

# Life skills all teens should have before graduating from high school

By [Mari-Jane Williams](#) and illustrations by Ben Voldman for The Washington Post January 23, 2013

Everyone graduates from high school knowing how to read, write and do basic math (hopefully). But to be a self-sufficient adult, those skills are not enough. In fact, they're nowhere close to enough. Advanced skills in academic areas aren't going to help a young adult out of every jam he is likely to face in the next few years. Most of those predicaments probably will have nothing to do with Shakespeare, trigonometry or world history. What will he do when his car breaks down or he gets sick? Does she know how to navigate a job interview or a lunch with co-workers? Is he responsible with his money? Schools teach many of these skills, either directly or woven into other academic subjects. But it's up to parents to make sure their teens can take care of themselves in the world. Here are some of the skills local educators think are crucial to becoming an independent adult and how to teach them to your teens.

## Budgets and money

It's important for teens to know how interest works and how to track their bank accounts online, said Maril Jackson, supervisor of school counseling for [Loudoun County Public Schools](#).

Make sure your teen has his own bank account, and if he doesn't, take him to the bank to open it, says Neale Godfrey, president and CEO of [GreenStreet Commons](#) and chairman of the [Children's Financial Network](#). It is important for him to know how to use the bank in person before he starts managing his account online, she said.

Help young teenagers practice managing money by giving them a quarterly clothing budget, Godfrey suggests. Have them come up with a list of what they need, where they will buy the clothes and how much they will cost. Then go over the budget and make adjustments as necessary. Agree on a spending limit for that quarter, and load it onto a debit card for them to use to purchase their clothes.

"[It's] the concept of 'This is it; this is your amount,' " Godfrey said. "And with the clothing budget, if they want to spend \$150 on designer jeans, fine, but you're not putting any more in there. The kid is holding the debit card, and they have control of it."

Give them a monthly budget instead of one that lasts for a semester or longer, she added. And hold off on the credit cards until your teen has managed a debit card and budgeted responsibly for several months, Godfrey said.

Handling monthly expenses will help your teen learn how to set a household budget and work within it. Managing home finances is a key skill, according to Andrea Bechberger, a career and technical education specialist for [Prince William County Schools](#).

A good way to practice this, Bechberger said, is to give him a project, such as planning a family vacation. Set a spending limit and destination, then have him work out how much to spend on lodging, food, transportation and activities.

Many schools in Prince William County do similar exercises with students, giving them a hypothetical income and having them walk through a month's expenses, including taxes, Bechberger said.

"It's going to affect their financial welfare throughout their lives, being able to make those good decisions," Bechberger said. "I laugh when we have kids go through the reality experiments. I can't tell you how many kids say, 'I'm never going to have a child' when they see the cost. It's a real eye-opener for them."

## Handling emergencies

Many teens have never dealt with insurance without their parents' help. They need to know what to do if they get in a car accident or have to make a trip to the emergency room, said Alan Goodwin, principal of [Walt Whitman High School](#) in Bethesda. For doctor's appointments or emergency room visits, Goodwin said, explain any health insurance co-payments or other billing procedures to your child and make sure he knows what kind of identification he will need to provide.

With fender benders, the car-buying Web site [Edmunds.com](#) says to tell your teen to call the police and move the cars to the side of the road if possible. And give her [a list of what information she will need to exchange](#) with the other driver: name, address, phone number, insurance information, driver's license number and license plate number. Greenstreet Commons chief Neale Godfrey recommends taking your teen to the insurance agent when you add her to your policy. Then have the agent explain to her what she needs to do in an accident.

She also recommends a trip to the police station with your teen, so an officer can explain what happens when you're in an accident or if you are caught with alcohol in your car. "Lots of 18-year-olds consider themselves to be like a child, and we consider them a child, but the law considers them an adult," Godfrey said. "Let the outside world explain that to them. They're more likely to listen to [police officers] than to their parents."

## Digital kids, analog skills

Teens should practice basic skills that have nothing to do with technology, says Carrie Schaefer, a counselor at Annandale High School.

Make sure that your teen knows how to read and write in cursive and that he can sign his name, she said. Everyone needs to be able to address an envelope and write a check, as well.

While every child is taught how to read an analog clock in elementary school, many rely so much on their phones that they forget, Schaefer said. So continue to practice that skill with them as they go through middle and high school.

And have your teens write and speak in complete sentences without using the shorthand that goes with texting or social media, she said.

“They’re shortening everything they do with technology these days, sending little messages where everything is abbreviated,” Schaefer said. “They need to get out of that habit because when you’re e-mailing your professor you can’t do that.”

## Developing people skills

Your teen may know his way around an iPhone blindfolded, but to be successful in the workplace, he will need good manners and to be able to communicate and collaborate with others, according to John Brewer, principal of [Dominion High School](#) in Loudon’s Sugarland Run.

“Many of the 21st-century skills that kids need to be developing are not things we traditionally think of as things schools ought to teach,” Brewer said. Key skills include being able to meet new people and have successful interactions with them, he said.

“[These skills] are in this big lump that you would call character education,” Brewer said. “Can you treat other people with respect? Can you pull your weight? It’s crucial to be able to do these things in a global workplace.”

Make sure your teen knows how to shake someone’s hand and look the person in the eye, Schaefer said.

Maureen McLaughlin, director of counseling at [Gonzaga College High School](#) in the District, also emphasized interpersonal skills. In particular, she said, all kids need to have some public-speaking abilities.

Parents can have teens read aloud or write a speech and present it in front of a mirror or the family. They need to practice making eye contact, breathing and speaking slowly.

“The individual who is articulate and can present himself to a group of people goes a long way,” McLaughlin said. “Most individuals will have to give a presentation at some point. Being able to defend a belief of yours is a skill you need for the rest of your life.”

## Managing time

Teens should be able to use a personal calendar by the time they graduate, Goodwin said, in order to track appointments, important dates and assignments. This can help college students remember to communicate with their parents when a bill or important paperwork is due, or when they need to make travel arrangements to come home for school breaks.

Have them start using a calendar app or an online calendar while they are still in high school to get them in the habit of keeping track of everything, he said. The earlier they start, the better.

They also need to be able to plan their study time, Goodwin said.

"There's often a really protected environment in the household, with a set study space and time for the kids, and when they get to college, they've got a messy, noisy dorm room," Goodwin said. "How are they going to handle that?"

## Running a household

Some basic home skills such as taking care of your laundry may seem simple, but they are not.

Teach your teen not only how to sort his laundry but also how much detergent to use, how to treat stains and how many clothes to put in the washer at a time.

"Parents make a lot of assumptions [about what their kids can do] and don't realize how much structure they've provided for the student before he or she leaves," Goodwin said.

"We do all of these protective things when they are in high school, and then a lot of them end up partying more and forgetting to do laundry, forgetting to study, especially because they're not in the habit of doing these things and no one is telling them to do it. None of these things are particularly earth-shattering, but they do add up."