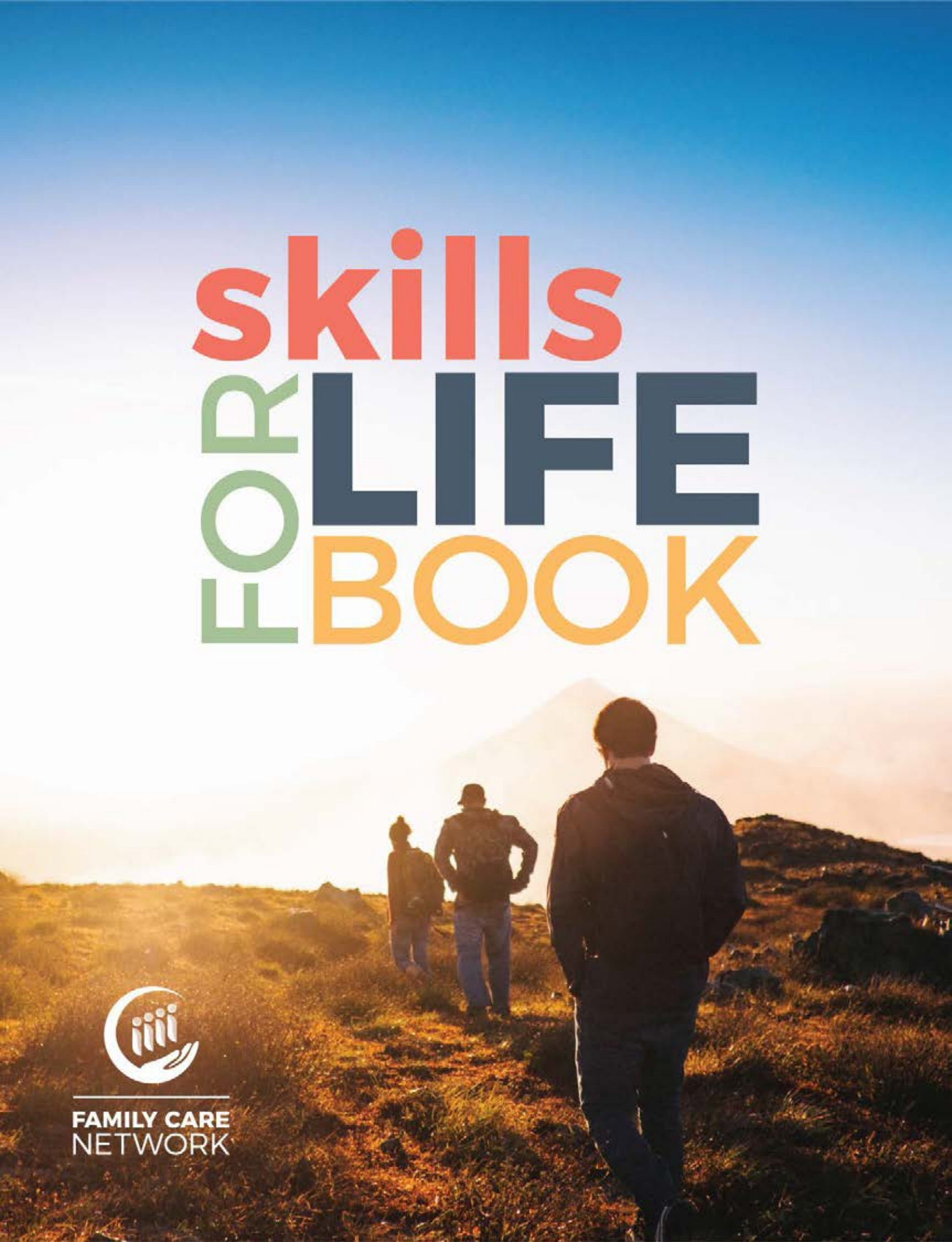
skills FOR LIFE BOOK



FAMILY CARE NETWORK

welcome!

Congratulations on taking the first step towards greater independence! You will now learn the tools necessary to navigate your own life successfully. The chapters in this book focus on nine main life categories to start you on the road to thriving independence. These tasks can start as a conversation and advance to independent activities showing that you have mastered a category.

INSTRUCTIONS

Work through each chapter/subchapter, starting on areas you have decided are most important first. You can think about, discuss or write in your answers—whatever strategy works best for you.

Some categories will seem easy and some will take more time. Once you complete an activity, you can check it off to indicate it has been completed.

Each subchapter has been broken up into the following three sections:

- GATHER: Gather the information needed to understand the basics of each topic.
- PLAN: Take the information you have gathered and further your knowledge on each topic.
- ACCOMPLISH: Use your knowledge of each topic and apply it to real life tasks.

"THE KEY TO *realizing* A DREAM IS TO FOCUS NOT ON *success* BUT SIGNIFICANCE— AND THEN EVEN THE SMALL STEPS AND LITTLE *victories* ALONG YOUR PATH WILL TAKE ON *greater* MEANING."

-Oprah Winfrey

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KEEP YOUR THOUGHTS POSITIVE
BECAUSE YOUR THOUGHTS BECOME
your words

KEEP YOUR WORDS POSITIVE
BECAUSE YOUR WORDS BECOME
your behavior

KEEP YOUR BEHAVIOR POSITIVE
BECAUSE YOUR BEHAVIOR BECOMES
your habits

KEEP YOUR HABITS POSITIVE
BECAUSE YOUR HABITS BECOME
your values

KEEP YOUR VALUES POSITIVE
BECAUSE YOUR VALUES BECOME
your destiny

- Mahatma Gandhi

CHAPTER 1

planning and organizing

DOCUMENT MANAGEMENT

GATHER

- ☐ 1. Why is it helpful to use a planner/calendar (paper or electronic) to keep track of your appointments, tasks and important dates?

- ☐ 2. What is time management and why is having time management skills important?

- ☐ 3. Visit the Social Security Administration's website at **ssa.gov** to find out how to obtain a Social Security card. What documents will you need?

- ☐ 4. Visit **dmv.org**, choose your state from the drop down list and search for "ID Card" to learn what is needed to obtain a state ID.
- ☐ 5. Understand how to request copies of your school transcripts, medical history and medical records.
- ☐ 6. Visit the US Postal Service website at **usps.com** and search "Passport" to learn how to apply for a passport. What documents will you need?

- ☐ 7. Visit the U.S. Government's site at **usa.gov** and search "Register to vote" to learn more about voter registration.
- ☐ 8. Identify the steps to obtain a work permit *(if you're between 14 and 17 years old)*.

- ☐ 9. Be familiar with the law which requires all males between the ages of 18 and 25 to register for Selective Service by visiting **sss.gov**.
- ☐ 10. What documentation is necessary to travel internationally?

PLAN

- ☐ 1. Use a planner/calendar (paper or electronic) to keep track of appointments, tasks and other important dates.
- ☐ 2. Develop a system for storing receipts and payment or financial records (e.g., tax returns, warranties, etc.).
- ☐ 3. Complete the forms required to obtain documents and identification/membership cards/licenses (e.g., Social Security, ID, driver license, work permit).
- ☐ 4. Identify how to make a payment for required documents.

ACCOMPLISH

- ☐ 1. If you are not currently a registered voter, use the resources at **usa.gov** to register to vote.
- ☐ 2. Obtain your important personal documents, including:
  - Original or certified copy of your birth certificate *(Contact the recorder's office in the state and county of your birth)*
  - Your Social Security card
  - Your photo ID
  - Official copies of all academic transcripts
  - Your Voter Registration Card (if you're 18 years or older)
  - Your work permit (it you're between 15 and 17 years old)
  - Your medical history and records
- ☐ 3. Apply for a U.S. Passport *(if eligible)*.
- ☐ 4. Utilize a protected storage location for all of your documents.

RESOURCES FOR UNDOCUMENTED PERSONS

- Visit **immigrationadvocates.org** and click on Nonprofit Resource Center to find legal resources for undocumented persons by state.
- Visit the National Immigration Law Center at **nilc.org** for updates on the legal rights of immigrants and national resources for low-income immigrants.
- Visit the Immigrant Legal Resources Center website at **ilrc.org** and search "Family preparedness plan" to create a family preparedness plan with immigrant families.

ELECTRONIC COMMUNICATION & FRAUD PREVENTION

GATHER

- ☐ 1. Learn how to communicate safely and appropriately over the telephone and when sending emails (e.g., appropriate voice message on answering machine and what personal information is appropriate to put in an email).
- ☐ 2. Locate resources where you can access the Internet for free (e.g., the local library, coffee shops, etc.).
- ☐ 3. Understand the functions of a search engine such as Yahoo or Google.
- ☐ 4. List several ways to be safe on the internet (e.g., don't give out Social Security number).

_____

_____

- ☐ 5. Know what email and phone scams are and how to avoid them.
- ☐ 6. What is the definition of a "phishing" email? _____

_____

- ☐ 7. Visit the University of Pittsburgh's Information Technology site at **technology.pitt.edu** and search "Learn to spot a scam" for some examples of "phishing" emails.
- ☐ 8. Check out the Federal Trade Commission's site at **consumer.ftc.gov** and search for "Scams" to learn more about current scams and how to avoid, report and protect yourself.
- ☐ 9. Craigslist also keeps a list of current scams for your information. Check out their website at **craigslist.org** and click on "Avoid scams and fraud" in the left column to view information on common Craigslist scams.

PLAN

- ☐ 1. Practice using appropriate communication over the phone at home, work and in public.
- ☐ 2. Practice using appropriate communication when writing emails and texting in both personal and professional situations.
- ☐ 3. Get free anti-virus software installed on a computer. Here are a couple of free versions:
  - AVG free edition: **www.avg.com/ww-en/free-antivirus-download**
  - Avast free edition: **www.avast.com/en-us/index**
- ☐ 4. Practice using technology to complete workplace tasks (e.g., fax machine, copier, etc.)

