CHECKLIST: BUILDING INDEPENDENCE

Getting out of a hoarded home isn't just about turning 18 and walking out the door. In fact, you may already have reached that milestone. Instead, it's about having the pieces in place so when you CAN leave, you're not starting from absolute zero. This checklist helps you gather essential documents, build life skills, prepare financially, and create a realistic roadmap for healthy and strong independence.

Important: Some items require you to be 18 OR have parental involvement. Focus on what you can do now, and make a plan for what you'll tackle when you turn 18.

Note: This checklist was built with U.S.-based resources, but if you are outside the U.S., there is still important information here that can be used.

Time Needed

Ongong. This is a long-term project, not a one-day task

When to Do This

Start now with what you can do Revisit monthly to track progress and add new goals

Gathering Documents and Skills

Section 1: Essential Documents

In the U.S. at least, most of these require you to be 18 OR have parental involvement. Know what you can get now vs. what you'll need to wait for.

Note: Some parents won't allow their children to have copies of their essential documents, even once they've turned 18. In this case, it will require a little more work, but you can do hard things.

Locate or get a certified copy of your birth certificate
\square Check or ask if one exists at home first, if your parent is agreeable
☐ You'll need this to get other documents
\square After 18, you can request your own copy from your state's vital records office
☐ There are links to every U.S. state's vital records office on the More Than Messy site. Find your state on the Resources by State page.
Locate or obtain Social Security card
☐ Do you know your SSN even if you don't have a card?
☐ Write it down somewhere safe (not in your phone, not where others can access it)
☐ You'll need this for college, jobs, and bank accounts
\square Request a card or replacement at <u>ssa.gov</u> . This is free, but there are requirements.
□ Note: There is an annual limit of three replacements per year, and ten over your lifetime, so this must be kept safe at all times. Replacements for name changes do not count toward this limit



☐ Get a state ID card or driver's license
☐ Requirements vary by state
☐ You usually need a birth certificate and proof of residency
☐ This becomes your primary ID for everything
☐ There are links to every U.S. state's office of motor vehicles or drivers' services on the More Than Messy site. Find your state on the Resources by State page.
\square Start working on this as soon as you're eligible; it's critical
☐ Got a passport?
☐ This is the gold standard of ID; it's accepted by itself almost everywhere (List A on the <u>I-9 Documents</u> list)
☐ Requires a birth certificate, photo, and fee: \$130 for first passport if under 16,\$165 if over 16
☐ Under 16: requires both parents' consent, which might not be realistic
\square 16-17: can apply on your own with just one parent or legal guardian
\square 18+: can apply completely independently with a birth certificate and ID
☐ A passport opens doors for travel, jobs, college, and serves as the most trusted form of identification
☐ Can apply at post offices, libraries, or clerk of court offices
\square See passport application guide for requirements
☐ If you can't get one now, add this to your 18th birthday action plan and apply as soon as you can
☐ Obtain school records and transcripts
☐ Request official copies before you graduate or leave
\square You may need these for college, job training, military
☐ Keep both physical and digital copies
\square Ask your guidance counselor how to request these
☐ Get your medical records
\square Immunization records, which may be required for college and many jobs
☐ List of medications you take
☐ Known allergies or medical conditions
☐ Health insurance information if you have it
☐ Ask your school nurse or your doctor's office how to request copies; there may be a fee involved, but you can ask them if they might waive it



