**Effects of being late or missing appointments and other obligations as an adult**

Have students create a list of appointments and other things adults must do on time. To get students thinking you can make a few suggestions such as: paying rent, paying cable bill, going to the doctor, going to a job, catching the city bus, or going to grandma’s house for a birthday party.

Once you have completed the list, discuss with the short term and long term consequences of being late or totally missing these obligations. For example your cable gets turned off in the short term and in the long term your credit score decreases and you can’t get a loan for a house. Also discuss other fees that arise from paying bills late or not showing up for a scheduled doctor appointment.

Help your students to understand that mastering punctuality in school prepares them for the punctuality skills they'll need as an adult.