

How to Learn to Live Independently

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Living independently is a huge accomplishment, but it doesn't come without its potential hardships. Financial issues are common in people who live alone, as is loneliness. You can thrive while living by yourself, however, when you learn how to become financially independent, know how to handle the tasks of living alone, and prevent yourself from becoming lonely.

Method 1

Method 1 of 3: Becoming Financially Independent



- 1 Find a job.** You will need to find a way to support yourself before you can live independently. This involves finding a job that pays you enough to cover all of the bills.
 - Create good chances of promotion and steady growth within your job by keeping your work skills sharp and making yourself valuable to the company. Continually making more money means you'll be able to live more comfortably on your own.^[1]
 - Try to save up enough money to cover 6 months of your expenses before you move out. There are always unexpected expenses that will come up when living independently, such as job loss or car repairs. If you are unable to build your emergency fund before you move out, save as much money as you can until you have enough money saved.



2 Create a budget. A budget allows you to determine how much money you will need for bills and what you will have leftover for yourself. Start by figuring out your income, then deduct your monthly expenses from that.

- This will include your phone bill, car payment, groceries, and the like. Look at how much money you have after that. The number will help you determine what you can spend on rent or mortgage.
- You will likely need to readjust your budget after you move in. You won't get an accurate idea of how much your utility bills and other expenses are until you've spent some time in your new place.[2]
- You can find easy and free Microsoft excel templates online to help you manage your budget.



3 Live below your means. Spending less money than you make sounds easy enough, but it can be quite difficult. This may mean having to spend more nights in and sacrificing having the newest and trendiest gadgets. But, being able to live on your own will be worth it.[3]



4 Save. Having a safety net while living on your own is crucial. This allows you to still pay your bills should something happen that prevents you from being able to work. It also gives you the means to pay for unexpected bills, if they occur.

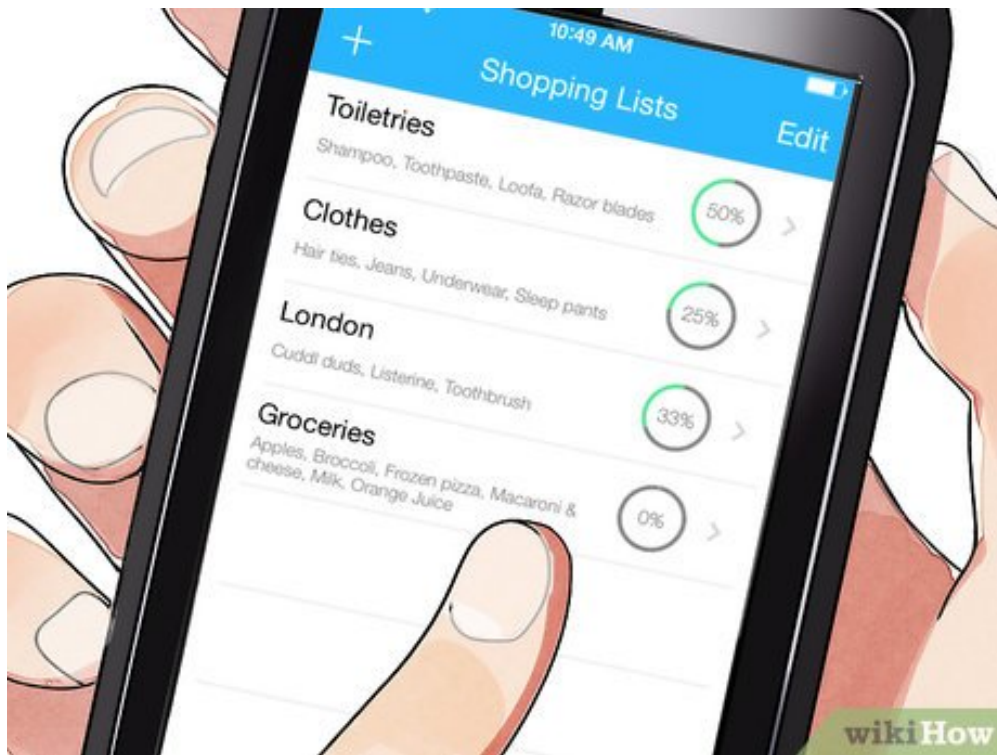
- Having at least 6 months of your expenses in your savings account is ideal. This should help you cover expenses should you lose your job or become sick.[4]

Method 2 of 3: Handling the Tasks of Living Alone



1 Get a personal planner. One thing about living alone is that you won't have anyone to remind you of important events or appointments. **Manage your time** by writing down your daily schedule and to-dos in a personal planner. This will help you stay informed and make sure you are on time for events.