ACCOMPLISH

- ☐ 1. Use a search engine to find information (e.g., job searching, education-related and financial-related information, and for recreational/entertainment purposes).
- ☐ 2. Take a typing test online. Here is a free online typing test: **typingtest.com**
  Note how many words per minute you can type: _____
- ☐ 3. Go on your social media sites and check all of your privacy settings.
- ☐ 4. Send an appropriate email to a support person.
- ☐ 5. Program an emergency contact into your cell phone.
- ☐ 6. Know how to put a security password on a cell phone.
- ☐ 7. Fax a support person your semester grades or pay stub.

TIPS FOR PROTECTING YOURSELF FROM FRAUD

- Banks, schools, credit card companies, and the like, will NEVER call and ask for your account number, social security number or password. If you receive this type of call, you should hang up and contact the company directly. You can ask them if their company is calling people and requesting this type of information. Most likely, you will discover that the phone call you received was a fraud attempt.
- Do not click on links sent to you in an email from what appears to be your bank, school, etc. Instead, open a new tab and go directly to the website of these institutions to update any of your personal information. It is common for criminals to use phishing emails to steal your personal information/identity.
- If your credit card is lost or stolen, contact the company who issued your card immediately and a representative will walk you through the steps you need to complete, such as canceling your lost card and issuing you a new one.

NOTES

CHAPTER 2

community supports

SUPPORT TEAM

GATHER

☐ 1. What does "support" mean to you?

_____

_____

☐ 2. Why is it important to have supportive people in your life?

_____

_____

☐ 3. What does security in relationships mean to you?

_____

_____

☐ 4. Describe two situations where support is necessary (e.g., work-related problem, family crisis, etc.), and identify an appropriate support person for each situation.

a. _____

b. _____

☐ 5. Describe the benefit of having more than one support person.

_____

_____

PLAN

☐ 1. Write down the names of people you feel comfortable with who fall into any of the following categories:

Friends: _____

Family: _____

Neighbors: _____

Teachers/Co-Workers: _____

Other: _____

☐ 2. Role-play with a support person: "How to ask someone for support."

ACCOMPLISH

☐ 1. Write in the name and contact information of four support people from Plan #1. These people are part of your Support Team.

Name: _____ Phone/Email: _____

Name: _____ Phone/Email: _____

Name: _____ Phone/Email: _____

Name: _____ Phone/Email: _____

☐ 2. Once a month, keep in contact with at least three people who support you.

"ALWAYS TAKE NOTE OF WHO SUPPORTS YOU *genuinely*. THOSE ARE THE PEOPLE YOU SHOULD *always* KEEP AROUND."

– *Unknown*

MENTORING

GATHER

- ☐ 1. What is a mentor? _____
- ☐ 2. What are three ways a mentor could help you?
- ☐ 3. What are your interests? How can you connect with events and services in your community?

PLAN

- ☐ 1. Consider volunteering in the community.
- ☐ 2. Visit **mentoring.org** and research what it takes to be a mentor.
- ☐ 3. Establish a mentor relationship for yourself (either through an organization or personally).

ACCOMPLISH

- ☐ 1. Join a training program to become a mentor through your community connections.
- ☐ 2. Get connected to a group/individual who has a career you are interested in.
- ☐ 3. Explore community groups which interest you (e.g., places of worship, parenting class, exercise groups, hobby clubs, etc.)

CULTURE & SPIRITUAL BELIEFS

GATHER

☐ 1. Identify your spiritual beliefs. Do you feel comfortable talking about these beliefs?

☐ 2. Define the following terms:

- Culture: _____
- Identity: _____
- Race: _____
- Ethnicity: _____
- Stereotype: _____

☐ 3. What is your culture? _____

_____

☐ 4. Identify how you might have been stereotyped AND how you might stereotype others?

_____

_____

☐ 5. What or whom gives you inner strength? _____

PLAN

☐ 1. List three ways you identify with your culture. _____

_____

_____

☐ 2. Explain how your culture plays a role in your everyday life.

_____

_____

ACCOMPLISH

☐ 1. Keeping in mind your culture, list three traditions you have or would like to start.

_____

_____

COMMUNITY SUPPORT SERVICES

GATHER

☐ 1. What are three things a library has to offer? _____

_____

☐ 2. Write down the address of the nearest hospital or health clinic.

_____

☐ 3. Write down the address of the nearest post office.

_____

☐ 4. Describe three ways in which you might use the library to locate employment and find educational resources.

_____

_____

_____

PLAN

☐ 1. Check local requirements to obtain a library card.

☐ 2. Obtain information about a local resource/support organization.

☐ 3. Use the 2-1-1 Helpline (**211.org** or by phone at 211) to find other services which could be valuable.

☐ 4. Fill out the following with three places to obtain food.

Business Name: _____ Hours: _____
Address: _____ Phone: _____
Services Provided: _____

Business Name: _____ Hours: _____
Address: _____ Phone: _____
Services Provided: _____

Business Name: _____ Hours: _____
Address: _____ Phone: _____
Services Provided: _____

ACCOMPLISH

- ☐ 1. Write a letter or a card to someone, address an envelope, apply a stamp and mail it to the recipient.
- ☐ 2. Visit a community recreation department and pick up a seasonal activity guide.
- ☐ 3. Visit at least one of the identified places from Plan #4 to obtain food in your community.

"DO *what* YOU CAN
WHERE YOU ARE
WITH WHAT YOU *have*."
- Theodore Roosevelt

NOTES

CHAPTER 3

educational advancement

EDUCATIONAL ADVANCEMENT

GATHER

- ☐ 1. Research the difference between a GED and a high school diploma.
- ☐ 2. Identify who is part of your education support team (e.g., caregiver, friend, relative, etc.). Who holds your education rights (if under 18 years old)?

_____

- ☐ 3. Go to **educationplanner.org** and search "Learning style quiz". Take the quiz to determine your individual learning style (e.g., visual, auditory, kinesthetic).

_____

- ☐ 4. Identify what classes are needed to apply to a four-year university.

_____

- ☐ 5. Understand the importance of a GPA and how it relates to your academic goals.
- ☐ 6. Seek out opportunities for extra credit/make-up work to improve your grades *(if needed)*.
- ☐ 7. What are two or more study techniques you can build into your routine which work best for your learning style (e.g., note taking, recording lectures to listen to later, etc.).

_____

- ☐ 8. Determine an extracurricular program, activity, club, etc., you might pursue that could be applied to your educational and career goals (e.g., volunteering, internship, etc.).
- ☐ 9. What is the difference between an educational grant and a loan?

_____

- ☐ 10. Understand the difference between private funding and federal funding (for both grants and loans). Visit **studentaid.gov** and search "Federal vs. private loans".
- ☐ 11. What is the Free Application for Federal Student Aid (FAFSA)? What information do you need to know in order to fill out the FAFSA? Visit **studentaid.gov** and click on the "FAFSA Form" drop down menu at the top of the page for helpful tips.

_____

_____

PLAN

- ☐ 1. Attend your classes consistently.
- ☐ 2. Seek out information on how to obtain a tutor if needed. Locate information for tutor/learning lab times for your school.
- ☐ 3. Meet with an academic and/or career counselor to discuss the following topics:
  - Your current school credits – are you on track to graduate?
  - Options after completing high school/GED (college, employment, etc.)
  - Academic options and requirements for each option
  - Academic skills assessments
- ☐ 4. Create an education calendar. You may be able to obtain one from your school. Be sure to include:
  - College placement test deadlines (SAT, ACT)
  - College/vocational application deadlines
  - Scholarships deadlines
  - Other important education-related dates/deadlines
- ☐ 5. Identify set deadlines for priority registration and what you need to do if you miss it.
- ☐ 6. Meet with a financial aid counselor (for foster youth, there are liaisons at most community colleges).
- ☐ 7. List several options for obtaining textbooks and/or supplies and book voucher programs.

_____

- ☐ 8. Find out if you are eligible to have your school fees waived or paid for through your state's financial aid options. Visit the following sites for more information:
  - FAFSA: **studentaid.gov**
  - Search "US State Government Aid" at **finaid.org** .
  - Board of Governors Fee Waiver (BOG) *(for California residents only):* **home.cccapply.org**
  - Search "ETV Grant" *(for foster youth only)* at **studentaid.gov**

ACCOMPLISH

- ☐ 1. Create an education plan (Worksheet #1), which includes timelines, goals and necessary resources.
- ☐ 2. Know your GPA and maintain at least a 2.0 GPA. Do you need to improve yours?
- ☐ 3. Re-apply to your school (if needed).
- ☐ 4. Complete and submit application forms for colleges/vocational training programs.

continued...

5. ☐ Obtain a GED or high school diploma (if applicable).
6. ☐ Activate your school email account.
7. ☐ Take college assessment tests (PSAT, SAT, ACT, College entrance assessment tests).
8. ☐ Apply for financial aid (FAFSA, BOG, ETV Grant, Student Aid, etc.).
9. ☐ Register for classes and add your class schedule to your general planner/calendar (paper or electronic).

IEP AND 504 PLANS

- Visit understood.org and search "IEPs vs. 504 plans" to find out the difference between an Individual Education Plan (IEP) and a 504 plan.
- If you have an IEP or a 504 plan, make sure you have a copy for your records.

NOTES

CHAPTER 4

employment and career

EMPLOYMENT & CAREER

GATHER

- ☐ 1. Identify your personal skills, abilities, likes and dislikes related to work.

  _____

  _____

- ☐ 2. Research career fields that match your skills, abilities, likes and dislikes by going to **myfuture.com** and clicking on the "Career" tab to get started.
- ☐ 3. What is the difference between a job and a career? _____

  _____

- ☐ 4. Discuss interview etiquette (hygiene, attire, use of cell phone, appropriate speech and handshake) and workplace appropriate tattoos and piercings, and options/reasons for covering or removing them.
- ☐ 5. Explore resources for interview appropriate clothing (e.g., Salvation Army, thrift stores, etc.).
- ☐ 6. List two ways to follow up with a potential employer. _____

  _____

- ☐ 7. List at least five behaviors or actions that can get a person fired from a job.

