

**SECOND EDITION**

**Inside: Your Free  
Sample Project From**

# **Life Prep** for homeschooled teenagers

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# Life Prep For Homeschooled Teenagers



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## Life Prep For Homeschooled Teenagers

### Introduction



#### What is *Life Prep for Homeschooled Teenagers*?

It's a curriculum that teaches teenagers skills and values they'll need in the adult world they're about to enter.

It walks them through processes like....

- ◆ researching a place to live
- ◆ figuring out health insurance
- ◆ understanding credit
- ◆ learning about basic investing

.... with an attitude of prudence, and a goal of minimizing debt.

It also reviews concepts they'll need for....

- ◆ getting along with family, friends, coworkers and clients
- ◆ finding a spouse
- ◆ living their values, and making sure those values are reflected in their work

.... and helps them reflect on the principles you've taught them since they were small.

Literature and mathematics are important, but so is getting ready to take on the adult world. I designed this curriculum for my own teenagers so they would have some preparation for living on their own. They worked hard and learned a lot, and are now independent young adults. I hope that *Life Prep for Homeschooled Teenagers* helps you prepare your own homeschooled teenager for life "out of the nest."

## Life Prep For Homeschooled Teenagers



### **How to use** *Life Prep for Homeschooled Teenagers*

You will find this book to be parent-friendly. As you get ready to use *Life Prep* with your teenager, your prime responsibility is the purchase or borrowing of materials. The books and resources in the Reading List have all been published or reprinted in recent years, and can be found in many places.

The Reading List lends itself to the same format as any other high-school level subject your teenager may have studied already: she reads the assigned work, then reports back to you orally or in writing so you can be sure she understood what she read. Essay questions are also provided for one book, *Your Money or Your Life* (see Appendix B).

The projects in the Project List have been laid out, step-by-step, so that you can easily assign a project without doing a lot of groundwork.



### ***Life Prep for the*** **Work-Bound Teenager**

If your homeschooled teenager plans to find a job as soon as she is finished with homeschooling, you will need to prepare her differently than if she were going to college, because work-bound teenagers face certain adult decisions sooner than their college-bound peers.



### ***Life Prep for the*** **College-Bound Teenager**

Whether a homeschooled teenager commutes to a local college, or leaves home to live at a public or private university, he suddenly takes on the freedom and the weight of making far more of his own decisions than he ever has before.

Even if you raised a very independent-minded child, the abrupt change from living with his family to near-total freedom could be quite a jolt for him. Get him ready for college life with the following books and projects.

## The Car Projects

### Background:

When the urge to buy a car hits your teenager, it will be time to do this project. His interest level will be high, and he will be more than happy to work his way closer to the day he has his own wheels.

The Car Projects are:

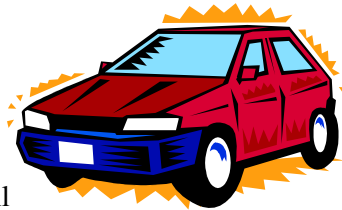
- ◆ The Car Purchase Project
- ◆ The Car Insurance Project
- ◆ The Car Loan Project
- ◆ Bringing It All Together

These projects are most effective when done in order, and with one specific car at a time. Your teenager should choose which model to research. Chances are, he already has his eye on one, so use that, unless it's something totally out of the realm of possibility. In that case, have him set his sights a bit lower. This is a reality project, not a fantasy.

If he has no specific model in mind, have him point out a vehicle that appeals to him while you're out driving. Or, if a friend or relative is getting ready to sell a car, and there's a possibility it might end up in your garage, research that model.

For example purposes, we will use a Jeep Grand Cherokee, made by Chrysler. Since most teenagers have limited resources, and since the majority of homeschoolers are single income families who also have limited resources, we'll research a used car.

Please note: unless you intend to culminate this project with an actual vehicle purchase, make it clear to your teenager that he is doing this research for educational purposes only.



**These projects are most effective when done in order: purchase, insurance, loan.**



## The Car Purchase Project

### Assignment:

*Note: this project requires use of the Internet. If you do not have Internet access, you can find Internet-accessible computers at most public libraries.*

Once you and your teenager have decided which car to research, the two of you need to discuss who would be paying for it, and how much money would be spent on it.

\_\_\_ Your teenager should look through the cars-for-sale section in your local newspaper, and highlight the Grand Cherokee ads. (The weekend ads usually have the widest variety of models.) He should include any within \$2,000 of the price chosen by the two of you.

\_\_\_ He should highlight those that include the mileage. If none of the ads specify mileage, have him call a few sellers and ask how many miles are on their vehicles. He should take notes, as savvy sellers will mention other features of their cars, and he can use their worth to determine a fair price.

\_\_\_ Direct him to one of the following Web sites:

- ◆ [www.edmunds.com](http://www.edmunds.com)
- ◆ [www.autobytel.com](http://www.autobytel.com)
- ◆ [www.kbb.com](http://www.kbb.com) (the official Kelley Blue Book site)

or any other car site that includes a search engine requiring the user to input the model, year, mileage, condition and features of the specific vehicle.

