

ADULTING

THE 'HOW TO GUIDE' FOR BECOMING A SUCCESSFUL ADULT | ISSUE 01



HEALTHY FINANCIAL HABITS FOR YOUR 20's

Tips to prevent yourself from being poor and living on an student budget.

MOVING OUT FOR THE FIRST TIME!

Ready... Set...Go!
All you need to know about moving out by yourself.

WHAT YOU NEED TO SURVIVE BY YOURSELF!

Basics to start living by yourself away from your comfort zone.



ADULTING

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Editors Letter

Dear Adulting readers,

For this issue I wanted to tackle some big issues, and in order to do so I decided to use our news article to address a subject matter very dear to my heart, that some of you have asked to be addressed in your letters to me. The rise of mental health issues has negatively impacted many young adult lives, and as a young adult magazine, we believe in creating content relevant to not only the everyday joys and problems, but also the large, big picture events that may have underlying impacts within our daily lives. The cover for this month's issue is a depart from our usual style in an effort to reflect the subject matter of this issue, and the reactions and emotions that those of you are feeling as a result.

I have also chosen to remove our "Letter to My Younger Self" piece that we have at the end of each issue, and we have replaced this month's Letter with removable inspirational cards that can be given to someone specifically, or left in public places for a stranger to find. We hope that you, our readers, will spread these where you can, so we may offer help or comfort to those who need it, as well as offer information to those seeking out ways they can get involved with established efforts and organisations who are working tirelessly to contribute to the solution of these issues.

This issue also largely deals with independence, both financially and physically, as many of you have requested "How To's" on this subject matter. Well, we heard you, and we delivered!

As always,

Sarah James

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TEDx Sydney

LEGACY

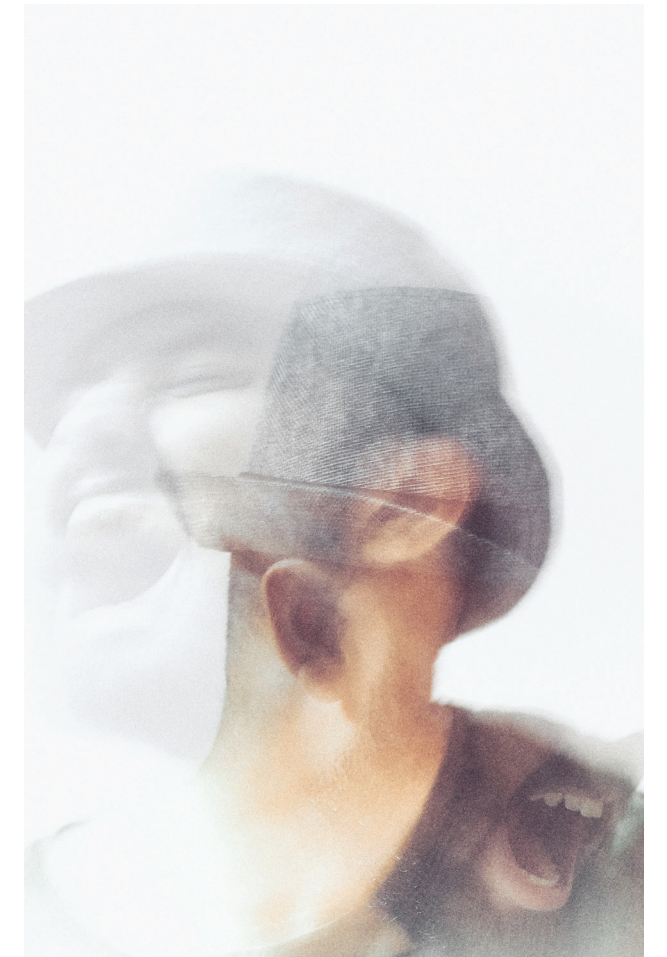
THE RISE OF MENTAL HEALTH CONCERNS AMONG YOUNG AUSTRALIANS

Written by: Sarah Coulson, 2019

The increasing consistency of various alarming reports, including that from Mission Australia and The Black Dog Institute, are finding that throughout the past seven years, the rates of psychological distress among young adults has grown 5.5 per cent. This rise in mental health issues amongst our nation's youth is largely at the forefront of many a researcher's mind, as they seek to find a solution to prevent the current number from increasing even further.