  _____

  _____

- ☐ 8. Determine if there are jobs available through your natural connections (school, church, relatives, friends, etc.).

PLAN

- ☐ 1. Use at least three different methods to locate job openings in the community.
- ☐ 2. Visit the local job center and explore job opportunities with a support person.
  - Connect with the Department of Rehabilitation *(if applicable)*
  - Explore your local temporary employment agency to find job opportunities that have the potential of transitioning into permanent employment.

☐ 3. Visit the career center at your local community college or current school or meet with an academic and/or career counselor to discuss employment.

☐ 4. Create a work appropriate email address.

☐ 5. Create a resume and cover letter. View online resources at **indeed.com/career-advice.**

☐ 6. Gather the information needed to complete an employment application (Worksheet #2) and use it as a tool for future employment applications.

☐ 7. Obtain at least two appropriate outfits to wear to an interview or when requesting job applications.

☐ 8. Search the web to gather information about ways to address conflict in the workplace.

☐ 9. Practice a job interview with a support person.

☐ 10. Write down at least five questions to ask a potential employer during an interview. For sample interview questions, visit **careeronestop.org** and click on the "Job Search" tab, and then, under Interview and Negotiate, select "Common interview questions".

- _____
- _____
- _____
- _____
- _____

☐ 11. Describe what to say in a follow-up contact with a potential employer.

☐ 12. Create a plan for handling anger or an upsetting situation with a co-worker, customer or supervisor while at work.

☐ 13. List at least three characteristics of a good employer. _____

_____

☐ 14. Discuss with a support person the best way to leave a job (proper notification to give your employer).

☐ 15. Discuss common employment forms and review how to fill out a W-4 by visiting **wikihow.com** and search "W4".

continued...

ACCOMPLISH

- ☐ 1. If you have not already done so, apply for a work permit *(required if 14 to 17 years old)*.
- ☐ 5. Practice completing a W-4 form (Worksheet #3).
- ☐ 2. Develop a career plan (Worksheet #4) with action steps, resources and time frames.
- ☐ 3. Apply for at least five job openings and keep track of them using Worksheet #5. *(Be aware that employers might ask for your Photo ID, Social Security card, school transcripts and other related records.)*
- ☐ 4. Follow-up with at least three potential employers.
- ☐ 6. Obtain at least part-time employment (16-20 hours/week).
- ☐ 7. Maintain employment for at least three months.
- ☐ 8. Know your weekly work schedule.
- ☐ 9. Organize and save work-related documents *(pay stubs, signed docs, handbooks, etc.)*.
- ☐ 10. Keep all employment records for future resumes and job applications.

NOTES

CHAPTER 5

finance and savings

FINANCE & SAVINGS

GATHER

☐ 1. What is the difference between a "need" and a "want"? _____

_____

☐ 2. Get a "Reality Check" of your financial smarts at **jumpstart.org**. Mouse over the "What We Do" tab, then "Support Financial Education", then click on "Reality Check."

☐ 3. Understand where to find coupons and how to use them to save money.

☐ 4. What are the differences between a checking account and a savings account? What are the benefits of each?

_____

☐ 5. What is the difference between keeping your bank account positive versus negative?

_____

☐ 6. Know the types of personal identification needed to open a checking or savings account.

☐ 7. Understand the pros and cons of electronic banking (e.g., ATM, online services) and any associated fees.

☐ 8. What is a money order and when is it used?

_____

☐ 9. Define the following and understand how they are related:

- Credit history: _____
- Credit report: _____
- Credit rating: _____
- Credit score: _____

☐ 10. Know how to access your credit report.

☐ 11. What are the consequences for overdrafting your bank account (e.g., ISF fees, declined card)?

_____

☐ 12. Identify three advantages of using credit and debit cards.

_____

_____

☐ 13. Identify three disadvantages of using credit and debit cards (e.g., interest payments).

_____

_____

☐ 14. Identify the consequences of not paying your bills on time.

_____

☐ 15. What are taxes? Why do you have to file a tax return? What is the difference between State and Federal taxes? Learn more by checking out the Internal Revenue Services (IRS) website at **irs.gov**.

☐ 16. When do you need to file your taxes? _____

☐ 17. What is a budget? What can having a budget do for you?

_____

_____

☐ 18. Understand what a "predatory lender" is by visiting **debt.org** and searching for "predatory lending".

PLAN

☐ 1. Determine major areas of expense (e.g., rent, clothing, food, leisure activities) and what is a "need" versus a "want." List five of each.

Need: _____ Want: _____

Need: _____ Want: _____

Need: _____ Want: _____

Need: _____ Want: _____

Need: _____ Want: _____

☐ 2. Create a savings plan (e.g., special savings account) to achieve a savings goal (e.g., house, vehicle, college, etc.).

☐ 3. Identify the parts of a check and practice writing a check using Worksheet #6.

☐ 4. Identify community resources that assist people with financial problems.

_____

_____

continued...

☐ 5. Compare the fees associated with a money order from three different locations.

_____

_____

_____

☐ 6. What are the pros and cons of using the following for payment:

Personal Check: Pros: _____

Cons: _____

Money Order: Pros: _____

Cons: _____

☐ 7. Visit three banks and determine which would be best for you (e.g., Do they offer free checking, student perks, interest rate on saving accounts, etc.?) Compare the associated fees with different types of accounts at different banks or credit unions.

_____

_____

_____

☐ 8. Understand the different options for banking (in-person, over the phone and online).

☐ 9. Learn how to access and understand your bank statement. Review it with a trusted support person if you have questions.

☐ 10. List at least two strategies for paying bills. Which one works best for you?

_____

_____

☐ 11. Be able to explain what all of the information on a pay stub means (e.g., withholding tax, gross pay, net pay, FICA, etc.). For more information, visit **youtube.com**, search for "How to make sense of your pay stub" and view one of the videos.

☐ 12. What information and documents are required to file your taxes?

_____

_____

☐ 13. Find three resources to complete your taxes and note any fees that might be associated.

☐ 14. Identify time frames for disposing of tax returns, receipts and warranties.

_____

☐ 15. Write a list of reasons why developing a good credit rating is important. Explore additional online resources at **experian.com**.

_____

_____

☐ 16. What steps can you take to develop a good credit rating?

_____

_____

☐ 17. Describe how your credit history impacts your ability to make major purchases (e.g., car, house). Explore additional online resources at **equifax.com**.

☐ 18. Sit down with a support person and review the dos and don'ts of a credit card.

ACCOMPLISH

☐ 1. Compare the cost of two items you need at two different stores.

☐ 2. Open a checking and savings account *(if applicable)*.

☐ 3. Go online and find a budgeting resource (printable worksheet, website, free software, etc.) and create a realistic budget. You can also use Worksheet #7.

☐ 4. Use a strategy from your list (Plan #10) for paying monthly bills.

☐ 5. Balance your checking account using your monthly bank statement.

☐ 6. Commit to keeping your bank account positive for three consecutive months.

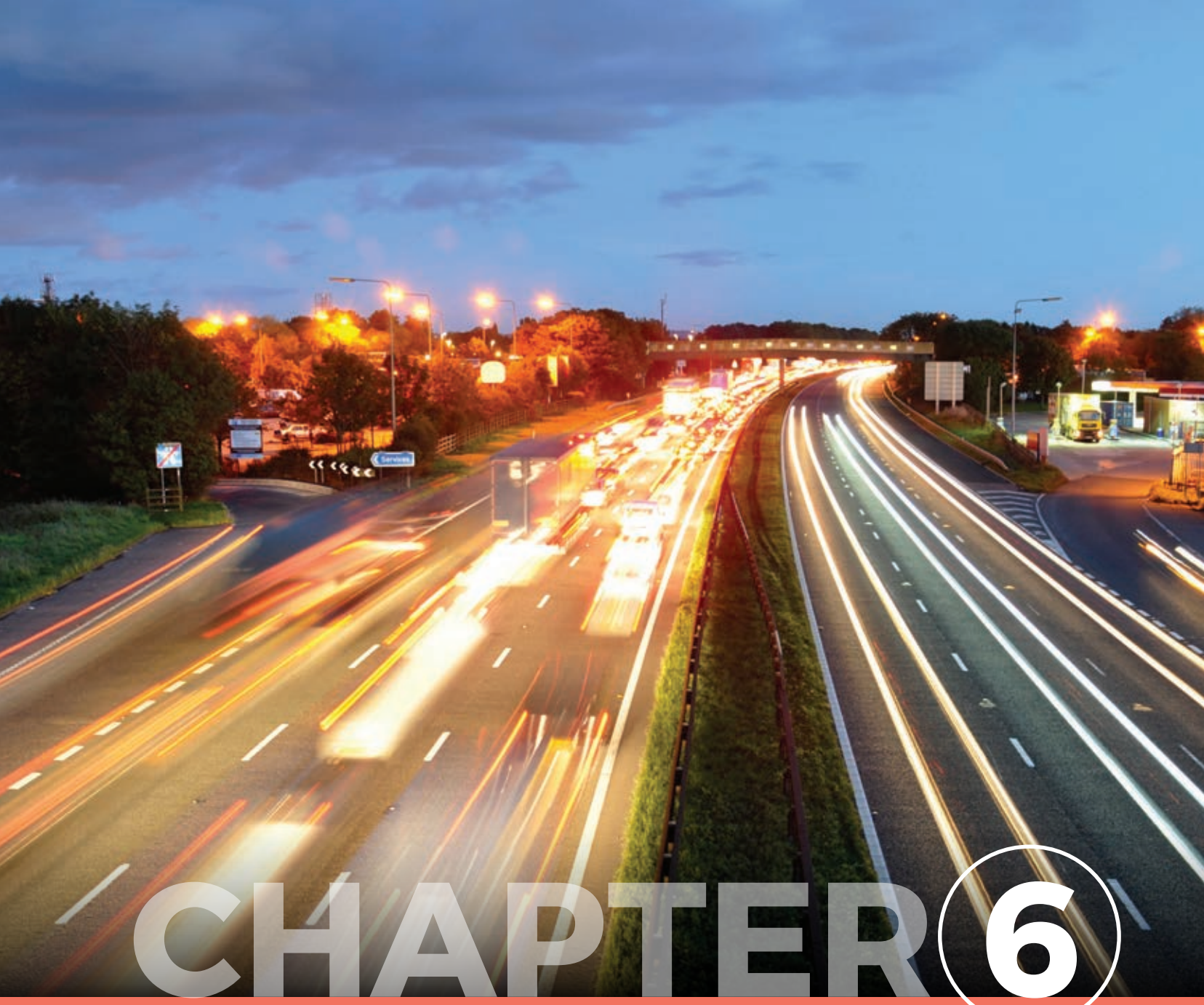
☐ 7. Take a look at your previous month's spending and modify any spending habits based on your budget.

