
What They Don't Teach You in College

Book Review: What They Don't Teach You in College: A Graduate's Guide to Life On Your Own

As we approach graduation, or we may have already, the real world is just around the corner. While some of us may not be as financial or business minded as others, there is a lot to consider. Some things, like getting a job or buying a car, may seem like common sense, but going about them is easier said or thought about, than actually done. We know we need to accomplish certain goals, but don't necessarily know the specifics of them, or even where to begin. It's almost like we need a class specifically for such things, or a handbook to life in the real world. 'What They Don't Teach You in College: A Graduate's Guide to Life on Your Own' can help with this.

Written by James M. Kramon, who holds a law degree from George Washington University and an LLM from Harvard University, this book can be a useful tool and valuable resource to those of us who are lost or confused about where to start. In fact, he wrote the book at the time his son was finishing college and his daughter was graduating from high school.

The book starts out with the first thing usually on our minds when we start out on our own: getting a job and making money.

Job hunting isn't always the funnest thing and can be quite a challenge. Once again, there are many things to consider: location, salary, benefits, etc. Many of us just want to start making money and establishing ourselves in life. The "Guide" is a great resource for understanding terms of employment contracts and benefits. They are explained in simple terms that are easy to understand and checklists are provided for each obstacle to ensure that you don't forget anything that could be important.

Then, of course, once you have a job and are making money, the book addresses your budget. A budget may seem really basic, but is important. Without it, you can find yourself in hot water financially. Another checklist will help you to sort your income, expenses, and start saving for your future. The book also provides useful tips on managing student loans, checking accounts, credit cards, and how to avoid identity theft. All these could affect your credit, and thus, your ability to finance a car, house, or get loans in the future.

Immediately after college, many of us are not financially stable enough to own a house yet, but instead rent apartments. This "Guide" is once again a good reference for finding and renting an apartment that will suit you until you can buy a house. For some this is not a problem, but for those of you moving to a new city for your job, it can be difficult and time consuming. There are tips about real estate brokers and when to use one, understanding your lease, how to handle complaints and requests once you have moved in, apartment insurance, and roommates. And while you can't afford a house, you may need a car if you don't have one. More checklists and glossaries help to understand what to do when looking for a car, financing, insuring, and dealing with accidents.

Even prior to graduating from college, we may have already encountered the previous mentioned items. However, many of us have not yet bought a home, thought about liability or medical insurance or entertained the thought that one day you may need life or disability insurance. The "Guide" isn't just a tool for what to do right out of college, but proves a useful reference for your future and what to consider for later in life. These things are especially important for when you are married and have children, if you don't already. Even though we are starting out, gaining knowledge and preparing for these things will make the transition into adulthood easier.

As we move through life, disputes always arise. Legal ones are usually ones we want to avoid. The author, who spends a great deal of time resolving disputes, even includes a chapter on how to avoid these matters. Then, of course, should they arise, also provides advice on how to handle them through communication, documentation and when to decide

whether or not to seek legal action. While many of us hope this never happens, it could, and knowing how to react can make things much simpler and less of a headache.

'A Graduate's Guide to Life On Your Own' is a great resource for those of us starting out. Not just college graduates, but even high school graduates who may not immediately be going off to college. The book's chapters are neatly outlined; they feature checklists for almost every circumstance so you don't forget anything or leave anything out and provides easy to understand glossaries of terms so we don't spend valuable time going through dictionaries. It also gives a good overview of what to expect later in life and gives us knowledge on how to handle situations as they arise. It is definitely a convenient little reference guide to have on your bookshelf.

What They Don't Teach You in College can be purchased at [Amazon](#).