

How to Change a Tire

1. Locate materials in the car.

The spare tire, lug wrench, jack, and manual are usually placed under the trunk or the floor of the middle seats.

2. Loosen the lug nuts.

Now use the lug wrench to loosen the lug nuts on the wheel after the hubcap is removed. Turn counter-clockwise to loosen. Make sure you do not remove the lug nuts yet.

3. Lift the wheel off of the ground.

Look at the manual to see where to put the jack so that the car is not damaged. Spin the jack until the wheel is off of the ground.

4. Remove the lug nuts.

After the wheel is off of the ground, use the wrench to remove the lug nuts from the wheel.

5. Change out the tire.

Now that the wheel is free, take it off. Be careful because it is heavy. Put the spare tire onto the car, lining up the holes with the bolts.

6. Tighten the lug nuts.

With the new wheel on the car, use the lug wrench to tighten the lug nuts onto the bolts. Turn the wrench clockwise to tighten the nuts.

7. Lower the car.

Lower the jack until the car is completely on the ground and the jack can be easily removed.

8. Put away all of the materials.

Put all of the materials you used in the same place you found them so that they can be used the next time you get a flat tire.

Blueberry Mug Muffin

- 1/4 cup flour
- 1 Tbsp. sugar
- 1/8 tsp baking powder
- 3 Tbsp. milk
- 1 Tbsp. melted butter
- 1/4 cup blueberries



1. Mix all of the dry ingredients into a microwave safe mug
2. Stir in the milk and butter and mix thoroughly
3. Add the blueberries
4. Microwave for 90 seconds

Pizza Quesadilla



- 2 tortilla wraps
- Shredded cheese
- Peperoni
- Pizza sauce

1. Put cheese on top of one tortilla
2. Spread pepperonis on top
3. Add more cheese and top it off with another tortilla
4. Microwave for 60 to 90 seconds
5. Cut into wedges and serve with pizza sauce

Essential Skills for Young Adults

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- Saving for Retirement
- Maintaining a Good Credit
- Study Skills
- How to Change a Tire
- Microwave Breakfasts

Saving for Retirement

Why Save?

Saving for retirement is very important if you want a relaxed and comfortable retirement. The money you receive from Social Security will not be enough to pay for everything by itself, so you will need a savings for it. It is recommended to save 10-15% of your income.

When to Start?

You should start as soon as possible. Starting your savings early means that the money you put in has more time to accumulate interest. The more money you have at the end, the better the retirement.

How to Save?

There are many ways to save for retirement, but the main two are Roth IRA and 401(k). IRA stands for individual retirement account and is self-explanatory for what it does. The Roth IRA is an IRA that will not be taxed when withdrawn. A 401(k) is a retirement plan that is supported by an employer and the deposit happens before tax is deducted. The employer might also have a match where they would add a certain percentage of what you contribute. Both of these has limits to how much you can put in, \$5.5k and \$18.5k annually for an IRA and 401(k) respectively. There is also a catch-up contribution where you can put in extra money after the age of 50. The IRA lets you put in an extra \$1k and 401(k) allows an extra \$6k.

Maintaining a Good Credit: Dos and Don'ts

Dos:

Keep Track of Your Credit Card Balances

Keep track of your credit usage. An ideal credit usage is 30% or lower. Pay your balances and keep them low. This will help your credit score.

Eliminate Credit Card Balances

Pay off small balances on many cards because they will negatively affect your credit score if not eliminated. Try to stick with using only one or two credit cards to pay for items.

Leave Old Debt on Your Report

Negative debt is bad for your credit score, but it is likely to go away in seven years. Trying to get rid of old debt will just make things worse. Good debt that is paid on time has a positive effect on your score.

Pay Bills on Time

Pay your bills on time to avoid damaging your credit score. A good strategy is putting money in a savings account for major purchases. Just make sure you pay your bills monthly and on time.

Don'ts:

Don't Rack up on Credit Early in Life

Have a good start to your credit history. Don't have poor spending habits when you first start out with a credit card.

Don't Apply for Credit Cards Often

Each time you apply for a new card an inquiry is made on your report and each inquiry made is another chance to negatively affect your score.

Don't Close Credit Card Accounts

When you close accounts, you will lose available credit. Closing credit card accounts will affect your debt utilization ratio which counts for one third of your credit score.

Study Skills

Why Study?

Grades are usually based off of quizzes and tests, which means studying plays a big part in grade point averages. Although homework is not graded in college, doing it helps us retain certain information that will benefit us when we take tests.

How to Study?

1. Note Taking

Note taking is one great way to study because it familiarizes us with the content. Cornell note taking is a simple and organized way to take notes. To start Cornell notes, you must start with a Roman numeral to address the subject, then with a letter to emphasize the type of that subject, and finally a number to indicate any examples related to the subject.

2. Flash Cards

Flash cards may also be used to study effectively. Two popular ways of using them is writing the term on one side and the definition on the other and the other method is to put the question on one side and the answer on the other.

3. Speaking Out Loud

Speaking out loud is a great way to study because you are using multiple senses to teach yourself. Using voice recordings can help you remember information and it also avoids repetition.

How to stay Focused?

To stay focused, you can find a quiet place to study, such as the library. Making a study schedule can also reduce your stress and keep you focused on each assignment. Taking breaks will help you relax. Listening to classical music or instrumental music may also help you focus more on studying and clearing your mind.

