

Transcript Season 1: Episode 2 - Getting Established in a New Place

Podcast Opener:

Adulting – Thinking of all the things adults have to do can be intimidating. Maybe you are realizing just how much you don't know about living on your own.

If this sounds familiar, join us today to learn the skills you need and take some of the stress out of being an adult.

This is Grown Up U, an adulting podcast to help you navigate the twists and turns of adult life. Listen and get life skills you didn't learn in school.

Podcast Script:

Alison Crane: You've moved away from home, and you need to settle into your new place. Today on Grown Up U, we'll be talking about five things you need to do when you move away from home.

I'm Alison Crane, Family and Consumer Sciences Agent from Garland County. Whether you are moving away for college or into your first place into a new town, the to do list can be daunting.

There're so many things to consider that it can be hard to even know where to start. Today, we have a special guest host, my daughter, Anna Crane, with us. Anna recently moved into her own home and we'll be sharing some of the questions she had about getting established into a new place.

So welcome, Anna. We're glad to have you here.

Anna Crane: Thank you for having me. I'm excited.

Alison Crane: Well, Anna, how did you feel when you started the process?

Anna Crane: Well, there was a wide range of emotions that went on there. It was mostly just internal screaming, (Alison laughs) but it was also excitement. There was a lot of stuff that I knew I was going to be able to do that I hadn't been able to do before.

And I knew I was going to have opportunities. Like since I had just started a new job, I was going to get to meet new people.

And I was also looking forward to just living on my own, not having roommates or people who were there taking what was now my space.

Alison Crane: Well, many of those things you just mentioned will be covered in future podcasts. And since school is started, there are a lot of college students who have moved away to school, some of them for the very first time. And there are many adults, young adults, who need to establish themselves after moving away for new jobs.

So, we're going to talk today about some of the things that a person newly away from home might not think about.

Anna Crane: I've been in my place for about three months now, and I still have a very long To-Do list. I've marked off a lot of the bigger things, but there's still a lot to go.

One of the first things to do once you have moved is obviously to begin the process of locating the local hospital and urgent care clinic. It is always better to know where they are before you need them and to know the easiest way to get to them.

If you move too far from home to keep seeing your family doctor that you had before. You'll definitely need to start asking around to find a new doctor who's local.

Alison Crane: Well, and if you are a college student and living on campus, you'll probably just be able to visit your school's physician or nurse's office for any medical needs. Since you will most likely be going home for the summer, then you can plan your visits for like eye exams and dental checkups for that time.

But for those living off campus who will be living there full time, you need to start finding out about local health care facilities. Your school student health services really will be a good place to start for that information, and you'll be able to learn what's on campus and off the campus.

Also, you need to consider if you have prescriptions that need to be filled, either if you're going away and going back home, then you might have to get a large enough prescription filled to take with you. But if you're going to be filling it there, then you need to either consider does my home pharmacy actually have a branch in my new town? If so, then you can probably just transfer your prescription to them. If not, you may have to find a new pharmacy and have your doctor call in the prescription.

Anna Crane: The first time I tried to contact my doctors for anything was when I was setting up an eye appointment and I did not know what I was doing. I pretty much just sat there on the phone with them asking, so what do I need? They were really good about answering my questions and just giving me the basics and understanding that I didn't know what I was doing.

And the next thing that I ran into was trying to figure out if they would take my insurance. Sometimes places won't take it and that can be an issue. And I learned really quick that you need

to talk to your friends in the people in the community who have been there for a while to figure out which are the best places to go, whether it's to find the best price or just a good doctor.

Alison Crane: Oh, and another thing to do if you're permanently moving into a new area is to update your driver's license and register to vote. You need to do this within 30 days of moving.

Now, if you're a college student, then you are not required to do that unless you are going to be living there permanently. Even if you're just moving across town, you still need to do that. And if you can't ask someone to find out where you need to go, then all you have to do is look up the DMV, that's the Department of Motor Vehicles for your area. Before you actually go, though, you do need to look up which documents you need to bring with you.

Anna Crane: I looked up some of the requirements for just the average place (DMV). Each state maintains different policies, but generally you'll need to provide some or all of the few documents, your current driver's license.

