

Transcript

Cameron Conner

Checking back in for another Life Launch conversation on Show Me Today, the Voice of Missouri. I'm Cameron Connor. Today, we're focusing on life skills, the practical tools that make independence possible. From banking basics to interviewing, protecting yourself online and navigating healthcare. These are the everyday skills that help young adults move forward with confidence. To help us along the way is Grace Chappell, youth and family liaison for early psychosis care. And Grace, I'm looking over the Life Launch Skills page, which covers topics like banking, job readiness, online safety, health advocacy. Which life skills do young adults most often feel unprepared for?

Grace Chapel

I think some of the areas where young adults often feel the most unprepared are the steps they need to take to get life started, how to maintain their finances, and how to take care of their own health care. Those are the issues that I know were the most difficult for me, were most difficult for my friends in college, and still seem to be the most difficult with the youth and young adults that I know through work and through my family even. So in terms of getting started, that would be things like how do I find an apartment? How do I schedule a job interview? How do I find a job that I'm going to want? How do I go to college if I didn't do that right away? I don't know how to apply and get financial aid and get started with things like that. And then financial independence, that would be things like how to get a credit card, why a credit score matters, how to set up a bank account, things like that. And we have specific guides and blog posts on Life Launch to help you with those. And then the financial health or the healthcare that would be things like how do I get health insurance? How do I find a doctor? How do I schedule a doctor's appointment? What does it mean to have a primary care provider versus going to urgent care or the emergency room and things of that nature? So the big purpose of Life Launch is to answer those questions and to have information for you that is youth friendly. It makes sense. It takes you step by step and it helps you do those things on your own.

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One of the skills listed in this page is banking and credit and that one truly hits home to me because when I was in college, I became financially independent at 18 1/2, 19. I didn't necessarily know all of the ins and outs of how to get things done financially. What are the first things someone should understand before opening accounts or using credit?

Grace Chapel

So before opening accounts, you should do a little research to find a bank that's going to work for you. You might want some sort of brick and mortar place so you can go in person to your bank or you might want online banking, which you can access from anywhere. They usually have a more advanced app, things like that. There are also credit unions, but I can't give broad advice for those because those will be different depending on exactly where you live. But you're going to want to do a little research, figure out what type of account is best for you. If you want something with no monthly minimums, so that would be a minimum amount of money you have to have in your checking account. That would be, you want something that doesn't have a fee to maintain the account every month. So you'll want to look into which one is right for you. A checking account is a great place to start because it's where your paychecks can go and you can spend money out of it with a debit card. If you want credit, you need to be aware that you have to be careful with it because if you use it irresponsibly when you're young, that messes up your credit score and that affects your ability to do things that you might want to do later, like get a mortgage on a house or buy a car, some jobs even look at your credit score. And if you don't have a very good one, you might not be able to get hired, especially in the financial industry if you want to be something like an accountant or an actuary. So you're going to want to be very, very careful if you take on any credit.

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Start where you are and explore what's next at LifeLaunchMo.org. We're talking life skills on Show Me Today, the voice of Missouri with Grace Chappell, youth and family liaison for early psychosis care. Grace, let's transition to interviewing. A major, major milestone in people's development into their professional careers. You know, whether it's straight out of high school, through a trade school, college, whatever and however far you go, there's always some anxieties, some come with landing that first job. What's the practical advice you can give for someone preparing for their first job or internship?

Grace Chapel

I agree. A first job can absolutely be important. I got a position I'm in right now that has me on this podcast through my very first job. If you have a job interview, say you've filled out an online application, they sent you an email, they said, we'd love to interview you. First things first is you need to dress appropriately. The simplest thing is to look up the dress code for the place of work that you're going to be at and try your best to match it. If it's for a more casual place of work, if it's a first retail job or fast food or something like that, dress up a little beyond that. If you're male, you might wear a collared shirt and nice slacks. Don't

wear jeans, don't wear beat up sneakers. If you're female, you might want a jacket, you might want a skirt, something a little longer, a little more conservative just because that's a little more professional. And you want everything you wear to be clean and non-wrinkled. And then once you get there, you want to be friendly with your interviewer, but not overly buddy buddy with the interviewer. You don't want to do that. You don't want to be oversharing. You know, I had an argument with my mom this morning and my dog's sick. That's not really interview material. You want to present the best of you. want to sound as professional as you can. And you want to really underscore the things that make you the best possible candidate for the job that you're interviewing for, why they should hire you instead of the person who they interviewed right before you.

Cameron Conner

I'm looking over here and the site also highlights recognizing scams and managing your digital footprint. I mean, talk about how important that is nowadays. And I don't know about your thoughts, Grace, but it's not disappearing anytime soon in my opinion. Being aware of what you post on social media, looking out for the potential scams and being able to recognize what could be a threat. Why is digital awareness such an essential life skill today?

Grace Chapel

You hear all the time about somebody who said something on Twitter or TikTok and then their employer finds it and they have to have a serious conversation. Sometimes people even lose their jobs over it or a job interviewer turns around a piece of paper and they said, so we found this in your social media activity. Would you like to explain why we found this? And it can really cost you opportunities. It can damage your relationships. And you have to remember that the things you think and feel at this very moment in your life might not be the things that you think and feel in every other moment of your life and you don't want strong passion or controversial things to follow you and inhibit the things that you want for yourself later down the road. So it's very important to be careful what you put online, especially anything that's attached to your real name and your real face. If you wouldn't want the interviewer for your dream job and your grandparents to see it, you probably shouldn't be putting it online. And then as far as spotting scams go, you need to be aware that people want your money. That is usually what people are trying to get out of you. might have heard the phrase, if it's free, you're the product. So you have to be careful with who you give your information to, who you give your money to, and really just look into things from somebody who doesn't have a bias toward things before you commit to anything. So if somebody is selling you a detox tea on TikTok and they're telling you that this is gonna make you shed 20 pounds in a week and it's the best possible thing, do a little Googling,

look into that, see if anybody else has bought it. If it sent anybody to the hospital, which it very well could have, if it's possible to lose 20 pounds in a week, and I'll give you a hint, it isn't. Just look into things, make sure that you're looking out for your best interests because everybody else online isn't necessarily and it's your job to keep yourself safe.

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That's Grace Chappell, youth and family liaison for early psychosis care. For step-by-step guides, videos and checklists, visit lifelaunchmo.org slash life dash skills. This is Show Me Today, the voice of Missouri.