☐ 8. Complete one money order *(if applicable)*.

☐ 9. Complete your taxes *(if applicable)*.

☐ 10. Go to **annualcreditreport.com** and review your credit report with a trusted support person. For more information, search in Google for "Understanding Your Credit Report".

NOTES



CHAPTER 6

daily life management

17 DAILY LIVING

GATHER

☐ 1. Describe different methods for cleaning clothes (e.g., dry clean, hand wash, etc).

_____

☐ 2. Define the main food groups. Visit the USDA site at **choosemyplate.gov** to learn more about healthy food choices.

_____

_____

☐ 3. What is your definition of "good nutrition?"

_____

☐ 4. What do the following abbreviations commonly used in recipes stand for?

C=_____ pkg= _____ t or tsp= _____

deg= _____ pt= _____ doz= _____

fl oz= _____ qt= _____ ctn= _____

lbs= _____ T or tbsp= _____ ea= _____

Identify and use the proper utensils for accurate measurements (e.g.,cup, teaspoon).

☐ 5. Explain what an expiration date is, where it might be found on a package of food and how it can be used when shopping for a week's meals.

_____

_____

What does "best if sold by" mean on a package?

_____

☐ 6. Explain which foods need to be refrigerated and why.

_____

☐ 7. What items can be put down a garbage disposal?

_____

What items should not be put down a disposal?

_____

☐ 8. List three items that are recyclable and should not be put in the trash.

☐ 9. Why is it important to keep all surfaces and hands clean throughout the cooking process?

☐ 10. Explain why it is important to get at least seven to eight hours of sleep each night.

☐ 11. What is the definition of "hygiene"?

☐ 12. Why is daily dental hygiene important?

☐ 13. Describe at least two qualities of a clean house.

☐ 14. Explain two benefits of maintaining a clean house.

☐ 15. Identify three cleaning techniques and related equipment.

☐ 16. Explain what causes sinks and toilets to clog and how to unclog them.

☐ 17. Explain the benefits of cleaning and changing bedding regularly.

☐ 18. Describe the proper use, storage and disposal of cleaning products.

☐ 19. What are some of your house rules?

continued...

PLAN

☐ 1. Visit **howcast.com** and search for and watch "how to do laundry."

☐ 2. Identify days of the week you will do your laundry: _____

☐ 3. Explain how hygiene affects your physical and emotional health, and how poor hygiene affects your relationships with others and employment opportunities.

_____

_____

☐ 4. Demonstrate how to change sheets and make the bed.

☐ 5. List foods found in each food group.

- Grains: _____
- Vegetable: _____
- Fruit: _____
- Dairy: _____
- Protein: _____
- Fats: _____

☐ 6. Read the nutritional information on your favorite food item and identify the highest quantity ingredient in the product.

☐ 7. Identify a product's serving size, calories and fat grams.

☐ 8. Name resources available for meal planning (e.g., cookbooks, recipes on food packaging).

_____

☐ 9. Use one of the above resources to create a meal plan for the week.

☐ 10. Write a shopping list based on your meal plan and needed household items (including cleaning supplies, paper goods, etc.) for the week.

☐ 11. Describe the signs of spoilage in two or more foods (e.g., fruits, poultry).

_____

☐ 12. Describe how improper cooking and handling of food can cause physical illness.

_____

_____

☐ 13. List two strategies that will help you avoid going over your budget when shopping

_____

_____

☐ 14. List what needs to be cleaned on a daily, monthly and seasonally basis in your home.

- Daily: _____
- Monthly: _____
- Seasonally: _____

ACCOMPLISH

☐ 1. Learn how to empty your vacuum.

☐ 2. Compare the nutritional information on two similar food items of different brands.

☐ 3. Purchase one week's worth of groceries based on your shopping list (Plan #10).

☐ 4. Review your receipt(s) from your weekly grocery shopping to see if you are within your budget.

☐ 5. Demonstrate safe ways to prepare and cook meats and vegetables.

☐ 6. Prepare a dish according to a recipe.

☐ 7. Wash your dishes after each use (or place in the dishwasher).

☐ 8. Practice good hygiene.

☐ 9. What are three things you can do to reduce pests (mice, insects, etc.) in your home?

_____

_____

☐ 10. Change the sheets on your bed at least once a month *(preferably at least twice a month if possible)*.

☐ 11. Clean the bathroom at least twice a month.

☐ 12. Demonstrate the proper use of cleaning equipment and cleaning techniques.

☐ 13. Be consistent in your household cleaning routine for two weeks (e.g., changing sheets, dusting, sweeping, vacuuming, cleaning the toilet).

TRANSPORTATION

GATHER

- ☐ 1. Be able to give directions to your home.
- ☐ 2. Know the types of transportation available in your community.
- ☐ 3. Be able to explain how to read a bus/subway schedule or use a mobile app.
- ☐ 4. Know the safety laws for commuting on a bike, skateboard, etc.
- ☐ 5. Have the forms of identification necessary to apply for a driving permit/license.
- ☐ 6. Identify community resources for driver preparation.

_____

- ☐ 7. Sign up for driver education *(if needed)*.
- ☐ 8. Describe the costs associated with obtaining a Driver's License.

_____

- ☐ 9. Understand the responsibility associated with owning a vehicle (e.g., insurance requirements, etc.).
- ☐ 10. Identify two or more places to find vehicles for sale.

_____

_____

- ☐ 11. Know the proper maintenance for a vehicle.

PLAN

- ☐ 1. Research the costs of different forms of transportation (bus, taxi, etc.), and which option would work best for you.
- ☐ 2. Print out a bus schedule and a local map, or use a mobile app to navigate from your location to an area of interest.
- ☐ 3. Visit the Department of Motor Vehicles (DMV) and pick up a Driver Handbook.
- ☐ 4. Take at least one driving permit practice test on your state's DMV website *(if needed)*.
- ☐ 5. Obtain a driving permit *(if needed)*.
- ☐ 6. Sign up for behind-the-wheel training *(if needed)*.

☐ 7. Research the pros and cons of buying a new versus a used vehicle. Where are two places you can find this information?

_____

☐ 8. Identify and calculate the costs of vehicle ownership (e.g., registration, insurance, routine maintenance, gas, etc.).

☐ 9. Use the internet to find three insurance quotes for the vehicle that you have or want.

☐ 10. Use the website **dmv.org** to find information on the following:
- DUI education
- when and how to report an accident to the DMV
- what to do if you get a ticket

☐ 11. Learn how to change a flat tire and pump gas.

☐ 12. Call and find out how much it costs for an oil change and what is included in the service.

☐ 13. Look up a vehicle's value using Kelley Blue Book: **kbb.com**

☐ 14. What is a CarFax report and who is responsible for providing this information?

_____

☐ 15. What does it mean if there is a lien on your vehicle?

_____

☐ 16. What does it mean to be "upside down" on a car loan?

_____

ACCOMPLISH

☐ 1. Use a mode of transportation on a regular basis in order to get where you need to go.

☐ 2. Establish alternative transportation in case your primary mode of transportation fails.

☐ 3. Make an appointment and take your "behind-the-wheel test" in order to obtain your Driver's License *(if applicable)*.

☐ 4. If your goal is to purchase a vehicle, evaluate the pros and cons of each vehicle you want using available resources like Kelly Blue Book (**kbb.com**) or Consumer Reports (**consumerreports.org/cars/car-buying-guide**).

☐ 5. Check the air pressure in a vehicle's tires. Is it too low or too high? If so, fix it!

☐ 6 . Check the oil in a vehicle.

HOUSING

GATHER

☐ 1. Define the terms most commonly used in a housing search:

- Lease: _____
- Sublet: _____
- Security Deposit: _____
- Tenant: _____
- Co-Signer: _____
- Shared Room: _____
- Room in House: _____
- Studio: _____

☐ 2. What does "room and board in exchange for employment" mean?

_____

☐ 3. What is low-income housing? Where can you find information about eligibility requirements in your area for low-income housing?

_____

_____

☐ 4. List two or more resources to search for housing: _____

_____

☐ 5. Explain questions and terms on a rental application form.

☐ 6. Describe at least two behaviors of a respectful neighbor: _____

_____

☐ 7. Create a list of necessary items needed for living independently (e.g., furniture, bedding).

☐ 8. What is a move in/out inspection and why is it important? You can do a web search to get more information and view a sample inspection.

_____

☐ 9. What is renter's insurance and how do you obtain it?

☐ 10. What is your credit score? How does your credit score affect renting your own place?

_____

_____

PLAN

- ☐ 1. Use your list of resources (Gather #4) to help with your housing search.
- ☐ 2. Identify two references for your rental application.

  _____

- ☐ 3. Explain the consequences of breaking the terms of a lease or rental agreement.

  _____

  _____

- ☐ 4. What are the consequences for allowing landlords/management companies to obtain several credit reports for rental applications?

