choices</td>
<td>Use GPS to track workouts; view workout stats, calorie burn, and nutrition data on the dashboard</td>
</tr>
</tbody>
</table>

Go outside!

**The 100 Workout**

- 100 Jumping jacks
- 90 Crunches
- 80 Squats
- 70 Leg lifts
- 60 Jumping jacks
- 50 Crunches
- 40 Squats
- 30 Leg lifts
- 20 Jumping jacks
- Run for 10 Minutes

**The Tabata Workout**

Perform an exercise at maximal intensity for 20 seconds, followed by 10 seconds of rest.
You repeat this on-off pattern a total of eight times, making one complete Tabata round four minutes.

**Park Bench Workout**

Do each exercise for up to one minute:
1. Bench pushup
2. Bench dips
3. Bench T-Stand lift
4. Bench plank

Go here for images:

Online Workouts

https://www.youtube.com/user/blogilates
Pilates at home in digestable (but difficult) 10-minute videos.

http://www.shape.com/authors/heidi-kristoffer
Yoga at home with target goals for every part of your day.

https://www.streamfit.com/equipment-free
Equipment costs money... but body weight doesn’t!
HOW TO FIND A DOCTOR/DENTIST

• First, take stock of what kind of physician you’ll need. Do you want a...
  • Family practice doctor - treats all ages; generalists who can treat a variety of conditions and address some specialty issues like sports injuries or women’s health needs
  • Internal medicine doctor - usually treat adults, specializing in prevention, diagnosis and management of disease
  • General practice doctor - similar to family practice doctors. General practice doctors will typically refer you to a specialist for things beyond basic medicine

• Don’t be afraid to ask for recommendations from friends, neighbors or co-workers.
• Do some research online and then shop around with a few visits.
• Consider location (near work, home, transportation).
• Do you need a specialist?
  
  Doctors like...
  Allergists
  Dermatologists
  Gynecologists
  Ophthalmologists
  Orthopedist

Quick Fix:
In a pinch, the Minute Clinic at CVS can fill prescriptions through your insurance and diagnose routine illnesses and ailments.

ONLINE DATABASES

https://www.zocdoc.com/
http://www.healthgrades.com/

For more info see:
http://www.bcbs.com/blog/five-tips-for-choosing-a-PCP.html
http://www.md-health.com/Types-Of-Doctors.html
Interested in getting involved with the community? Here are some ideas to get you started:

**CHICAGO**

CHIRP Radio
CHIRP Radio is a radio station run by the Chicago Independent Radio Project. Volunteer meetings are the third Thursday of every month. Head over to chirpradio.org for more information on the volunteer process.

Greater Chicago Food Depository
“Chicago’s Food Bank” has a variety of volunteer opportunities for those interested, such as loading and sorting boxes of food or setting up a food drive of your own. Visit http://www.chicagosfoodbank.org/ for more information about available volunteer opportunities.

PAWS Chicago
The cutest volunteer work of all. PAWS is working towards creating a “No Kill Chicago,” and you can help by attending a volunteer orientation session at their future Highland Park location. Their adoption center is in Lincoln Park. Visit their website at http://www.pawschicago.org/ for more information (and for adoptable pets!)

**NATIONAL**

Animal Shelters
For those in NYC, ASPCA hires volunteers in the area (check them out at aspca.org). Otherwise, take a look around your city for shelters, and ask them if they need any additional help!

Goodwill
Goodwill is a large organization dedicated to making education, skill training, and job opportunities available to people from all walks of life. The organizations has volunteer opportunities for mentor programs (many of which you can work with online), retail locations, and other Goodwill-run locations. Do a zipcode search for your area at Goodwill.org/volunteer.

Red Cross
Red Cross provides services to help those in need, including disaster relief and health and safety services. This nationwide charity offers all kinds of volunteer opportunities for those interested. You can search by zip code on their website, RedCross.org.
CLUBS

Looking for a hobby or just a group to share your interests with? Check out some of these clubs:

Meetup.com
A website with a wide range of different groups and interests. Just sign up for a meetup group in which you’re interested and see when they’re meeting next!

For most of us, Ratner will be only a memory. Luckily, the active city of Chicago has us covered:

Leagues
There are a variety of sports leagues in Chicago, so you’ll be able to take your pick. SportsMonster, for instance, offers a variety of team sports similar to campus IMs (they even have broomball!)

S3 Leagues is targeted more towards singles. (s3leagues.com)

Chicago Sport & Social Club also provides leagues, classes, and other social events throughout the entire year.

http://www.chicagosocial.com/about

Players Sport and Social Group (https://psg.leaguelab.com)

Ultimate Frisbee
Check out ultimatechicago.org for information on where you can hit up a pickup game and get huckin’.
Congratulations! You’ve made it through all (well, most) of your required undergraduate reading. So what, now, do we read for pleasure? Most of you probably already have a To-Read list several pages long, but here’s a few suggestions to get you living the Life of the Mind free from the strictures of class:

1. *Infinite Jest* by David Foster Wallace: Make this your Year of Glad. You finally have the time to dive into this! Just make sure you’re using multiple bookmarks.

2. *Studs Terkel*: Staying in Chicago? Experience this tribute to the “Second City” through the lens of Terkel, brimming with personality and history.

3. *One Hundred Years of Solitude* by Gabriel Garcia Marquez: The late writer is famous for his contributions to the development of magical realism, which this book about a family who founds the town of Mocondo, utilizes.


5. *The Unbearable Lightness of Being* by Milan Kundera: This book tells a love story that explores choices and events, and their effects on existence.


7. *Member of the Wedding* by Carson McCullers: Read about the events that unfold through the eyes of a young girl, Frankie, who dives into the world of adults in this coming-of-age novel.

8. *This Side of Paradise* by F. Scott Fitzgerald: Dive into this story that follows a young Midwsterner, Amory Blaine, throughout his life, including school, romance, love, and despair.


10. *Colorless Tsukuru Tazaki and His Years of Pilgrimage* by Haruki Murakami: This remarkable story delves into the world of a young man in a tale about love, friendship, and heartbreak.