



Starting Out

independence is more than just “playing house”

It's always an exciting time when you experience real freedom. Maybe you've had a small taste with a part-time job that put cash in your pocket - your own money which you earned and didn't come from your parents as an allowance. Being a spoilt brat as a kid, I was too lazy to get any kind of paying job until I left school. When I did, I was King of the World! Decked out in suit and tie, I swaggered through the City of London with the obligatory umbrella and a newly-acquired air of self-importance. That first pay packet was a magic lamp to me then. I was on the way to a fortune. And what did I do with it? I blew the lot on a pair of genuine calf-skin shoes that were ruined two months later by the Winter snows! You'd think that would have taught me a lesson. Unfortunately, I had neither the willpower nor the acumen to manage my affairs properly. As a consequence, I remained broke and living at home. Not that I was bothered. This was back in the 60's, and most of my friends were doing the same thing. These days, it's a whole new ball game when being independent is almost a religion. The basics haven't changed, though, and I'd like to share my ideas on how to make it past the big three-O without ending up as a penniless street-dweller.

Obviously, the first step is somewhere to crash. Presumably this will have been considered, may even be the carrot which appeals so much - your own place shared with people of your own age who aren't going to get on your case every five minutes like the olds. It's going to be magic. If you believe that, you are in for a shock. The friends you've been hanging with since high school and thought you knew will suddenly grow horns and nasty sharp pointy teeth! They'll become slob, excessive compulsives, whingers and wasters. The cap will never be on the toothpaste, the last one out will forget to lock the front door, lights will be burning 24/7, dirty dishes left to grow green stuff; and don't imagine the other half of your sticky date pudding is still going to be in the fridge when you want it. Sharing for the first time is always going to be an eye-opener, but the compatibility side is something you'll sort out among yourselves eventually. Money is a different matter, a contingency you probably think of as so simple that it will take care of itself. Are you in for a surprise!

It's only a guess, but I'd imagine a fair few home-leavers fly the nest as a matter of urgency harbouring the impression that it's the only possible solution to the problems facing them. Whatever the reason for your exodus, once the decision is made, you owe it to yourself to make it work, if only to prove you can. All too often, however, the opposite is true and what promised to be a fresh start ends up like a dog's breakfast. I believe this is because most are still in rush-and-tear mode and haven't stopped to think. The best guideline I can offer for anyone starting out is concentrate on the finances. Everything is affected by it - lifestyle, comfort, relationships and future prospects. Ignore the money side and you are shooting yourself in the foot. Give it the respect it deserves and even your parents will be asking your advice.

Lets get down to basics. I'll assume you're going to be renting and may even have a place in mind. To secure it, you'll be expected to pay a bond which normally equates to a multiple of the weekly rent and will be forfeited by tenants who vacate the premises in an unacceptable state. Point one - if any of those you intend sharing with are known vandals or accident-prone, you may as well kiss goodbye to the bond from the start! You will also be expected to pay rent in advance. This may be for a single period - a week, a fortnight, or a month; but some agents will require twice or three times that as a safeguard against default. No problems, you say - everyone's putting in their fair share to get set up. Point two - if, at a later date, one or more of the others keep burning their cash and fail to contribute, who's going to make up the shortfall?

This brings me to the most important aspect of renting. Normally, tenants will be expected to sign a lease. One or more of you will have to put your John Hancock on a legally-binding agreement

which makes you responsible - for everything! Rent not paid - your problem; a window smashed, accident or not - your problem; and if, for whatever reason, you all decide to go your separate ways and quit before the lease is up, the ones who signed it will have to keep paying until the expiry date, or the agents find another tenant. Point three - before signing anything, make sure to read the fine print and understand how it relates specifically to you.

Insurance is an area you may not have considered necessary. Most adults regard it as money down the drain; but only until something happens, then they're glad they took it out. The building itself should be covered by the owner's policy, but it's best to ask how far this extends. For example, does it cover a broken shower-screen, a plastic sink stained by hair-dye, or the replacement of a ruined carpet? The phrase, 'fair wear and tear' is a huge trap, depending who's interpreting it. I'd advise making a few enquiries to see how much it will cost for accidental-damage insurance. But even if you don't bother with it, cover yourselves - before you sign the lease, go through the place with a witness and a camera, taking shots of existing damage and faults. It wouldn't be the first time a dodgy landlord has dumped the new tenants with costs that the previous ones should have paid.

Contents insurance is a matter of choice, but worth thinking about, especially in consideration of sharing with others who may not place the value on their possessions that you do on yours. When my son moved out to rent a house with some friends, I recall visiting and being surprised by the litter of musical instruments left casually around the place, some even in a shed out back. They were mainly electric guitars and I suspect there was a drum set somewhere. Add to these the amplifiers, associated gadgets, plus audio and video players, the brown goods alone would have cost a small fortune to replace, had the place caught fire or been burgled. How would you feel if your Stratocaster wasn't there when you got home? Not so bad, maybe, if it was insured.

The day-to-day business of survival seems pretty simple. Costs of food will be shared, except for your sticky date pudding - you can't expect the others to pay for your eccentricities; the one who steals it when you're not looking certainly won't. Then there are the utilities - electricity, gas, phone and maybe water. Most of these will need to be set up by the new tenants and someone will be responsible for the bills. If that someone is you, are you prepared to finance the individual who spends an age in the shower, or the one who always washes their jeans at the last minute and tosses them in the tumble drier? And what about the person who lives on the phone? When the bill arrives, will they agree to pay their huge part? Will they even be around, or will they have already ridden off into the sunset?

I'm not suggesting you should do the same. Don't dismiss starting out - you will have to do it one day, and it can be a wonderful experience. Just take five, stand back and look at what might happen; then try to make sure only the good things do. Choose your new home and the friends you intend sharing with carefully. And when you discover the attitudes and behaviour of your house-mates are starting to irritate you, think back to the disagreements you used to have with your parents. Maybe they weren't so unreasonable after all. Maybe you should swallow some pride and pop round to tell them that. Call it another form of insurance. It will cost nothing, not money anyway, but in terms of your future and theirs, you'll find the benefits priceless.

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