The report, Can We Talk, a seven-year youth mental health report surveyed between 2012-2018, has collected data that is focused and specifically aimed at young people aged 15-19. It aimed to examine young people's concerns, general well-being and the behaviours they choose to seek out in regards to help or solutions. In the report, 24.2 per cent of those who took part in the survey, reportedly experienced some form of psychological distress. Of our young population, females were twice as likely as males to experience distress, or were willing to report their distress, rising from 22.5% in 2012, to 30% in 2018, compared to their male counter parts, who rose from 12.7 per cent, to 15.6 per cent in 2018.

Helen Christensen, director of The Black Dog Institute, maintains the stance that we do not currently know why such a rise



Photograph by: Sydney Sims

is happening. She says, "mental health and suicide risk has increased in our current cohort of youth", and what is even more concerning, is that it is not restricted, or unique to Australia. As most mental health issues are develop before the age of 25, it is clear that more is needed to prevent youth from developing these issues, through universal prevention platforms, which can be delivered through schools, and established prevention programs, while early identification remains the crucial factor in the ability to address symptoms early, in order to minimise the impact and potential consequences that may arise if left un treated.

Below are some reasons listed by those who participated in the survey, as to why they believe they have been experiencing added psychological distress.

- Coping with stress
- Mental health
- School or study problems
- Body image
- Social media
- Fear of stigma
- Lack of support
- Willingness of peers to ignore the warning signs
- Societal causes
- Changes in the family
- Uncertainty about how the world is going
- Increased levels of bullying and discrimination

These individuals also state that they would be most likely to reach out to friends, parents, guardians or the internet.

As the younger generation is more likely to seek help through digital means, it is important online platforms and apps are created and continually updated and monitored to provide a service many youths will feel comfortable turning to for help. As for anyone who has noticed warning signs in their friends, peers, family members, or even strangers, please head to one of the websites or call the helplines below to find out the best way to help stop this increasing epidemic.



IF YOU OR ANYONE YOU KNOW NEEDS HELP:

-Lifeline on 13 11 14
- Kids Helpline on 1800 551 800
- MensLine Australia on 1300 789 978
- Suicide Call Back Service on 1300 659 467
- Beyond Blue on 1300 22 46 36
- Headspace on 1800 650 890
- ReachOut at au.reachout.com

Photograph by: Cole Keister.



Photograph by: Stefan Spasso.

ADULTING QUIZ

FIRST ISSUE'S THEME

SHOULD YOU LEAVE YOUR JOB?

let's find out!

01 SO, YOU'VE BEEN AT WORK FOR 30 MINUTES AND YOU'RE...

- | | | | |
|--|---|--|--|
| a) Already counting how many hours until your lunch break. | b) Reminding yourself that you do in fact require a pay check to survive. | c) Stressed AF but ready to complete your tasks in time. | d) Loving every minute of it and enjoying every minute that you are there. |
|--|---|--|--|

8-10 POINTS
(STAY!!!)

Your job is as close to perfection as it gets!
Protect it at all costs!

02 A FRIEND HAS NOTICED AN OPENING FOR A POSITION AT YOUR COMPANY AND ASKS FOR YOUR OPINION ON WHETHER THEY SHOULD APPLY. YOU,

- | | | | |
|--|---------------------------------------|---|--|
| a) Ask to see their resume, your company deserves only the best. | b) Warn them to run far and run fast! | c) Go for it! The vacation time is good and the hours are flexible. | d) Why not, you don't care either way :) |
|--|---------------------------------------|---|--|

9-12 POINTS
(TIME FOR A CHANGE)

You value your job but aren't 100% happy with how things are. Maybe the way you're balancing things isn't working out? Take a step back and re-evaluate your goals and priorities, but don't take your job for granted!

03 YOU'VE JUST WOKEN UP FROM A DREAM ABOUT WORK, YOU

- | | | | |
|---|--|---|--|
| a) Are in an absolute panic and state of anxiety! | b) Are vaguely annoyed, that project is obviously trying to take over your life. | c) Put on your favorite playlist wait 20 min and bed and then you jump in the shower. | d) Feel energised and ready for work tomorrow! |
|---|--|---|--|

13-16 POINTS
(SWITCH IT UP)

I'm sorry fam, not trying to be mean but it doesn't seem like you're trying to put your best foot forward. You need to find a way to get excited about your job again! You may just be missing out of something wonderful and exciting!