- Don't forget to write down the birthdays of your friends and family members in your calendar, too.



2 Shop smart and healthy. With advancing technology, there are tons of applications to help you [compile a grocery list](#) and cut down on costs. Visit your app store and download a shopping list app. Or, you can just use your phone's memo app. Keep it handy, so when you run out of something, you can add it to the list.^[5]

- You might try to recreate dishes that you ate at your parent's house, or you might explore new simple recipes. Pinterest is a great app to save your recipes.
- Look for basic recipes for college students or single people. That way you won't have to waste money cooking large portions.
- Try to select healthy foods that fit your budget. Choices might include oatmeal or eggs for breakfast and meat, veggies, and brown rice for dinner.

RENTERS INSURANCE

Personal Information

Name: _____
Main Insured's Soc. Sec. #: _____
Address: _____
City: _____ State: _____ Zip: _____
Property Address (if different from above): _____
City: _____ State: _____ Zip: _____
Day Phone: _____
Best Time To Call: _____
Email Address: _____
Occupation: _____
Date of Birth: _____

Current Insurance Information

Company Name (not agency): _____
Policy Expiration Date: _____
Amount Insured For: _____
Term: ☐ 6 Months ☐ 1 Year ☐ Other _____
Have you filed any property claims in the past 3 years? ☐ Yes ☐ No
If "YES", please give us claim details below: _____
Premium Amount: \$ _____
Policy Type: ☐ Primary ☐ Secondary
If "YES", please give us claim details below: _____

Dwelling Information

Year Built: _____
Fire alarm: ☐ Yes ☐ No

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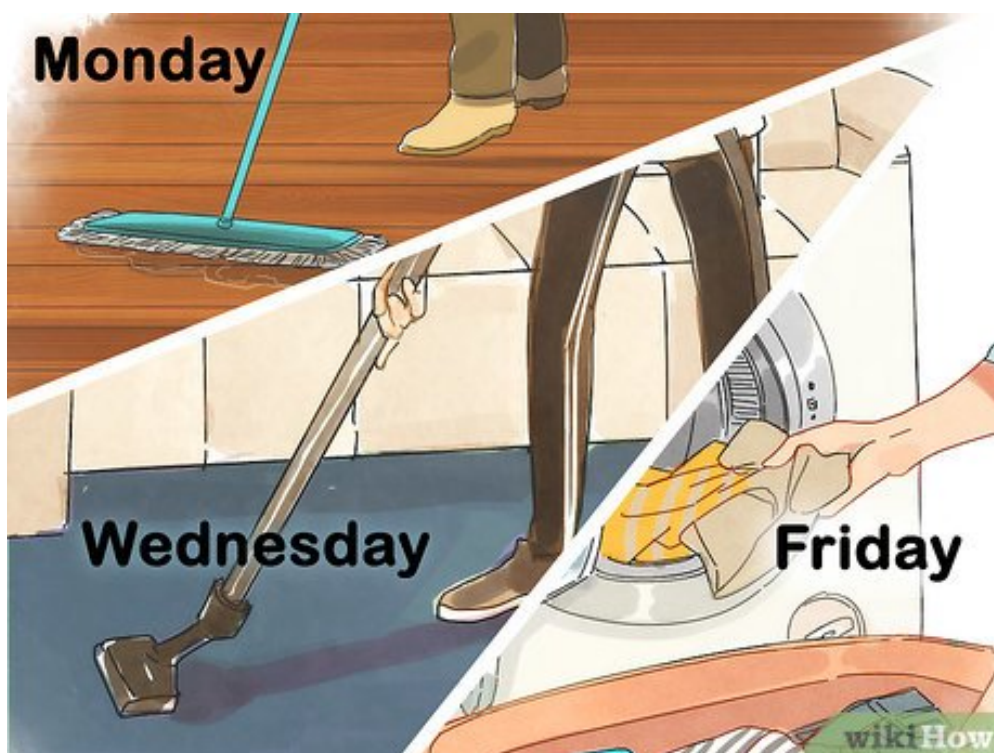
3 Obtain renter or homeowner insurance. Renter and homeowner insurance can cover damage to your home and stolen or damaged items should a burglary or fire occur. Along with giving you peace of mind, it can also prevent you from having to pay out of pocket for repairs on certain items.