For example, at [edmunds.com](http://edmunds.com), your teenager would click on “Used Cars”, then click on “What is your car worth?” He would type in the model, style and year he’s researching, and then he would get the opportunity to type in the mileage, and any options that were added to the car. Those features are all considered adjustments, which are used when the site computes the prices on the pricing report (which comes up after he’s selected all the options).

## Life Prep For Homeschooled Teenagers

### Car Purchase Assignment continued:

\_\_\_ He should study the pricing report. At edmunds.com, three prices are listed:

- ◆ Trade-in
- ◆ Private party
- ◆ Dealer retail

Explain to him why there is such a difference between the three, and that he should be most interested in the private party and retail prices. Explain also the benefits and risks of buying from each type of seller.

\_\_\_ Now that he knows how to do it, he should obtain pricing reports for several other cars he found in the want ads, so that he can compare them to determine which cars he can afford. This is easily done by filling in a simple comparison chart:



#### Comparison Chart

	Year/ Model	Year/ Model	Year/ Model	Year/ Model	Year/ Model
Price					
Mileage					
Option #1					
Option #2					
Option #3					
Option #4					
Seller					

## Life Prep For Homeschooled Teenagers

### Car Purchase Assignment continued:

By studying the completed chart, he should see that there is not always a direct correlation between age and price, since mileage and options affect the price.

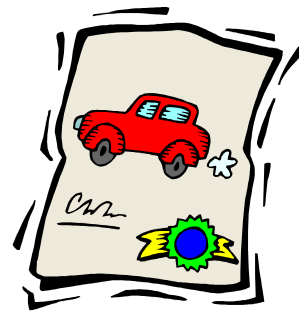
\_\_\_ Once he starts to favor one specific model, he should click on one of the sites' links to a ratings site. There he will see how that car has been rated by past owners. Other ways to determine the consumer rating of a vehicle include:

- ◆ going to a Web site such as [www.consumerreports.org](http://www.consumerreports.org)
- ◆ going to a search engine (ex. [www.google.com](http://www.google.com)) and typing in as keywords the name of the vehicle and the word "owners" (ex. "Jeep Grand Cherokee owners").
- ◆ going to your local newsstand or your public library and obtaining a copy of *Consumer Reports Used Car Buying Guide*.

\_\_\_ Your teenager should scan the car dealer ads in the local newspaper and find the Web sites of several local dealers. Many dealers now list their inventories online, which is very helpful for this type of research. Your teenager should go to each Web site and bookmark those that maintain their inventory lists online. By doing a search of each one's inventory for his chosen vehicle, he will be able to find some for sale nearby. If he is already of driving age, take him to see and test-drive one or more of his chosen vehicles.

\_\_\_ Once he has found a vehicle that suits him (and you), make sure he has written down the make, model, year, mileage, and safety feature information, because he'll need it for the Car Insurance Project.

\_\_\_ He will also need the estimated purchase price for use at the end of the Car Projects.



About the Author:

Barbara Frank homeschooled her oldest two children from birth through high school and continues to homeschool two younger children.

She is the author of *Life Prep for Homeschooled Teenagers*, a curriculum which teaches teenagers about moral, financial and ethical issues.

Barbara is a freelance writer/editor whose recent work has appeared in *Focus on the Family Magazine* and *Nathhan News*.

For more homeschool information visit: [www.CardamomPublishers.com](http://www.CardamomPublishers.com)

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## Life Prep For Homeschooled Teenagers

### Reviews from the First Edition of *Life Prep for Homeschooled Teenagers*

"Both because of the content and the design, I think homeschoolers are likely to find this one of the most practical and important resources for high school."

**Cathy Duffy, author of  
*100 Top Picks for Homeschool Curriculum***

"I highly recommend this book for anyone with older children. While I am doing this with my daughter now at age 16, it would certainly be a beneficial study for 14- and 15- year-olds as well. Actually, I'm hoping I might learn something."

**Terri Miller, Staff Writer • *The Old Schoolhouse Magazine***

"*Life Prep for Homeschooled Teenagers* is an amazing resource designed for those preparing to leave home."

***The Virginia Home Educator***

"I can tell you that by using this book as it is intended you will save your children much future grief.... Barbara Frank has put together a clear, helpful guide that covers more than I had thought of myself, in putting together a list of what our teen needs to know before she sprouts feathers and flies the nest."

**Eclectic Homeschool Online • [www.eho.org](http://www.eho.org)**

"High school students will likely find these projects meaningful and relevant, as they teach something students this age are eager to learn: what you need to know to live on your own.  
P.S. - Many young (and not-so-young) adults may find this resource useful, too!"

**Cindy Prechtel's Homeschooling From The Heart •  
[www.homeschoolingfromtheheart.com](http://www.homeschoolingfromtheheart.com)**

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