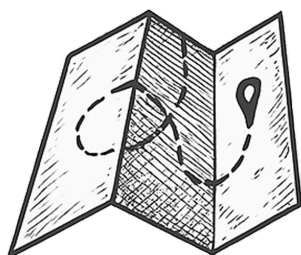


BESTSELLING AUTHOR OF *SCARY FAITH*
TIM MOORE

DON'T WING IT



**The Essentials for
Money, Dating, Taxes,
& Everything Else**



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ROADMAP TO ADULthood

My wedding day was one of the best days of my life. My wife and I were young and in love. In fact, we were younger than most. I was twenty, and Lorelei was eighteen. One of my co-workers at the Department of Veterans Affairs told me it wouldn't work, we were "too young." I stuck out my hand and said, "I'll bet

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you \$50 it will.” She shook my hand. Nearly 30 years later, I would like to collect. I have no idea how to find her.

Before getting married, we had both lived with our parents. We had never experienced life on our own as adults. We signed a lease on an apartment a few months before the wedding. No turning back now. We were all in.

I remember the sticker shock of setting up a new apartment. The landlord wanted an entire month’s payment in advance. The utility companies charged fees just for setting up our service. I wasn’t prepared for this. We barely had enough to pay our bills, and now they wanted “extra.” It nearly drained our savings. Thankfully, many generous people gave us cash at our wedding to help replenish our meager savings account.

Although we were broke, we loved the freedom of being out of our parents’ houses. The shackles of adolescence were finally off. We were bona fide adults now. We could stay up as late as we wanted, eat whatever we wanted, and live free of the tyranny of parents. (I’m being hyperbolic—our parents were great.)

But the honeymoon phase quickly wore off. We had bills now. We had older cars that overheated or refused to start. We had to buy boring stuff like trash cans, toilet bowl cleaner, and Tupperware. No one warned me I would need to spend hundreds

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of dollars on cleaning supplies, laundry detergent, light bulbs, and other household essentials. I still remember the ghastly total from our first trip to the grocery store after returning from our honeymoon.

Then, the biggest shock of all: Both of our parents moved out of the country. Yep, you read that correctly. The summer after we got married, my parents moved to Italy, and the following year, my wife's parents moved to Russia as missionaries.

We were twenty-one and nineteen, and our support system left us. We were truly on our own. "What if our car breaks down?" I thought. My dad, my personal auto mechanic, wasn't around to help. We didn't have YouTube to help us figure out how to fix a car, deal with plumbing leaks, or replace a garbage disposal. We were pushed into the deep end of adulthood and forced to sink or swim.

In those early days, we had to make critical decisions about our family, finances, and careers that would become the foundation for our lives today. Although our parents were incredible role models, nothing prepared us for some aspects of adulthood.

I hope to take some of those lessons that served us well and share them with you.

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If you are in high school, college, or the first decade of adulthood, this is the most *critical* season of your life. The things you focus on right now will determine the kind of future you experience.

Most young people think their late teens and twenties are the time to have fun, explore the world, and try new things. Surely, there will be plenty of time for building your career, buying a house, getting married, starting a family, and all those other adult things. Right?

I get it.

I, too, remember my early adult years. The temptation to throw caution to the wind and live your best life is real. But I'd like to let you in on a little secret. It's something you've probably heard from old, "boring" adults. Luckily for you, I'm not one of them... so here it is.

Life goes by *fast*.

Like really, really fast.

You're living in the matrix—where you go to sleep one night and wake up in your forties. Trust me, it's happening to you right now.

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I used to think anyone forty years old was ancient—over the hill. They practically have one foot in the grave, right? And then I turned forty. That was a tough pill to swallow. The next thing I knew, my kids graduated from high school. Then they got married and moved out. That's when you realize the life you *get* to live in your forties and fifties comes from the decisions you made in your twenties.

Many treat their twenties as an experimental decade, assuming they have plenty of time to figure things out later. But research suggests otherwise. Meg Jay, a clinical psychologist and author of *The Defining Decade*, emphasizes that our twenties are not just a waiting room for real life. She explains that major life milestones—career growth, marriage, family, and personal development—are formed during this season. The choices we make (or don't make) in these early years have lasting consequences, whether we realize it or not.¹

My wife and I were forced to grow up quickly in our twenties. Today, I'm grateful that we learned to become adults at such a young age. We didn't miss out on life. Instead, we laid a foundation for the kind of life we get to live now. This forty-something Tim is grateful to my twenty-something self for buying a house, managing our money well, and setting us up to enjoy life today.

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This doesn't mean life has to be miserable in your early adult years. It doesn't mean you can't go out to eat, take nice trips, or buy nice things. However, if you make wise and informed decisions today, you will be thanking yourself in 20 or 30 years. Take my word for it.

I'm writing the book I wish I had when I got married and moved out of my parents' house at twenty. I'm writing this book for my two daughters and their husbands, who are currently navigating the throes of adulthood. I'm writing this book for teenagers and young adults who still have the opportunity to build a great future. I'm also writing this book for parents and grandparents who have the incredible challenge of helping their kids become successful adults.

Each chapter of this book addresses a significant aspect of adulthood. My goal is to keep these chapters concise and easy to understand. I'm not attempting to be exhaustive about every topic. I want to give you enough information to make informed decisions. At the end of each chapter, I share *Tips, Tricks, and Life Hacks* that have helped me through the years. If a specific topic doesn't apply to you, feel free to skip it. However, you might miss out on a single tip that could save you a lot of money or heartache.

Here is what this book is *not*. It's not a one-size-fits-all shoe that will lead everyone to a happy and wealthy life. Life is not

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that simple. It's also not the *only* way to manage your money, time, or family. It is *a* way. And my approach to a few areas might be unconventional or countercultural. Whether you fully agree or not, it will give you a foundation of knowledge that can help you on your way to becoming a flourishing adult.

If you're ready, let's turn the page and get started.