  _____

- ☐ 5. Know the rights and responsibilities of tenants and landlords. Visit **realestate.findlaw.com, scroll down,** and click on "Landlord Tenant Law".
- ☐ 6. Find and review a list of questions to ask a landlord before you view your options. You can go to **apartments.com/blog** and search for "list of questions to ask a landlord".
- ☐ 7. Review tips on how to manage conflict with housemates and landlords. Explore additional online resources at **apartments.com/blog.**
- ☐ 8. Identify all start-up costs to living independently (e.g., application fee, security deposit, utility deposits, installation fees, first month's rent, furnishings/household items, etc.).

ACCOMPLISH

- ☐ 1. Complete a practice rental application using Worksheet #8.
- ☐ 2. Review a lease/rental agreement and complete Worksheet #9.
- ☐ 3. Research the laws related to eviction in your state.
- ☐ 4. Identify and calculate monthly costs for maintaining your desired living arrangement.
- ☐ 5. Call and setup appointments to view potential housing.
- ☐ 6. Complete the "Housing Plan" (Worksheet #10).
- ☐ 7. Obtain at least two quotes for renters insurance coverage.

WHAT YOU NEED TO KNOW ABOUT CHILDREN

GATHER

- ☐ 1. Describe why children need love and attention from their parents every day.
- ☐ 2. Describe why it's not okay to hit, shake or pull on a child.
- ☐ 3. Why it is important to not use illegal drugs or smoke around a child?
- ☐ 4. List important factors when choosing childcare.
- ☐ 5. Why can't a child be left alone in a car or house for any length of time?
- ☐ 6. Describe why it is important to only leave a child with people you know and trust.
- ☐ 7. Why is it important to know the stages of child development?
- ☐ 8. Look around your home and list what could be dangerous for a small child.

PLAN

☐ 1. Research laws regarding child safety seats and know where to go to get help installing a car seat safely. For current car seat laws, visit the Governors Highway Safety Association's website at **ghsa.org** and search "Child Passenger Safety".

☐ 2. Describe how to get help if you and your child are in danger or in need of shelter/safety.

_____

_____

☐ 3. Learn what foods should be avoided during a child's first year of life by visiting **whattoexpect.com** and search "Foods to avoid feeding your baby".

_____

☐ 4. List names, addresses and phone numbers of quality child care providers.

_____

_____

☐ 5. Why is it important to create a clean, safe and stimulating environment for children?

_____

☐ 6. Find a child development website or book to use as a reference.

ACCOMPLISH

☐ 1. Describe the difference between discipline and punishment.

- Discipline: _____
- Punishment: _____

When is a child ready for discipline? Why is yelling not an effective discipline tool?

_____

_____

☐ 2. Name three logical consequences that you could enforce for common misbehaviors like tantrums or not listening.

_____

_____

_____

continued...

☐ 3. What should you do if your child gets sick? Describe how to treat a child for:

- a cold: _____
- fever: _____
- vomiting: _____
- cuts: _____
- swelling: _____

☐ 4. Why is it important to teach your child positive values?

_____

_____

☐ 5. Name at least two traditions you will celebrate with your child.

_____

_____

☐ 6. Explain what to do if a child swallows a poisonous substance. Know the poison control phone number (1-800-222-1222).

_____

_____

☐ 7. Why is it not okay to leave a child unattended in front of the TV/computer to keep him/her occupied on a regular basis?

_____

_____

☐ 8. Explain why you should not expose a child to any kind of violent behavior (e.g., domestic violence, media violence, etc.) by visiting **domesticviolenceroundtable.org** and select "Domestic Abuse and Children" under the Types of Abuse tab.

_____

_____

☐ 9. Describe three ways you can comfort a crying child.

_____

_____

_____

"WHEN WE ARE *motivated*
BY GOALS THAT HAVE DEEP
meaning, BY DREAMS
THAT NEED *completion*,
BY PURE LOVE THAT NEEDS
expressing, THEN
WE TRULY LIVE LIFE."

-Greg Anderson

NOTES

CHAPTER 7

relationship development

SOCIAL SKILLS

GATHER

☐ 1. What does being "trustworthy" mean to you?

☐ 2. What are the differences between passive, aggressive, passive-aggressive and assertive styles of communication?

☐ 3. Learn about common conflict management communication styles by checking out **sourcesofinsight.com** and searching "conflict management styles".

☐ 4. Describe a situation that ended with you or others feeling angry. What is an anger management technique you could have used?

☐ 5. Describe the difference between gossip and sharing information.

☐ 6. Describe at least five situations in which you would express thankfulness.

☐ 7. Give examples of appropriate words to show displeasure or excitement as an alternative to crude comments.

☐ 8. Why are caring, respectful, responsible and honest behaviors important in a relationship?

PLAN

- ☐ 1. Rehearse a situation where saying "thank you" to another person is appropriate.
- ☐ 2. Practice using appropriate communication for using a cell phone in public.
- ☐ 3. What are some signs of conflict?

_____

_____

- ☐ 4. What are two different ways to manage conflict?

_____

_____

- ☐ 17. Identify someone you believe has good communication skills and list why you think this.

_____

ACCOMPLISH

- ☐ 1. Practice meeting someone for the first time (e.g., shaking hands, making eye contact, exchanging greetings, etc.).
- ☐ 2. Rehearse assertive communication in three situations.
- ☐ 3. Rehearse two positive anger management techniques that work for you.
- ☐ 4. With a support person, practice two conflict management techniques that could be used at home, school or work.
- ☐ 5. Let someone get in line in front of you at the grocery store.
- ☐ 6. Ask a store clerk for help finding an item.
- ☐ 7. Attend a community/peer event and positively interact with at least one person you do not know.

HEALTHY RELATIONSHIPS

GATHER

☐ 1. What is a healthy relationship?

_____

_____

☐ 2. Name a person in your life with whom you have a healthy relationship in each of the following categories and why you consider each relationship healthy.

- Significant Other: _____

_____

- Friend: _____

_____

- Family Member: _____

_____

- Co-worker/Classmate: _____

_____

- Boss/Teacher: _____

_____

☐ 3. List someone in your life with whom you have an unhealthy relationship and why you consider that relationship unhealthy.

_____

_____

☐ 4. What are some examples of healthy boundaries in relationships?

_____

_____

☐ 5. What are three characteristics of healthy relationships in your life?

_____

_____

☐ 6. What are three characteristics of unhealthy relationships in your life?

☐ 7. If you have an unhealthy relationship or situation in your life, with whom can you confide in and how can you contact them?

PLAN

☐ 1. List ideas (big or small) that will help you enhance the healthy relationships in your life.

☐ 2. List actions you can take that would improve the unhealthy relationships in your life.

ACCOMPLISH

☐ 1. Use an idea off your list (Plan #1) to enhance one of your healthy relationships.

☐ 2. Use an idea off your list (Plan #2) to improve one of your unhealthy relationships.

☐ 3. Practice good listening skills when sharing with a person you can confide in.

DOMESTIC VIOLENCE

GATHER

☐ 1. Define in your own words abuse, dishonesty and disrespectful behavior.
- Abuse: _____
- Dishonesty: _____
- Disrespectful: _____

☐ 2. What is Domestic Violence?

_____

_____

☐ 3. What are some signs that a person is being abusive, dishonest or disrespectful?

_____

_____

☐ 4. When in a relationship, what should you look and listen for as signs of Domestic Violence? Explore additional online resources at **domesticviolenceroundtable.org**.

_____

_____

_____

☐ 5. List resources available to support you with an abusive relationship.

_____

_____

☐ 6. Understand how an abusive relationship impacts your child. Explore additional online resources at **domesticviolenceroundtable.org**.

☐ 7. Give examples of how abuse, dishonesty and disrespect can impact relationships.

_____

_____

_____

PLAN

☐ 1. List a few ways setting boundaries can improve a healthy and an unhealthy relationship in your life.

_____

_____

_____

☐ 2. How can you support someone who is in an unhealthy or abusive relationship?

_____

_____

ACCOMPLISH

☐ 1. Develop a safety plan to keep you and your child(ren) safe.

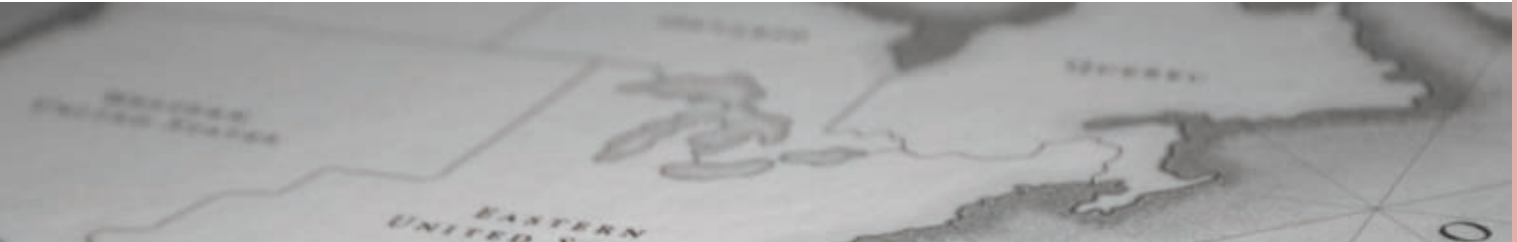
☐ 2. Identify someone in whom you can confide and will support you if you're in an abusive relationship and how to contact them.

_____

☐ 3. Take at least two of the quizzes at **loveisrespect.org/quizzes**.

RESOURCES FOR DOMESTIC VIOLENCE

- Break the Cycle: Empowering youth to end domestic violence–**breakthecycle.org**
  Provides domestic and dating violence facts, as well as information on the warning signs of abuse.
- Love Is Respect –**loveisrespect.org**
  Contains interactive quizzes, an application which allows teens to make movies about healthy relationships, and other resources on dating and violence.
- The Hotline: Nationwide intimate partner violence support–**thehotline.org**
- Futures Without Violence–**futureswithoutviolence.org**



NOTES

CHAPTER 8

health

EMOTIONAL/MENTAL HEALTH

GATHER

☐ 1. What does emotional/mental health mean to you?