☐ Gather proof of residency documents	
 □ Bank statements, utility bills, school records, or mail with your name should count □ You need some of these to get other documents 	
☐ These are called "I-9 Documents," and you'll normally need either one from the A list OR one from the B list AND one from the C list	
Section 2: Securing Your Documents	
Having documents doesn't help if they get lost, destroyed, or taken from you.	
☐ Find a safe storage location	
☐ Small lockbox you keep hidden in your room	
☐ Trusted friend or friend's family	
☐ School counselor's office (ask if they can hold important documents)	
☐ Bank safety deposit box, after you're 18 and have a bank account	
☐ Anywhere your parent can't access without your knowledge	
☐ Make backup copies	
☐ Photocopy everything	
☐ Take clear photos with your phone	
☐ Email copies to yourself using an email account that only you have access to	
☐ Store these in multiple safe locations	
☐ If originals are lost, copies can help you get replacements	
□ Create digital backups	
☐ Scan documents as PDFs using your phone	
☐ Use encrypted cloud storage such as Google Drive with 2-factor authentication	
☐ Password-protect your files☐ Don't use shared family accounts	
☐ Test that you can access them from any device	
 □ Plan for document retrieval if needed □ What will you do if parent won't give you access to your documents? 	
☐ Can you request copies yourself when you turn 18?	
☐ Do you know someone who could help you?	
☐ Ask your school counselor or another trusted adult if they have ideas or can help	
☐ Know your options before you need them	
,om opnone notice jou noon mon	



Section 3: Financial Independence Prep	
You can't leave without money. Period. Start building your financial foundation NOW. Do what you can to build toward not having to depend on anyone financially.	
☐ Understand what you need to open a bank account	
☐ Usually: 18 years old + 2 forms of ID	
☐ Under 18: May require your parent as a joint owner	
☐ Research banks that allow solo accounts at 18	
☐ Plan to do this the day you turn 18 or as soon as you can after, if parental access is a concern. (Even if it isn't, you should have one account that belongs to only you.)	
 □ Open a bank account in YOUR NAME ONLY □ Do this when you turn 18 	
☐ Choose a bank your parent doesn't use; consider a totally online account with prepaid debit cards, like SoFi or Chime	
☐ Use a friend's address for mail if mail going home isn't safe; there will almost certainly be a welcome packet that arrives a few days after you open the account	
☐ If you already have a joint account with your parents, plan to contact the bank after you turn 18 to limit their access. If they will object or it will be problematic that they can't access the account, open a second one on your own	
☐ This is critical for financial independence	
\square This is not something you should feel guilty about	
☐ Get a debit card	
☐ Options include banks and financial technology companies like Chime and SoFi	
☐ Research which option works best for you. Some have monthly fees, some don't; some require minimum balances, others are totally free.	
☐ Learn how to use it safely	
☐ Monitor your account regularly online or via the app	
☐ Set up alerts for transactions	
☐ Never share your PIN with anyone	
☐ Set up direct deposit when you have a job	
☐ Money goes straight to YOUR account	
☐ Because you are the only one on the account, no one can "borrow" money from you	
□ Protects your earnings	



☐ Find safe places to save money NOW
\square Don't keep your money at home if it might get taken
☐ Keep small amounts in multiple safe spots; keep a list of your spots if it's more than a few
☐ Gift cards (convert cash to Visa/Amazon gift cards)
☐ Friend's house, school locker (well-hidden)
☐ Get creative—your savings will help you reach independence
☐ Start saving whatever you can
□ Even \$5/week = \$260/year
☐ Goal: First month's rent + security deposit + \$1000 emergency fund
\square Track what you save in a notebook, phone app, or whatever else works for you)
☐ Every dollar is progress toward freedom
□ Learn basic budgeting
☐ Practice now: If you had \$X/month income, how would you spend it?
☐ Fixed expenses (rent, utilities, phone) + variable (food, transport)
☐ Start tracking any money you have now
☐ Understand building credit (for later)
☐ You'll need good credit to rent an apartment
\square Starts with paying bills on time
☐ Don't worry about this until you have stable income
\square Focus on saving first, credit later
Section 4: Employment Readiness
A job = money = independence. Even part-time work is progress toward it.
☐ Check if you need a work permit if you are under 18
☐ Requirements vary by state
\square Work permits are usually obtained through your school
\square Ask a guidance counselor about the process
□ Create a basic resume
☐ Even with zero formal experience, you can list: school, volunteer work, skills,
babysitting, yard work, personal projects
☐ Ask a teacher or counselor or other trusted adult to review it
☐ Keep it to one page
☐ There are TONS of free templates available online