04 IN TWO YEARS, YOU CAN SEE YOURSELF

- | | | | |
|---|--|----------------|--|
| a) At the same company, why leave something you love? | b) Working for yourself but on good terms with your old company. | c) Unemployed. | d) At another position in another company. |
|---|--|----------------|--|

13-16 POINTS
(LEAVE!)

FAM. GET OUT. RUN. CHANGE YOUR NAME. FLEE THE COUNTRY. Update your resume and make your exit. NOW!

SCORES: 1.A=2,B=3,C=4,D=1 | 2.A=1,B=4,C=2,D=3 | 3.A=4,B=3,C=2,D=1 | 4.A=1,B=2,C=4,D=3

LACK FRIDAY



LACK
side table, black
\$7.99

LOW PRICES. EVERY DAY



SURVIVING BY YOURSELF SECTION

In this section you will find some basic tips to take into account if you want to become a successful adult: managing the basics aspects of your life such as your finances and your living arrangements.



Photography by: Denise Jans



Photograph by: Didier Weemals.

Healthy financial habits for your 20's

Written by: Kelly-Anne Beukes, 2019

Good financial habits. We all need them. At least we've all heard of or have been told that we need them. But what are they? Can they really change my financial situation? Is it worth investing my time and money to find out? These are all questions that most individuals want answered. Julia Webber, a 23-year-old student ambassador of the Accounting and Finance programs at The University of Newcastle, has put together her top five tips for building a healthy financial platform for yourself, whether you're a newbie to taking care of your own finances, or simply looking to improve your financial situation

"Since we're now in such a fast moving consumer society, we decide we want something, look at our accounts, and if we have the number of the price of the item, we quickly purchase it without thought of other bills that need to be paid or saved, because we wanted that item now."

Julia Webber, a 23-year-old student ambassador of the Accounting and Finance programs at The University of Newcastle

If you're like us, and you constantly find yourself regretting the state of your finances, whether it's the last five impulse purchases that have come to haunt you on your credit card statement, or the student loans you're still desperately trying to pay off, you are not alone. Julia Webber has undergone the journey from first year student to part time auditor to university student ambassador, in just four short years. After spending a short time with her on the phone, we've deduced her key requirements for keeping yourself on a healthy financial path, which include, creating and

sticking to a reasonable budget, staying off of social media, cutting down on eating out, being mindful of your spending habits, and cutting up all credit cards.

We all know that there are so many conflicting sources of information out there, and are constantly bombarded with competing opinions, mainly of what not to do. So, after interviewing Julia, and undertaking our own research, we've put together our very first top tips for positive changes to implement, in order to achieve a healthy financial position.

01

CREATE AND STICK TO A BUDGET

Create weekly budget including a meal plan account for rent and necessities

According to Julia, we all have a million different budgets we've created over the years for fun that we never actually stick to. She maintains that creating a realistic one that tracks your spending, while making sure to include categories such as goals and savings, are more beneficial than an unrealistic budget that has impossible standards to stick to. She continues to specify that "since we're now in such a fast moving consumer society, we decide we want something, look at our accounts, and if we have the number of the price of the item, we quickly purchase it without thought of other bills that need to be paid or saved, because we wanted that item now." We cannot stress enough how often this has happened to us. We get fixated on a particular item, and rather than putting money aside for it until we have the correct amount, we're so used to purchasing the item regardless of its effect on our budget. We recommend your weekly budget to include a meal plan, and account for rent, necessities, spending money, and utilities, as well as student loans and other bills that are specific to each individual.

LEARN ABOUT INVESTING

Shares can act as a healthy second income.

02

When we hear the word investing, it strikes a confusing and foreign fear in us, probably because we're bombarded everyday with horror stories of investments gone wrong. We're also hit with words like stocks and shares and markets. As Bryanna McDermott of Fearless Female Traders puts it, we think "Shares? What shares? That's for old people or the super wealthy, right?" We're here to tell you, you're wrong! Shares can act as a healthy second income or occasional personal investment. At the very least, it's a new and valuable skill you can learn, which may help you become more open to, and aware of the current business world.

03

CUT DOWN ON EATING OUT

Follow a carefully meal plan in order to avoid the delivery option.