_____

_____

☐ 2. What is the definition of mental health? _____

_____

☐ 3. How does your emotional/mental health affect your physical health?

_____

_____

☐ 4. What are the benefits of being emotionally healthy?

_____

_____

☐ 6. Understand what makes a person an addict. Identify things to which people can be addicted to (e.g. drugs, video games, etc.)

_____

☐ 7. Describe why someone might want to seek emotional or mental health services.

_____

_____

☐ 8. List some of the signs and symptoms of the following disorders. For additional resources and information, explore **nami.org**.

- Depression: _____
- Anxiety: _____
- Bipolar Disorder: _____
- Obsessive Compulsive Disorder: _____

☐ 9. Research at least one support group which provides assistance to family members of people with emotional/mental illness (e.g., ALANON).

PLAN

☐ 1. Identify some of the unhealthy coping skills that you have seen people use when they aren't emotionally/mentally doing well.

_____

☐ 2. Identify some warning signs of your actions and behaviors when you're emotionally/mentally not doing well.

_____

_____

☐ 3. Identify at least three positive coping skills you can use when you're emotionally/mentally not doing well.

_____

_____

_____

ACCOMPLISH

☐ 1. Identify three support people you could talk to if you feel you are experiencing depression, anxiety, thoughts of self-harm, feelings of being overwhelmed, etc.

- Name: _____ Phone: _____
- Name: _____ Phone: _____
- Name: _____ Phone: _____

☐ 2. Find out where to go in the community to get help with depression, other emotional health problems or substance abuse. Write down the name and contact information of at least three mental health service providers in your community.

- Provider: _____ Phone: _____
- Provider: _____ Phone: _____
- Provider: _____ Phone: _____

☐ 3. Find a crisis hotline that you would feel comfortable calling in a time of need. (e.g., National Suicide Prevention Hotline: 1-800-273-8255)

_____

☐ 4. Go to one of the three mental health service providers (Accomplish #2) and pick-up a pamphlet that you find interesting/helpful.

PHYSICAL HEALTH

GATHER

☐ 1. What does physical health mean to you?

_____

☐ 2. What are some benefits of being physically healthy?

_____

☐ 3. How does your physical health affect your emotional/mental health?

_____

☐ 4. How would regular exercise make you feel better?

_____

☐ 5. Why is it important to know your medical history?

_____

☐ 6. Explain the importance of knowing your family's medical history.

_____

☐ 7. Describe symptoms of the following common illnesses:

- Cold: _____
- Flu: _____
- Seasonal Allergies: _____
- Food Allergies: _____
- Food Poisoning: _____
- Migraines: _____

☐ 8. Why is it important to have a regular doctor, dentist and eye doctor?

_____

☐ 9. Explain how to tell if a person should go to the emergency room or make an appointment to see a doctor.

_____

_____

☐ 10. Explain the difference between a prescription and over-the-counter medications.

• What is the abbreviation for "prescription": _____
• What is the abbreviation for "over-the-counter": _____

☐ 8. Explain what to do when a fever doesn't improve.

☐ 9. Explain how to treat cold and flu symptoms.

☐ 10. Explain the difference between generic and brand name medications.

☐ 11. Explain what might happen if medication is used improperly.

☐ 12. Who can you call if you need support managing medications? _____

☐ 13. Where can you properly dispose of expired/discontinued medications?

☐ 14. Where can you safely store your medication? _____

☐ 15. What should you do when an illness does not respond to over-the-counter medications or home remedies?

PLAN

☐ 1. List three activities that would keep you interested in regular exercise.

☐ 2. Research and list three ways to prevent a cold or flu.

continued...

☐ 3. Research how to prevent contagious diseases like measles, mumps and chickenpox through vaccination and/or avoiding contamination.

☐ 4. Understand how to use a thermometer and treat simple injuries like cuts, burns, bites, insect stings and splinters.

☐ 5. Select a doctor and dentist for regular, ongoing care.

- Doctor's Name: _____ Phone: _____
- Dentist's Name: _____ Phone: _____

☐ 6. Name three situations where you would make an appointment to see a doctor.

_____

☐ 7. Name three situations where you would go to the emergency room.

_____

ACCOMPLISH

☐ 1. Exercise at least two to three times a week.

☐ 2. Obtain your medical history *(if you have not already done so)*.

☐ 3. Obtain your family's medical history.

☐ 4. Demonstrate how to read the information provided on prescription drugs and over-the-counter medications, including dose frequency, contraindications, warnings, recommended storage (e.g., safety cap use) and possible side effects.

☐ 5. Select appropriate over-the-counter medications for pain, an upset stomach, diarrhea, fever and cold/allergy symptoms.

☐ 6. See a doctor, dentist and eye care professional regularly for wellness care (e.g., annually).

Your next doctor appointment is scheduled for: _____

Your next dentist appointment is scheduled for: _____

Your next eye appointment is scheduled for: _____

☐ 7. Demonstrate making and changing a medical/dental appointment.

HEALTH COVERAGE

GATHER

- ☐ 1. What types of medical insurance/coverage are available to you? Do they cover dental, vision, specialists or prescriptions?
- ☐ 2. What is the importance of health care coverage?

  _____
- ☐ 3. Research what happens to your insurance coverage if you move to another county or state.
- ☐ 4. Define the following medical insurance terms:
  - HMO: _____
  - PPO: _____
  - Premium: _____
  - Co-Pay: _____
  - Deductible: _____
  - Out-of-Pocket Maximum: _____
  - Coinsurance: _____
  - Referral: _____
  - Pre-Existing Condition: _____
- ☐ 5. Understand what the information on your insurance cards means. For more information, check out **blog.cdphp.com** and search "Health insurance ID card".

PLAN

- ☐ 1. Research with a healthcare professional (or a support person who understands this information) where and how to obtain one or more types of medical coverage.
- ☐ 2. Know the costs associated with doctors/dentists, clinics and the emergency room.
- ☐ 3. Research and compare different health insurance plans by visiting **ehealthinsurance.com**.
- ☐ 4. Look up potential doctors and find out what health insurance they accept.

ACCOMPLISH

- ☐ 1. Apply for health insurance (medical, dental, vision, etc.) *(if applicable)*

SEXUAL & REPRODUCTIVE HEALTH

GATHER

**The topics in this section can oftentimes be difficult to discuss. Our purpose here is to help educate and inform you, while helping you share what you feel comfortable sharing.*

☐ 1. Describe how someone becomes pregnant.

_____

☐ 2. Identify at least three methods of birth control.

_____

☐ 3. Explain why abstinence (not having sexual intercourse) is the only risk-free method of birth control.

_____

☐ 4. List at least one local resource you can go to for information about pregnancy, birth control and Sexually Transmitted Disease (STD) prevention.

_____

☐ 5. How do you identify with each of the following common terms associated with gender and sexual orientation?

- **Gender Identification**: One's innermost concept of self as male, female, a blend of both or neither–how individuals perceive themselves and what they call themselves. One's gender identity can be the same or different from their sex assigned at birth.
- **Sexual Orientation**: A person's sexual identity in relation to the gender to which they are attracted; the fact of being heterosexual, homosexual or bisexual.
- **Gender Expression**: External appearance of one's gender identity, usually expressed through behavior, clothing, haircut or voice, and which may or may not conform to socially defined behaviors and characteristics typically associated with being either masculine or feminine.

☐ 6. Identify a support person with whom you can share your gender identification, sexual orientation and sexual expression with.

_____

☐ 7. How does sexual activity impact your physical and emotional wellbeing?

_____

_____

☐ 8. Describe the qualities of a healthy sexual relationship.

☐ 10. List three qualities you want in your partner.

☐ 11. Identify at least three ways to nurture an intimate relationship besides having sex.

PLAN

For each task below, use a different website from the next page or seek advice from a medical professional:

☐ 1. Research how one becomes infected with STDs and related conditions.

☐ 2. Research ways to protect yourself from STDs.

☐ 3. Research the effectiveness of each birth control method to prevent pregnancy, STDs and related conditions.

☐ 4. List three common STDs or related conditions and their symptoms.

ACCOMPLISH

☐ 1. Find and list community agencies that provide free and anonymous STD/HIV testing

.

☐ 2. Identify three ways you can resist the pressure to have sex.

continued...

☐ 3. Find at least two resources in the community that provide pregnancy counseling and prenatal care.

_____

_____

☐ 4. Visit at least one community resource that focuses on sexual/reproductive health. Obtain information about the services they provide and the associated costs.

SEXUAL & REPRODUCTIVE HEALTH WEBSITES

- **Go Ask Alice**
  goaskalice.columbia.edu
  Provides extensive information on sexual health and relationships.

- **Kaiser Family Foundation**
  kff.org
  Contains general health information and provides fact sheets and summaries on adolescent sexual health.

- **LGBT National Help Center**
  glnh.org
  Provides free and confidential peer-support and local resources for gay, lesbian, bisexual, transgender and questioning people.

- **Planned Parenthood**
  plannedparenthood.org and plannedparenthood.org/learn/teens
  Provides health care, sex education, and advocates for sexual and reproductive health for adults and teens..

- **Scarleteen**
  scarleteen.com
  Provides information about sexual health based on requests from youth.

- **Sex, Etc.**
  sexetc.org
  Provides informal information about sexual health online. They also have a large glossary on many different sex-related terms.

- **Young Men's Health**
  youngmenshealthsite.org
  Comprehensive website addressing male sexual and general health issues.

- **Young Women's Health**
  youngwomenshealth.org
  Comprehensive website addressing female sexual and general health issues.

WHAT YOU NEED TO KNOW ABOUT BECOMING A PARENT

GATHER

☐ 1. Know where to get a pregnancy test (for free or a fee).