In some states, this is the only form of identification required, which is convenient, but it's only provided that the license has not been expired for a period of time. You'll need your full legal name depending on your state. You may need to provide either one or two forms, your Social Security number.

If you're not eligible for a Social Security number, you will need to provide proper proof of this, like a letter issued by the Social Security Administration. You'll also need proof of legal presence, identity, and date of birth.

You'll need proof of residency, which requires proof of a physical address. A P.O. boxes are typically not recognized. Usually, a bill from a utility is all you'll need. You'll also need proof of a name change if you've recently changed your name.

Alison Crane: All those documents must be original or certified. Most DMVs don't accept copies. You can always find a list of the approved documents on your DMV's website. Usually, while you are updating your license, you can also register to vote at the same time. If not, the DMV will be able to tell you where to go.

Now, once you have your driver's license done, you also need to see about insurance. This can include health, car and renter's insurance.

Anna Crane: Ah... renter's insurance and insurance in general. I'm in the process of taking over payments for my own insurance coverage, but it's nice because I'm still under twenty six. I'm able to keep on my family's health insurance policy that reduces my cost for my overall insurance. Most states have allowed for children to remain on their parent's work insurance policies.

Alison Crane: Typically, if you're a college student, you will continue to be on your parent's plan. But it's good to make sure you have all the insurance information you need before you leave for school. You even will need your own insurance card in case you do have to visit a doctor's office there. Your school might even require proof of insurance before you move on campus.

We're going to devote another podcast to health insurance in the future because there's so much to cover with that. But you can visit our Extension website or call your local Extension office for more information.

Anna Crane: Now, what about car insurance? That's always an important part of budgeting, especially when you're starting to take over insurance. And what about when you move to a new place? What do you need to do?

Alison Crane: Well, depending on whether your current insurance company has coverage in your new area, often you can just contact them and have them update your information. Then they'll adjust your rates to the new area and assign you a new agent or give you a list of licensed agents to choose from.

If you're a college student, most of the time you do not have to make any changes until you complete your schooling. You do need to make sure you have the proper documentation in your car glove box, and it would not hurt to have pictures of it, even on your phone. Before you leave for school, you or your parent should contact your insurance company to see if you need to do anything.

Anna Crane: Oh, hey! Don't forget that most car insurance companies will give a good student discount as well. One of the insurances that I've been looking into is renter's insurance.

Alison Crane: Well, renter's insurance is surprisingly inexpensive, but it provides valuable protection and that peace of mind that like in case of a fire or some other type of calamity, well, then you'll be able to replace all your stuff and it can even provide you some protection against liability, like if you were at fault or someone even has an accident while they're at your house or your apartment.

Anna Crane: Now, what's the difference between homeowners and renter's insurance?

Alison Crane: If you're renting your place, the owner of the property is required to have homeowner's insurance and that will cover the building and property. But it doesn't cover your personal property inside or on the property, depending on the company and what type of coverage you purchase, you can have replacement coverage only, or you can also have liability coverage that can pay for damages caused by you or your pet or your family, if you have a family with you.

You can also be covered for in case someone gets hurt at your place and requires medical treatment or even possibly sues you.

Anna Crane: Some of the policies that I looked at weren't that expensive. One said I could have up to twenty thousand dollars in protection for 25 dollars a month. I've seen lower than that, too.

My plan is I'm starting out with a lower cost, less coverage policy so that I have some protection, and then as I'm able to afford better insurance, I'll pay more to have better coverage, to cover more valuable furnishings that I may get.

Alison Crane: Well, your dad and I are proud of how you've laid out a budget and created a plan with the steps you need to be completely independent and you're doing a really good job on them.

But there are some things about being an adult that takes a long time, getting yourself established and on your own. What are some of the other things, Anna, that you have considered for establishing yourself in a new place?

Anna Crane: Let's see. We've talked about driver's insurances and insurances of all kinds and locating health care. What about an emergency list?

Alison Crane: Well, taking time to create an emergency list of all the local information on who to call is really important. And it doesn't really take that long to do. It can be a list you write out and keep on your refrigerator or you can even keep it on your phone. But it's nice to kind of have it in both places. That way, if something happens and somebody needs to make a call for you, then your friend or a guest at your house can have access to your list.

Anna Crane: Who should I have on the list?