 □ Teachers, coaches, neighbors, friends' parents, volunteer supervisors □ References should be people who can vouch for your character and reliability □ Ask permission before listing someone as a reference □ Have at least 2-3 references lined up □ Know where to look for first jobs □ Retail stores, food service, and grocery stores often hire teens □ Ask a friend's parent if they know any good leads □ Your school's job board or career center
 □ Ask permission before listing someone as a reference □ Have at least 2-3 references lined up □ Know where to look for first jobs □ Retail stores, food service, and grocery stores often hire teens □ Ask a friend's parent if they know any good leads
 ☐ Have at least 2-3 references lined up ☐ Know where to look for first jobs ☐ Retail stores, food service, and grocery stores often hire teens ☐ Ask a friend's parent if they know any good leads
 ☐ Know where to look for first jobs ☐ Retail stores, food service, and grocery stores often hire teens ☐ Ask a friend's parent if they know any good leads
☐ Retail stores, food service, and grocery stores often hire teens☐ Ask a friend's parent if they know any good leads
☐ Ask a friend's parent if they know any good leads
☐ Your school's job board or career center
☐ Libraries often have job search computers and help
☐ There are links to job-seeking resources in every U.S. state on the More Than Messy site. Find your state on the Resources by State page.
☐ Practice interview basics
\square Dress appropriately: clean, neat, with good hygiene—it doesn't have to be fancy
☐ Make eye contact, smile, shake hands firmly
□ Prepare answers to common questions: "Tell me about yourself," "Why do you want this job?" "What are your strengths?"
□ Have 2-3 questions ready to ask them; this tells them you've prepared for the interview
\square Practice with a teacher, counselor, friend, or parent, if they are cool with it
\square Get confident; you've got this
☐ Know what to expect on your first day
☐ Paperwork:
□ W-4 form for taxes: you'll fill this out on site or online
 I-9 Documents: you'll need to bring an ID + your SSN card and/or birth certificate
☐ Direct deposit setup: bring your account and routing numbers
☐ Uniform or dress code requirements
☐ Training period expectations
\square Bring the requested documents and be on time



Section 5: Housing Preparation	
Know what you're working toward so you can plan accordingly.	
 □ Learn what landlords typically require □ First and last month's rent AND a security deposit (often 2-3 months' rent total) □ Proof of income (you usually need to earn 2-3x monthly rent) □ Valid ID and references □ Often a credit check and sometimes a background check □ This is why saving is critical—moving out is expensive. DON'T LET THAT SCARE YOU. 	
 □ Calculate realistic housing costs □ Rent for a studio or 1-bedroom in your area □ Utilities (electric, gas, water, internet): usually \$100-200/month □ Renter's insurance: usually \$15-30/month □ Food and household supplies □ Total housing costs = usually 50-70% of your income 	
 □ Research roommate situations □ Can split costs and make rent more affordable □ Meet potential roommates first, and trust your gut about safety □ Get everything in writing (who pays what, house rules) □ A good roommate can make independence possible sooner □ Be REALLY careful about moving in with a romantic partner; ensure it's safe □ If a roommate or romantic relationship ends, do you have somewhere else to go? Always have a backup plan so you don't end up back at home. 	
 □ Explore transitional housing options □ Some communities have programs for young adults aging out of difficult situations □ Ask your school counselor about local programs □ Youth shelters or transitional living programs might be an option 	
 □ College dorms □ Room and board are handled □ Financial aid often covers housing □ Puts physical distance between you and home □ If you move into the dorm, work extra hard to ensure you don't have to move back home □ Talk to guidance counselor about college options and financial aid 	