☐ 2. Describe two physical signs of pregnancy.

_____

☐ 3. Why is it important for someone who is pregnant to take care of her body?

_____

☐ 4. What kind of medicine is safe to take if a woman catches a cold or gets sick while pregnant?

_____

☐ 5. Describe at least four common complaints during pregnancy and what someone can do to deal with them (e.g., nausea, dizziness, etc.).

_____

_____

_____

☐ 6. Describe why early and regular prenatal care is important for a mom and baby.

_____

_____

☐ 7. If pregnant, identify potential resources for prenatal care (OB/GYN, Midwife, etc.).

- Name: _____ Contact: _____
- Name: _____ Contact: _____

☐ 9. Describe how drugs, alcohol and tobacco can affect a mother and unborn baby.

_____

_____

☐ 10. Know local resources to call with pregnancy questions (e.g., a consulting nurse, doctor's office, etc.).

☐ 11. Know what foods someone who is pregnant should avoid and why.

continued...

☐ 12. Describe at least three responsibilities of being a parent.

☐ 13. Describe at least three roles each parent could have during a pregnancy.

☐ 14. Describe the importance of the birth parents having a healthy relationship (committed or not) and the impact on the baby.

☐ 15. What pregnancy advice can you take from a friend?

What pregnancy advice should you get from a doctor?

PLAN

☐ 1. What are three possible signs of labor?

☐ 2. Describe how to tell if a mother's water breaks.

☐ 3. Describe possible complications that can occur during pregnancy (e.g., gestational diabetes, preeclampsia, etc.).

☐ 4. Describe three healthy techniques to cope with childbirth pain.

☐ 5. Visit **babycenter.com** and search "Fetal development week by week" to understand fetal development during pregnancy.

☐ 6. Access **babycenter.com** and search "Due date calculator" to calculate the estimated due date of a baby.

☐ 7. Describe three strengths and three weaknesses you think you might have as a parent.

Strengths: _____ Weaknesses: _____

_____ _____

_____ _____

☐ 8. Name four personal qualities you want to have as a parent.

_____

_____

☐ 9. Describe how finances change when a baby is added to a family. Go to **babycenter.com** and search "Baby cost calculator" to get started.

☐ 10. List at least three support resources for parents (e.g., WIC, TANF, etc.).

_____

☐ 11. If expecting a child, create a plan for getting baby furniture and clothes.

☐ 12. Identify the importance of a safety-approved infant/child bed and car seat.

☐ 13. Describe which personal items need to be packed for the hospital before labor begins.

_____

☐ 14. Describe the medical, financial and custodial importance of establishing paternity.

☐ 15. Know a father's rights .For more information, visit **family.findlaw.com**, scroll down to the "Paternity" section and vew "Rights of Fathers".

ACCOMPLISH

☐ 1. Become infant/child CPR Certified.

☐ 2. If expecting a child, check out **thebump.com** and search "birth plan tool" to assist you in developing your birth plan.

☐ 3. If expecting a child, choose (or help to choose) a name for the baby.

☐ 4. Role-play a conversation with the other parent about your role in the baby's life (e.g., visitation schedule if parents won't be living together, infant care, financial support, etc.).

NOTES

CHAPTER 9

wellbeing and safety

SELF CARE

GATHER

☐ 1. What does "self-esteem" mean to you?

_____

☐ 2. What does "respect" mean to you?

_____

☐ 3. Identify three personal strengths and three areas for personal growth.

- Strengths: _____

_____

- Areas for growth: _____

_____

☐ 4. What are your personal values? Reflect back on your cultural and spiritual connections.

_____

_____

☐ 5. Describe an appropriate response if someone is rude to you.

_____

☐ 6. What is "stress"?

_____

What are your stressors?

_____

☐ 7. What does the word "self-care" mean to you?

_____

_____

☐ 8. Explain your personal definition of "success."

_____

_____

☐ 9. How do you handle an argument/conflict? What is the impact on you when you're argumentative?

PLAN

☐ 1. List at least five activities you could do for self-care.

☐ 2. How can your three strengths (Gather #3) be used to meet your needs?

☐ 3. Identify three positive ways to reduce stress (e.g., exercise, simplify schedule, etc.).

☐ 4. Describe how you would like to be treated and how you will treat others.

ACCOMPLISH

☐ 1. Do an activity on your list (Plan #1). How did it make you feel?

☐ 2. Find a quote or piece of artwork that motivates you and place it where you can see it daily. Add or create some of your own words of affirmation:

☐ 3. Practice a strategy to reduce stress and maintain good emotional health.

☐ 4. Reflect quietly on things you appreciate about yourself. Share with a support person.

RECREATION & ACTIVITIES

GATHER

☐ 1. Describe the difference between healthy and unhealthy free-time activities.

_____

_____

☐ 2. Describe two advantages of positive free-time activities.

_____

_____

☐ 3. Identify three positive activities you enjoy participating in during your free-time.

. _____

_____

☐ 4. State the location of and purpose for a museum in your community.

_____

_____

☐ 5. Describe how to host a fun and safe party.

_____

_____

PLAN

☐ 1. Identify two resources that can be used to locate positive free-time activities.

_____

☐ 2. Find and list three free activities and three activities which cost money.

Free: _____ Cost Money: _____

_____ _____

_____ _____

ACCOMPLISH

- ☐ 1. Select at least one free-time activity for further exploration. Determine the location, time, price and other important information.
- ☐ 2. Plan and invite a peer(s) to a social activity.
- ☐ 3. Choose at least one new positive free-time activity to participate in.

"Nourishing yourself in a way that helps you blossom in the direction you want to go is attainable and you are worth the effort"

– Deborah Day

SAFETY PLANNING

GATHER

- ☐ 1. Research what is in a first aid kit and a survival kit by going to redcross.org and search "Make a first aid kit" and "Survival kit".
- ☐ 2. Explain the function of different community resources (e.g., fire, police, ambulance) and what services they provide.

_____

_____

_____

- ☐ 3. Identify someone to call if you are victimized or arrested.
  Name: _____ Phone: _____
- ☐ 4. Know how to test a smoke alarm and carbon monoxide detector.
- ☐ 5. Visit the American Association of Poison Control Centers website at **aapcc.org** and learn about poisoning.
- ☐ 6. Describe signs of possible household dangers (e.g., smelling gas, flooding, etc.).

_____

_____

- ☐ 7. Describe two situations when it would be necessary to call 911.

_____

_____

PLAN

- ☐ 1. Lock your apartment/housing unit every time you leave and remember your keys!
- ☐ 2. List five ways to prevent fires (e.g., avoid overuse of extension cords, etc.).

_____

_____

_____

- ☐ 3. Know the different types of fires and how to extinguish each type.
- ☐ 4. Store your hazardous household materials properly (e.g., cleaning materials, medicines, knives, etc.).
- ☐ 5. Test your smoke alarm and carbon monoxide detector at least twice a year.
- ☐ 6. Be able to recognize the signs of a gas leak. Know what to do and who to call if you suspect a gas leak in or near your home.

_____

- ☐ 7. Match a variety of emergency situations to community resources (e.g., domestic dispute, food poisoning, fire, broken water main, etc.).

_____

_____

_____

- ☐ 8. Name at least four items to keep in a first aid kit/household emergency kit.

_____

ACCOMPLISH

- ☐ 1. Become certified in First Aid and CPR *(if you have not already done so)*.
- ☐ 2. Create your own Personal Safety Plan (who will you call, what will you do, where will you go in case of an emergency). Check out **thehotline.org** and search "Path to Safety" for ideas.
- ☐ 3. Write out emergency phone numbers and post in visible location. Use Worksheet #11.
- ☐ 4. Draw an emergency evacuation route out of your home in case of fire using Worksheet #12. You can go to **youtube.com** and search "How to draw an evacuation map".
- ☐ 5. Be able to demonstrate how to change the battery in your smoke detector and carbon monoxide detector.
- ☐ 6. Make a basic First Aid kit.

LEGAL

GATHER

- ☐ 1. Describe two situations that require legal assistance (e.g., restraining order).

_____

- ☐ 2. Describe who to call and what to do if you are the victim of a crime.

_____

_____

- ☐ 3. Describe what to do if you're ever questioned by the police or arrested.

_____

_____

- ☐ 4. Know at what age a person can legally drink alcohol, use tobacco or use marijuana (medicinally and recreationally).

_____

- ☐ 5. Be aware of all of your current legal issues *(if applicable)*.
- ☐ 6. Be able to explain common legal terms (e.g., felony, misdemeanor, civil action, bail).
- ☐ 7. State at least two reasons why it is important to thoroughly read and understand a legal document before you sign it.

_____

_____

- ☐ 8. Who can you ask for support in understanding legal documents?

_____

PLAN

- ☐ 1. List at least two community resources for dealing with legal issues (e.g., legal aid, lawyers for children, legal clinics) and be familiar with the services they provide.
  - Name: _____ Contact: _____
  - Name: _____ Contact: _____

☐ 2. Visit **mirandawarning.org** and click on "What Are My Miranda Rights?" at the top of the page to learn more about Miranda Rights.

☐ 3. List at least three common behaviors that could potentially be unlawful and know their consequences (e.g., underage drinking, etc.).

_____

_____

_____

☐ 4. What is the difference between a parking ticket and a driving ticket?

_____

_____

☐ 5. Find a Blood Alcohol Content (BAC) chart and figure out approximately how many drinks it would take for you to legally be considered intoxicated *(note: it can vary for men and women)*.

☐ 6. Identify the legal alcohol limits (%) for:

- A person 21 or over: _____
- A commercial driver (e.g., bus driver):_____

**Note: It is against the law for persons under the age of 21 to consume alcohol. For consequences of being under 21 and driving under the influence, do a general search for "Zero Tolerance Law".*

ACCOMPLISH

☐ 1. Be compliant with the terms of your probation *(if applicable)*.