Alison Crane: Well, you always want to write down the local police or sheriff's department as well as the fire. In an emergency, you would just call 911. But not all calls are necessarily an emergency.

You also need your doctor and pharmacy's numbers as well as your insurance company's number.

You can add family members names and numbers and their relationships or a close friend, if you have one there.

You will want your landlord's contact information and the number to call also for reporting power outages, your work number and who to call in case you have to miss work.

Even a neighbor's name and number would be handy.

Anna Crane: I love my landlord. I'm definitely putting her on my emergency list. I know that I can contact her at any time with any issues that I'm having, and she will do everything that she can to take care of it. Both me and her property, she's a great person.

Alison Crane: Well, establishing yourself in a new area is not something that can be completed quickly, like I've said. We've moved several times and for some things it's taken years to be completely part of the community.

I often describe it as becoming part of the history of an area or a group. Making community connections is a vital part of settling into a new place, and it creates a network of people outside your family. Community connections often start with coworkers.

Anna Crane: You know, it took me a long time to get to really know my coworkers, but now that I have, it makes me feel much more comfortable in my job and just in knowing what I'm doing, feeling like an adult. Having those connections and just friends make it easier to do what I need to do.

Alison Crane: Well, and you guys now you've been helping each other out, whether it's a ride when a car is messed up or whatever, so that really does make a difference.

You can also join local clubs or community service organizations. Extension has several, in fact. You can join the Extension Homemakers or the Master Gardeners. There's also churches where you can meet people and get involved through them with the community.

There's gym memberships that you can take and that's a great place to meet people who have similar interest. Also, you can get a library card and start participating in some of the events and activities at the library.

It's also really important to make it a point to meet your neighbors and get to know the people in your area. It helps you be safer. And then again, you never know when they may become a really dear friend.

Anna Crane: I know that getting to know your neighbors while I was in college was a really big deal. For example, one year we had a group of girls on my floor who handed out these..., they were just pieces of paper, but they had ornaments drawn on them. And you could color in your ornament and write your name on the back and then you could add them to the community tree out in the hallway. It made us all feel a lot closer to each other, even though some of us didn't even know each other.

Alison Crane: Well, and I know one other thing that you used to do when you were away

at school is you would visit the local Humane Society and just spend time there petting the cats and dogs and or walking them or whatever.

Anna Crane: I got to meet a lot of people that way. One of the things they would let us do was to take the dogs from the Humane Society back on to our campus, so any time we saw somebody walking a dog, it gave us something to talk about, something to let the dogs meet each other and just get to know each other.

Alison Crane: Well, it was good for the dogs, and it was fun for you guys, too. You can also visit the nearest park or green space, often just getting out of the house and going somewhere outside, being out in the fresh air will also allow you to meet new people.

Anna Crane: Some people may be playing games or something that you might be able to even get involved with. And as you become more active in your community or work, you can always add the names of the people that you meet to your emergency list, like your local pastor or those community organizations or club president, anything that you may need to be in contact with them, if something happens. If you have someone or a group or organization that depends on you for something, they'll need notification depending on the situation if you can't come.

Alison Crane: So, is there something that you really enjoyed about getting established in your new place or something you plan to do?

Anna Crane: One thing that I know I would like to do, I'd like to get involved with my local church and have the youth group over to watch a movie in my yard, have a backyard movie day.

Alison Crane: Oh, that would be fun. And I'm sure the kids would enjoy that.

Well, Anna, thank you for joining us today.

We'll wrap up this episode of Grown Up U. Be sure to catch our next podcast and visit our website to find out ways that teachers or educators can use our podcast series in the classroom.

Podcast Closer:

For more information about this or any Grown Up U podcast or to learn more about Grown Up U educational opportunities, visit our website at www.uaex.uada.edu/grown-up-u. Be sure and follow us on Facebook and Instagram @UADAgrownuppodcast. The Grown Up U podcast series is brought to you through the University of Arkansas System Division of Agriculture Cooperative Extension Service. Contact your local county extension office for programs available in your area.

The University of Arkansas System Division of Agriculture offers all its Extension and Research programs to all eligible persons without regard to race, color, sex, gender identity, sexual orientation, national origin, religion, age, disability, marital or veteran status, genetic information, or any other legally protected status, and is an Affirmative Action/Equal Opportunity Employer.