- Many mortgage lenders and rental properties require homeowners and tenants to purchase this type of insurance. Check with your potential lender or landlord before making the commitment to live there. Ask for recommendations if having it is a requirement.



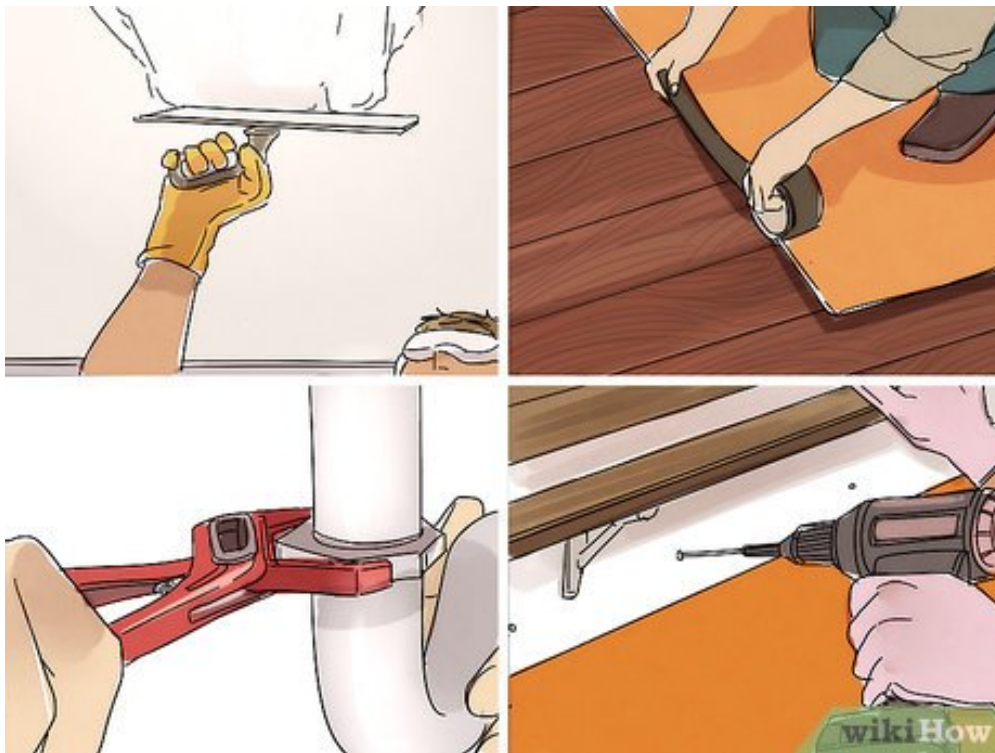
4 Install an alarm system. You'll be able to sleep better and stay safe when you have an alarm system working for you. Along with alerting you of an intruder, alarm systems can also contact the fire department if your smoke alarm goes off.

- Do you have a sensitive smoke detector that goes off the instant you begin cooking? Place a shower cap over it to stop it from beeping unnecessarily. Just remember to remove it as soon as you are done.



5 Create a cleaning schedule. Living alone means you are in charge of keeping your place clean. Having a cleaning schedule can help you keep things tidy. This could include washing dishes and laundry daily, mopping and vacuuming weekly, and cleaning surfaces every few days.

- Hire a cleaning service to help if you need it. Even having someone come once a month can help you to keep your home in order.[6]



6 Find a handyman. Place a handyman on speed dial if you aren't comfortable with taking care of home maintenance yourself. Allowing issues to go unresolved can cause major problems down the road. It can also result in you losing a security deposit or paying for the damages to your landlord.