Eating out. The Grim Reaper of many of our bank accounts. For those of you who are guilty of ordering take out three times a week and meeting friends at a trendy new restaurant each week, we only have three words. "Stop. Eating. Out." Like Julia, we know it's mostly due to convenience and can be great "for those of us who have such busy lives." However, the impact it leaves on your account is truly not worth the momentary ease. We recommend meal prepping every few days and following a carefully budgeted meal plan in order to avoid the looming power of Dominos and its ever-convenient delivery option. Having options on hand will stop you from giving in to the urge for a fast and easy meal.

BE MINDFUL OF YOUR SPENDING HABITS

This can prevent a possible bank rejection when applying for loans.

04

Being classed as a habitual spender on apps such as Uber Eats, Afterpay, Menulog and Deliveroo, signals that an individual spends unneeded funds on unnecessary items that may hinder their ability to pay a weekly or monthly loan payment, according to Sandra Jeffery of SJ Financial Services. Being mindful of your spending habits keep you from making impulse purchases, and also from possible bank rejection when applying for loans.

05

HAVE AN EMERGENCY FUND

Being prepared to handle financial emergencies immediately can help you avoid the stress that accompanies them.

An emergency fund is a must have for every sensible 20 something. Accidents happen every day and it would be foolish to pretend otherwise. Having an emergency fund is a necessity "to avoid inserting a credit card and ignoring the bigger message", according to Bryanna McDermott. We recommend having at least \$2500 in a separate account for unforeseen circumstances. This can range from anything from a broken fridge to a roommate skipping town without paying their rent, to an emergency repair for your car or laptop. Emergencies happen and being prepared to handle them financially eliminates half of the stress that accompanies them.

STAY OFF SOCIAL MEDIA

Staying off platforms allows you to keep your wallet close.

06

Social media is a carefully designed socially interactive platform once designed to connect with our friends and family but has become a breeding ground for businesses and brands to advertise their products and services. While avoiding social media platforms can positively impact your bank account by lessening your exposure to advertisements, it can also do so by helping you to ignore social Fomo. Fomo has become a commonly used slang acronym to describe the fear of missing out (Fomo) of various social events and interactions you may see your friends or those you follow enjoying. Julia states that "social media can be a large asset to any business or individual brand, but it can also be emotionally draining if you're using it the wrong way." Staying off of platforms allows you to keep your wallet close, without spending unnecessary funds on events or experiences you wouldn't have thought of in the first place, until you saw others enjoying it and subsequently felt like you were missing out.

07

SAY NO TO THE DANGERS OF CREDIT CARDS

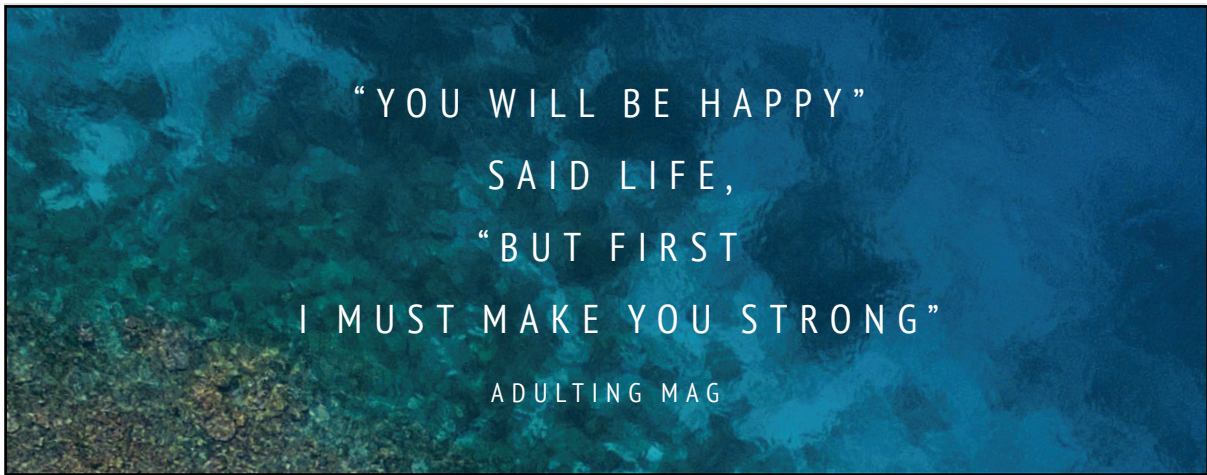
Cut up all physical credit cards.