Section 6: Life Skills Inventory Can you actually take care of yourself? Be honest. Then learn what you don't know. ☐ Cooking: Can you make basic meals? ☐ Learn: pasta, rice, eggs, sandwiches, quesadillas, simple proteins (chicken, ground beef) ☐ YouTube is awesome for tutorials ☐ Practice when you can access a kitchen ☐ Start with 3-5 simple meals you can make confidently, even if one is a sandwich □ Laundry: Can you wash, dry, and fold clothes? ☐ See the Laundry Day checklist for full instructions ☐ Practice now so it's automatic later ☐ Know how to separate colors, read care labels, use machines ☐ Cleaning: Do you know how to clean living spaces? ☐ **Bathroom:** toilet, sink, shower/tub, floor ☐ **Kitchen:** counters, dishes, appliances, floor ☐ **General:** dusting, vacuuming, mopping ☐ What products to use for what ☐ Regular maintenance is WAY easier than scrubbing something that hasn't been scrubbed in ten years ☐ Money management: Can you create and follow a budget? ☐ Track income vs. expenses ☐ Plan and save for irregular costs (car repairs, medical issues) ☐ Avoid spending your money on random stuff ☐ Transportation: Can you get yourself places? ☐ Learn public transportation routes and schedules in your area ☐ Understand ride-sharing apps like Uber or Lyft ☐ Driver's license if possible ☐ Map out how you'd get to work, grocery store, doctor \square Appointments and adulting: Can you handle your own affairs? ☐ Schedule doctor and dentist appointments by phone ☐ Fill prescriptions and manage your medications ☐ Handle phone calls with landlords, employers, utilities ☐ Read and understand contracts before signing ☐ Practice making one phone call this week



 □ Time management: Can you get yourself places on time? □ Set multiple alarms □ Account for any travel time and a buffer for unexpected situations and traffic □ Plan your morning routine □ Keeping your job and apartment depends on you being reliable
Section 7: Support Network
You can't do this completely alone. No one can. Find your people.
 □ Identify trusted adults who could help you figure it out □ Teachers, school counselors, coaches □ Friends' parents who understand your situation □ Relatives who "get it" (even if they're distant) □ Mentors from work, volunteering, or community programs □ Write down their names and contact information and reach out when you need to
 □ Notice friends, relatives, and others in your life who have healthy homes □ See what something more "normal" looks like □ Learn from their families □ They might offer help when you need it (place to stay, use of washing machine, etc.) □ Healthy relationships are part of building independence
□ Connect with school counselors
☐ They often know about resources you don't
\square Can help with college and job applications
☐ They may be able to connect you with social services
☐ They really, really care
\square Make an appointment to talk about your plans
 ☐ Find safe places to spend time ☐ Libraries (free, quiet, often have programs for teens) ☐ Community centers, gyms, churches ☐ Places where you can do homework, learn skills, be away from home ☐ Check out the list on More Than Messy's <u>Building Independence page</u> ☐ Note: The more you spend time in some of these places, you might find that some are a really promising place to work ☐ Build your life outside the house now



 □ Join programs that teach skills and provide community □ 4-H, Boys & Girls Clubs, YMCA, Girls Who Code, etc. □ Many offer scholarships if cost is a barrier □ Build skills while building connections; it's possible these could also lead to employment
Section 8: Emergency Planning Hope for the best, plan for the worst. Having a plan = less panic when crisis hits
Hope for the best, plan for the worst. Having a plan = less panic when crisis hits. ☐ Create an emergency contact list ☐ Friends, trusted adults, local resources ☐ Keep a physical copy (not just in your phone) ☐ Include: name, phone, address, relationship ☐ Update this regularly
 Know important phone numbers Crisis hotlines (988, Crisis Text Line: text HOME to 741741) Local police non-emergency line School counselor Trusted adults Save them in your phone AND write them down
 Pack an emergency "go bag" in case you need to leave quickly Essential documents (or copies of them) Change of clothes and underwear Medications Phone charger Small amount of cash List of contacts Keep it somewhere you can grab it fast See the <u>Safety Check checklist</u> for the full emergency bag list
 Identify safe places to go in a crisis Friend or relative's house (talk to them beforehand) Youth shelter; be sure you know where they are in your area School (during school hours) Library, 24-hour businesses if absolutely necessary Churches Know addresses and how to get there