- Ask friends and families for referrals for a handyman. You can also look online at sites for recommendations.^[7]



7 Access resources to help you get around. If you live in a city that uses public transportation, you can often download specific apps that help you buy bus or subway passes. If you own a car and need to get from place to place, make use of the navigation on your phone, such as Google maps.

- Your landlord may be able to suggest the best forms of transportation for your specific area. You might also ask a neighbor how they get around.
- Look into multiple forms of transportation before deciding on the best one for you. You may also consider trying some forms that are out-of-the-box, such as riding a bike or carpooling with neighbors.

Method 3 of 3: Preventing Loneliness



- 1 Befriend your neighbors.** Introduce yourself to your neighbors and stay friendly with them. You don't have to become best friends and invite them over every night, but it's good to know someone near you.
 - Consider giving your neighbor a key to your home if you trust them. Doing so can help you in an emergency situation.^[8]
 - You create your relationships and experiences—you're the narrator of your own story!^[9]



2 Get an animal. Dogs, cats, and other pets can provide just the right amount of companionship when living alone. Having someone to watch TV and a one-sided conversation with can stop loneliness from creeping up on you.

- Living with an animal is also good for your mental and physical health. A pet can help you to maintain a schedule and possibly prevent or help with depression. Additionally, having to walk your pet can keep you active.^[10]



3 Keep yourself busy. Stay occupied to stop yourself from being lonely. You'll have less time to sit around and dwell when you keep yourself busy.

- For example, exercise, read, join a club, or volunteer. Doing so may result in meeting new people and finding something that you enjoy.^[1]
- Check out [meetup.com](https://www.meetup.com) for people in your area who share your interests.
- Learn how to stand without blame or shame in the perspective of how you're the source of so much of what you experience in life.^[12]



4 **Remind yourself of the upside of living alone.** You wanted to live independently for a reason. Try to remember that if you find yourself starting to get lonely.

- For example, you might focus on the advantages of not having to clean up after anyone except yourself. You may also like the fact that you can do what you want without others telling you what to do or judging you.^[13]
- Think about how you now have the time to learn skills or knowledge that can help you create something better in the future than what you've had in the past or present.^[14]



Expert Q&A

Question

How do you learn to live by yourself?



Jennifer Butler, MSW
Love & Empowerment
Coach
Expert Answer

Take ownership of the fact that you create your relationships and experiences—you're the narrator of your story! If you had a pen and were writing the story of your life, what kinds of peoples and experiences would you want to write in? How would you show up in that world and relate to others? By changing the way you live in the present, you can create something in the future that's better than anything you've had in the past.

Helpful 2 Not Helpful 0

Question

I am 22 and I live with my parents. I want to live by myself as I don't want to burden them any longer, but I have low self esteem. What should I do?



AbigailAbernathy
Top Answerer

Get a job, go to college and move in to a dorm, or rent a room with roommates. Also, learn how to cook, clean dishes, and do laundry. There's a lot of people older than you who do not know how to do these because their parents have been doing everything for them. Your self esteem will increase as you learn to do things for yourself and move out on your own.

Helpful 21 Not Helpful 1

Question

How can I live independently when my parents have kicked me out at age 18?



Community Answer

Apply for a job, save as much money as you can, create a budget and stick to it.

Helpful 15 Not Helpful 4

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This article was co-authored by **Jennifer Butler, MSW**. Jennifer Butler is a Love & Transformation Coach and the Owner of JennJoyCoaching, a life coaching business based in Miami, Florida, although Jennifer works with clients all over the world. Jennifer's work centers around empowering women who are navigating any stage of the divorce or breakup process. She has over four years of life coaching experience. She is also the co-host of the Deep Chats Podcast along with Leah Morris and the host of season 2 "Divorce and Other Things You Can Handle" by Worthy. Her work has been featured in ESME, DivorceForce, and Divorced Girl Smiling. She received her Masters of Social Work (MSW) from New York University. She is also a Certified Health Coach, a Communications & Life Mastery Specialist, and a Certified Conscious Uncoupling and Calling in "the One" coach. This article has been viewed 86,889 times.



4 votes - 100%

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