Many of us have found ourselves in the predicament of paying off credit card debt because we weren't aware of the dangers they posed. We are unaware of their high interest rates, their fine prints, and the inexplicably easy trap of purchasing items we do not need purely because we now believe we have the means to do so. Julia states that you shouldn't "care if the bank sends you one or if you want to go on a trip to Europe and you think you'll just pay it off when you get back. Do not do it!" and we couldn't agree more. Having access to a means of payment that doesn't feel tangible to us largely contributes to a want now, buy now attitude, which only ends up getting us into more debt. Patience is key here, and we recommend cutting up all physical credit cards and making paying them off a priority each month until they are completely gone.

.....

While we cannot promise that these tips will undoubtedly absolve you of all of your debt, we do promise that they'll at least make a dent. We recommend utilising our top tips to start, or improve your current financial situation, and hopefully keep you from falling into any more bad habits along the way.

.....



FROM:

TO:

/ /

FROM:

TO:

/ /

FROM:

TO:

/ /

Ready...
set...
MOVE OUT!

Written by: Valeria Villanueva, 2019

If you are reading this, it means that you are either feeling ready to take on the next step of living by yourself for the first time, or you are not ready at all and you are nervous as \$h#t and you are researching everything about what it may be like to move out and be responsible for yourself for the first time or, maybe you are just flipping the page of ADULTING and you stopped to read this out of curiosity... for whatever reason it may be, we would love to welcome you with a hello!

Hello to those who are embracing the journey of preparing to live by themselves, with no restrictions, no parents, no curfews, no questions like "Have you done your homework?" that very often fly across the kitchen or living room or, mum's classic phrase: "What do you think this is? A hotel?" as you walk in for dinner and walk back into your room within minutes. No matter how old, whether you are 15, 25, 35 or more, if you, our friend, are about to move out of home for the first time, let us tell you something: YOU ARE READY, DO NOT BE AFRAID.

We know that moving out can be scary, but exciting; intimidating, but intriguing; amusing, but fussy... which is why we are here to tell you that you have nothing to worry about. This new experience is going to be one hell of a roller coaster, and at the end, whether you like the experience or not, you will find out that moving out of your parent's place was worth it because not only did you learn, you discovered, you triumphed, you won. Ordinary things like making sure you eat your 3 meals without someone reminding you to, worrying about having clean clothes with no one offering to do your laundry- they will become small, collective wins whilst learning how to interact with a diverse group of people who put you way off your comfort zone and push you to discover new aspects of yourself that you never knew - will become lifelong lessons.

If you feel lost - because you don't know what to expect - but excited at the same time, you are on the right path. You are not the only one that is feeling like this.

We asked two millennials - who have travelled widely while studying and working - how their first experience of moving out of home was. This is what they answered: "I remember feeling an instant sense of loneliness and anxiety. Regardless of that, I was excited to start my new life in Berkeley." - Sotos Stephanou, 25 years old, moved out at 21 years old from Cyprus to USA.

"I felt a little bit nervous as I was moving to a country where I didn't know anyone, and I also didn't know the place or culture. But I was mostly excited to be going on a new adventure and to meet people from all around the world... predominantly, I felt curious and excited" - Natasha Larcos, 22 years old, moved out from Australia to Netherlands.



Photography by: UNSPLASH website.

Moving out can generate all sort of mixed feelings, but we think that those feelings will incline more towards positive ones if you are well-aware of what are the most important things to pay attention are, from the moment you step outside your home. Things that you did not think about before, simply because somebody was doing them for you, for example: paying your bills (such as electricity, internet, water services, etc.), or buying food to feed yourself – become somewhat of a second nature to you.

Metro.co.uk – online editorial of the English Newspaper METRO – lists 16 things that you will probably miss when you move out, and we took the delivery to mention some of them to you, so you can have them in mind.

1. CLEAN YOUR BATHROOM!

It almost feels like it cleans itself because back at home, it was always clean, but darling... someone was cleaning it for you, and now it is your turn.