\square Know your rights as a minor and as a young adult
 What can you do at 18 that you can't do now?
What resources exist for minors in crisis?
When can you legally leave home in your state?
 Use More Than Messy's <u>Resources by State lists</u>
☐ Have a plan for your 18th birthday
☐ What documents will you get first? (Birth certificate, ID, bank account, passport)
☐ Will you open a bank account immediately?
☐ Do you need to move out right away or can you wait and save more?
☐ Who can you stay with if you need to leave immediately?
☐ Write out a concrete 18th birthday action plan
Section 9: Health Care
Taking care of your body and mind is part of independence.
☐ Understand your health insurance situation
$\hfill\square$ Are you on a parent's insurance? You can usually stay on it until age 26 under most plans.
 □ Be sure you are making plans to get your own insurance if you're getting close to 26.
☐ Know your insurance policy number and company
☐ Get copies of your medical records
☐ Immunization history (you'll likely need this for college and many jobs)
☐ List of medications you take regularly
☐ Known conditions, allergies, past surgeries
☐ Name and contact info of your doctor
□ Request these from your doctor's office; they may charge a fee, but ask if it can be waived
☐ Learn to make your own medical appointments
☐ Practice calling and scheduling
$\hfill\square$ Know what information they'll ask for (insurance, reason for visit, preferred times)
☐ Show up on time
☐ Know what annual checkups you need as an adult
☐ Make one appointment on your own this year for practice



☐ Understand mental health resources
☐ School counselors (free)
☐ Community mental health centers (often have sliding scale fees)
☐ Crisis hotlines (free, confidential); see the More Than Messy Resources page for
links, as well as your state's resources under your state on the <u>Resources by State</u> page
☐ Therapy options (many therapists offer reduced rates)
\square See the <u>Self-Care Check checklist</u> to get an idea of how you're feeling
Section 10: Legal and Administrative Tasks
This is boring but necessary. Check these off when they apply.
☐ Register for Selective Service (males 18-25)
☐ Register online; this is required by law within 30 days of turning 18
☐ Many schools will make sure you do this
☐ Failure to register can affect financial aid, federal jobs, citizenship
☐ Keep your registration number somewhere safe
□ <u>Update address changes</u> until you turn 26
□ Register to vote
☐ Can register at 18
☐ Know your polling location
☐ Understand what's on the ballot
☐ Your voice matters
☐ Update your address if you move with necessary organizations
☐ Bank, school, and employers
☐ Government agencies if you move
☐ Keep your contact information current



Monthly Check-In: Track Your Progress Use this section once a month to assess where you are:
 □ Documents: What do I have? What am I still missing? □ List what you've secured □ Make a plan for what's next □ Celebrate each document you obtain
 Money: How much have I saved? □ Count your savings □ Calculate how much more you need □ Adjust savings goal if needed □ Track progress—it's motivating
 □ Skills: What have I learned this month? □ Did I practice cooking, budgeting, time management? □ What skill do I need to work on next? □ Pick one skill to focus on next month
 □ Support: Who is in my corner? □ Have I connected with any new supportive people? □ Do I need to reach out to someone? □ Is my support network growing?
 □ Goals: Am I making progress toward independence? □ Look at your Vision Board □ Read your Future Me Letter □ What's one thing I can do this month to move forward? □ Small progress is still progress



Taking Action: Your Next Steps Look at this checklist and ask yourself: ☐ What can I do RIGHT NOW? ☐ Pick 2-3 items you can accomplish this week ☐ Start with the easiest wins ☐ Build momentum ☐ What can I start preparing for? ☐ Make a plan for items you can't complete yet ☐ Set target dates (especially for when you turn 18) ☐ Break big tasks into smaller steps ☐ What do I need help with? ☐ Identify what you need support for ☐ Who can you ask for help? ☐ What resources do you need to access? ☐ Asking for help is strength, not weakness ☐ What's my timeline? ☐ When do I turn 18? ☐ When is the earliest I could realistically move out? ☐ What needs to happen between now and then? ☐ Be realistic but hopeful

Troubleshooting

"This feels overwhelming—there's so much to do."