2. HAVE MEDICINES FOR EVERYTHING!

Buy the essential medicines and have them in a box in the corner of your bathroom shelf. You never know when you are going to be dying by yourself and you will need something to make you feel better. Just like a tablet of paracetamol that cures Sunday morning hangovers.

3. PLAN YOUR FOOD FOR THE WEEK!

Saturday or Sunday night, take some time off and think about what you are going to eat during the week. PLEASE COOK! You will save so much money by doing so and you will feel better about yourself to have a cooked a home meal full of nutrients instead of some microwaved one full of air.

“I remember feeling an instant sense of loneliness and anxiety. Regardless of that, I was excited to start my new life in Berkeley.”

Sotos Stephanou, 25 years old, moved out at 21 years old from Cyprus to USA.

Whether you are just moving a few blocks away from your parent's house or moving your life across continents, these are things that you are most likely to face, and we want to tell you all about them so you don't freak out if you do experience them:

• MISSING YOUR FAMILY.

This is probably one of the most difficult but rewarding challenges you will face when you move out. Even if it is momentary, you are likely to miss your loved ones surrounding you 24/7!

• GETTING ALONG WITH NEW PEOPLE.

You will always meet new people when you move to a new environment. This can be really exciting but tricky at the same time, because not everybody will behave like you do or think like you do.



Photography by Dino Reichmuth

• LEAVING YOUR COMMODITIES BEHIND.

If you have thousands of dollars in your bank account and unlimited money, good for you! You will not experience this. But, if you are someone that will leave many of your materialistic belongings at home, be it a car (even if it is your parent's car), or be it that you had to leave behind many of your clothes and accessories, you will have to adjust yourself to adapt to your circumstances. Wearing the same clothes every week and catching public transport will become much of a normal thing. Good luck carrying heavy groceries on a rainy day!

As you can see, living by yourself comes with many challenges. You are going to be immersed in a new environment, surrounded by different people. There are going to be some days that, no matter how many folks are beside you, you will feel alone and the only thing you will want is a big, warm hug. That is the famous feeling of “homesick” where you are missing home. However, DO NOT WORRY, because – again – such a feeling is completely normal when you move away from home.

This is the reason why every article on 'how to adapt yourself to a new environment' will tell you the importance of making new friends, creating new, strong relationships with new people wherever you move to. Relying on those people during those blue moments, can help you get back on track faster than if you were experiencing them all by yourself. #JUSTATIP.

Moving out of home it is undoubtedly something that eventually will happen, whether you are in your 20's, 30's, 40's... So, it is better to accept it, to not panic about it and just enjoy the once-in-a-lifetime roller coaster ride that this experience will offer you!

QUICK TIPS BEFORE MOVING OUT:

Beware of the space where you will move in.

You don't want to find yourself unpacking in your new home without a place to storage your things.

Roll up small and fragil objects.

Jewelry, plates, glasses... can be roll into socks, bed sheets or even bath towels to protect them from any damage.

Tape cables to electronics.

When packing we tend to forget to leave the electronics with their respective cables. Therefore at the moment of unpacking and connecting, that can give you a headache if you cannot find the electronic's respective cable. So, save yourself from that pain and tape those cables.



Sotos Stephanou and Natasha Larcos in Sydney, Australia. Photography by The Island Sydney.

WHAT YOU
MAY NEED...

BASIC SURVIVAL KIT

.....



PRODUCT INFORMATION

- 1. iPhone X
(Apple Store)
- 2. Mother -in-Law Tongue Plant
(IKEA)
- 3. MacBook Air
(Apple Store)
- 4. Slowcoker
(IKEA)
- 5. Full-body Mirror
(IKEA)



Fresh ingredients
delivered to your door

3 FREE PLATES

GET OFFER





MASTERCLASS



ANNA WINTOUR

TEACHES CREATIVITY
AND LEADERSHIP

PLAY LESSON 1



WATCH TRAILER



MY LIST

OVERVIEW

LESSONS

HOW TO BE A BOSS

A fashion and media icon, Anna Wintour has been driving our cultural conversation for more than 30 years. The Vogue Editor-in-Chief and Artistic Director of Condé Nast takes off her signature sunglasses and gives you unprecedented access to her world. See how Anna nurtures talent, makes bold decisions, and evolves a brand. Learn how to lead with impact from a visionary creative leader.