- You don't have to do everything at once
- Pick ONE section to focus on this month
- Celebrate small wins; each checkbox is progress
- This is a multi-year project, not a weekend task
- It may not be finished the day you turn 18

"I can't do any of this until I'm 18."

- You can: save money, learn skills, build support network, plan
- Use this time to prepare so you're ready the day you turn 18
- Research what you'll need so there are no surprises
- Preparation is progress



"I don't have money for supplies, bank accounts, housing."

- Start with free resources like school counselors, library, and online information
- Save anything you can, even \$5 at a time
- Ask about assistance programs; many exist for young adults

"I'm scared to leave-what if I fail?"

- Fear is normal; leaving is a huge step
- You don't have to have everything perfect before you go
- Build your skills now so you're as prepared as possible
- You can do hard things

"My parent will sabotage me if they know I'm planning to leave."

- Keep your plans private if that's safer; it may feel sneaky, but it may be necessary
- Store important documents outside the home if you can
- Open a bank account at 18 without an announcement, but watch the mail afterward
- · Have your support network in place before you announce anything
- Your safety and future come first

"What if I turn 18 and I'm not ready?"

- That's okay—you don't have to leave the day you turn 18
- Use your 18th birthday to begin securing documents and a bank account/debit card
- Keep living at home while you save more if that's safer
- Set a target move-out date (6 months, a year) and work toward it
- There's no deadline-move when you're ready

"I'm in college/have a job but still living at home—should I stay or go?"

- Calculate whether you can afford to leave (use the housing costs in Section 5 above)
- Consider whether staying is harming your mental health? Or can stand it a little longer and save faster by staying?
- Sometimes strategic staying = faster exit later, after saving six months of rent while you're working
- Don't feel guilty either way-do what works for YOUR situation



Accessibility Considerations

If you have chronic illness or disability, factor in what accommodations and support you'll need (housing, transportation, healthcare access). If executive function makes planning overwhelming, focus on one section at a time. If you don't have reliable internet or phone access, use library computers and know that many resources are available in person through school counselors. If mental health challenges make day-to-day functioning hard, build that support into your plan (connecting with therapist, medication management, crisis resources). If you have limited English proficiency, seek out resources in your language and ask school for ESL support. Independence doesn't mean doing everything alone—it means having the resources and support you need to live on your own terms.

Important Reminders

- You're not lazy for not knowing this stuff. Nobody taught you. That's not your fault.
- You're not behind. You're learning. Every item you check off is forward progress.
- You're not doing this perfectly. Nobody does. Forward is forward, even if it's messy.
- You're not alone. Millions of people have left difficult situations. You can too.
- This is your escape route. Build it one brick at a time.

Real Talk

Getting out isn't just about turning 18 and walking out the door.

It's about having your birth certificate so you can get a job. It's about having a bank account so you have somewhere safe to put your paycheck that's just yours. It's about knowing how to cook pasta so you don't starve. It's about having saved enough money so you can afford first month's rent and a security deposit.

It's about having the pieces in place so when you CAN leave, you're not starting from absolute zero, and you can do it on YOUR terms.

And here's the truth: This is hard shit.

You're learning skills that most people learn gradually from parents who teach them. You're doing it alone, maybe in secret, while living in chaos. You're planning an escape route to a healthier life while pretending everything is fine—in a house that isn't.

That takes incredible strength.

Every document you get, every dollar you save, every skill you learn—that's you building your future. Brick by brick. Even when it feels pointless. Even when progress is slow.

You're not trapped forever. You're in training.

And someday—maybe in a year, maybe in three years, maybe the day you turn 18—you're going to walk out that door. And you'll have a place to go. Money in the bank. Documents in hand. Skills to take care of yourself.

You'll have built your own escape route. Two minutes here. Five dollars there. And one skill at a time.

You can do this.