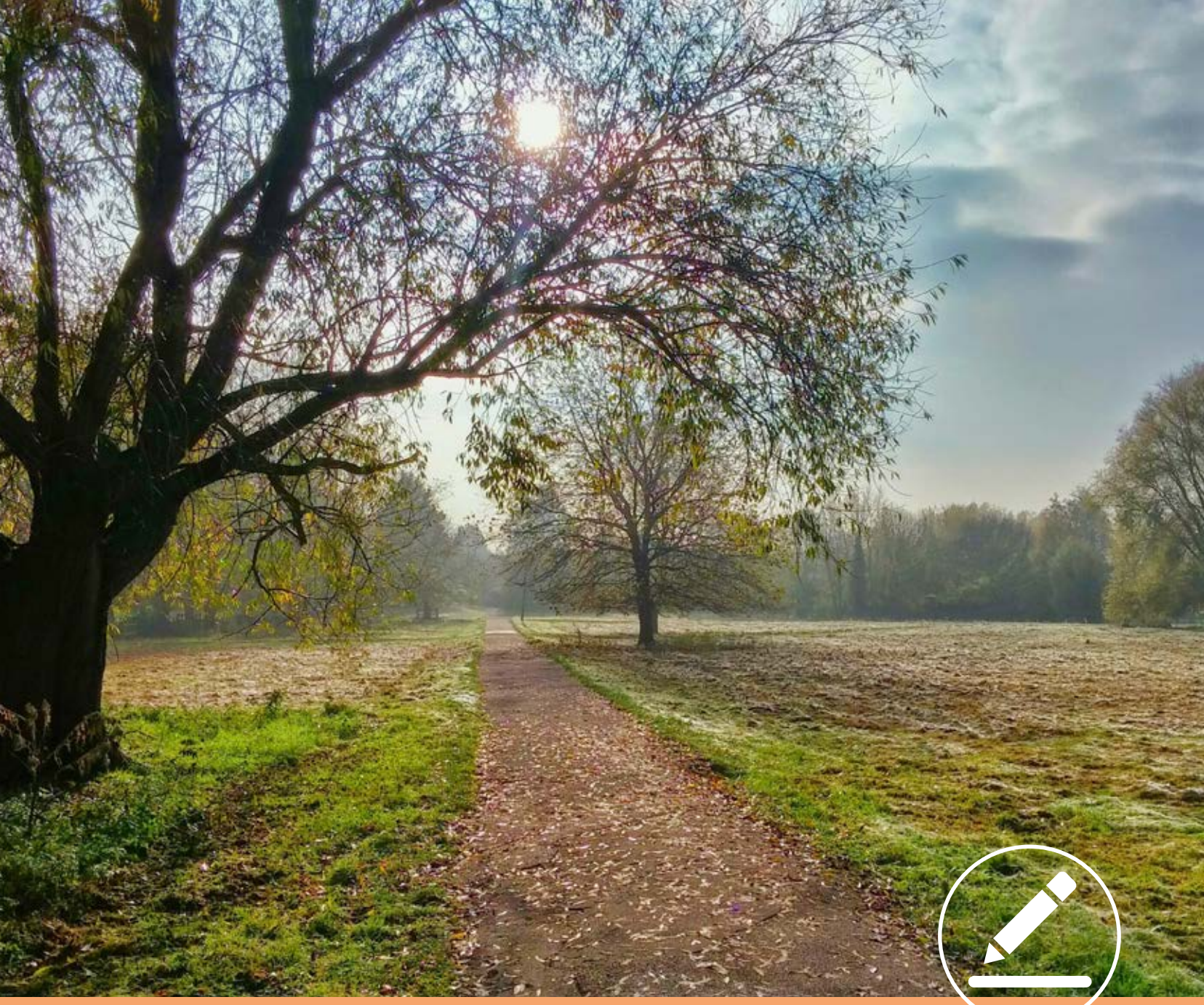
☐ 2. Be compliant with all city, state and federal laws.

☐ 3. Research what to do if you receive a ticket and know how to contest it.

☐ 4. Understand any fines or fees associated with tickets you might have.

☐ 5. Seal juvenile records *(if applicable)*. Who can support you with this process?

NOTES



worksheets

"Many people fail in life,
not for lack of ability
or brains or even courage,
but simply because they
have never organized
their energies around
a goal."

-Elbert Hubbard

WORKSHEET #1
EDUCATIONAL PLAN

What is your long term educational goal?

S.M.A.R.T Goal Setting

Specific (S) – Is it well defined and clear to anyone reading it?
Measurable (M) – Can you measure your progress?
Attainable(A) – Is it actually achievable with your resources?
Relevant (R) – Does it get you closer to you long-term goal?
Timely (T) – Is there enough time to achieve it, but not too much time which can affect progress?

Write out at least two SMART goals related to your education planning.

- _____
- _____

What steps do you need to take to achieve your goals?

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

What skills do you have?

- _____
- _____
- _____
- _____
- _____
- _____

What skills do you want to learn?

- _____
- _____
- _____
- _____
- _____
- _____

continued...

What are the appropriate time frames for tasks to be completed?

TASK	TIME FRAME
•	
•	
•	
•	
•	
•	
•	
•	
•	

What resources will you use?

- _____
- _____
- _____
- _____

Who is on your education support team?

Name: _____ Phone: _____

Email: _____

Name: _____ Phone: _____

Email: _____

Name: _____ Phone: _____

Email: _____

Name: _____ Phone: _____

Email: _____

WORKSHEET #2
EMPLOYMENT INFORMATION

The following are items you should know or questions that you should be prepared to answer as they may appear on an employment application.

- Social Security Number
- Current address and contact information
- The position you are applying for
- Date you can start and salary desired
- Are you currently employed?
- May the hiring company speak with your present employer?
- Are you legally authorized to work in the US?
- Have you ever applied to this company before?

Education History

High School

School Name _____ Location: _____

Years Attended _____ Graduate? ❑ Yes ❑ No Subjects Studied: _____

College

School Name _____ Location: _____

Years Attended _____ Graduate? ❑ Yes ❑ No Subjects Studied: _____

Trade, Business or Correspondence School

School Name _____ Location: _____

Years Attended _____ Graduate? ❑ Yes ❑ No Subjects Studied: _____

General Information

Subjects of Special Study/Research _____

Special Training _____

Special Skills _____

US Military or Naval Service _____ Rank _____

continued...

Former Employers

List your last four employers *(if applicable)* starting with the last one first.

Dates *(month & year)*: From _____ To _____ Employer Name _____

Employer Address _____

Position/Title _____ Salary _____

Reason for Leaving _____

Dates *(month & year)*: From _____ To _____ Employer Name _____

Employer Address _____

Position/Title _____ Salary _____

Reason for Leaving _____

Dates *(month & year)*: From _____ To _____ Employer Name _____

Employer Address _____

Position/Title _____ Salary _____

Reason for Leaving _____

Dates *(month & year)*: From _____ To _____ Employer Name _____

Employer Address _____

Position/Title _____ Salary _____

Reason for Leaving _____

References

Give the names of three persons not related to you, whom you have known at least one year.

Name _____ Occupation _____

Address _____ Phone _____ Years Known ____

Name _____ Occupation _____

Address _____ Phone _____ Years Known ____

Name _____ Occupation _____

Address _____ Phone _____ Years Known ____

WORKSHEET #3
W-4 PRACTICE FORM

Please note this form changes each year. You can visit irs.gov and search "W-4" to view the current form and have the ability to fill it out electronically.

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Certificate

▶ **Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay.**
▶ **Give Form W-4 to your employer.**
▶ **Your withholding is subject to review by the IRS.**

OMB No. 1545-0074

2022

Step 1: Enter Personal Information

(a) First name and middle initial	Last name	(b) Social security number
Address		▶ **Does your name match the name on your social security card?** If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to *www.ssa.gov*.
City or town, state, and ZIP code		

(c) ☐ **Single** or **Married filing separately**
☐ **Married filing jointly** or **Qualifying widow(er)**
☐ **Head of household** (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)

Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, when to use the estimator at *www.irs.gov/W4App*, and privacy.

Step 2: Multiple Jobs or Spouse Works

Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs.

Do **only one** of the following.

(a) Use the estimator at *www.irs.gov/W4App* for most accurate withholding for this step (and Steps 3–4); **or**

(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; **or**

(c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld . . ▶ ☐

TIP: To be accurate, submit a 2022 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.

Complete Steps 3–4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)

Step 3: Claim Dependents

If your total income will be $200,000 or less ($400,000 or less if married filing jointly):

Multiply the number of qualifying children under age 17 by $2,000 ▶ $ _____

Multiply the number of other dependents by $500 . . . . ▶ $ _____

Add the amounts above and enter the total here . . . . . **3** $

Step 4 (optional): Other Adjustments

(a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income . . . . . **4(a)** $

(b) Deductions. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . . **4(b)** $

(c) Extra withholding. Enter any additional tax you want withheld each **pay period** . . **4(c)** $

Step 5: Sign Here

Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.

▶ _____ ▶ _____
Employee's signature (This form is not valid unless you sign it.) **Date**

Employers Only

Employer's name and address	First date of employment	Employer identification number (EIN)

For Privacy Act and Paperwork Reduction Act Notice, see page 3. Cat. No. 10220Q Form **W-4** (2022)

SAMPLE

continued...

Step 2(b)—Multiple Jobs Worksheet *(Keep for your records.)*

If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job.

Note: If more than one job has annual wages of more than $120,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at *www.irs.gov/W4App*.

1	**Two jobs.** If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, **skip** to line 3	**1**	$
2	**Three jobs.** If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.		
	a Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a	**2a**	$
	b Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b	**2b**	$
	c Add the amounts from lines 2a and 2b and enter the result on line 2c	**2c**	$
3	Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc.	**3**	
4	**Divide** the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in **Step 4(c)** of Form W-4 for the highest paying job (along with any other additional amount you want withheld)	**4**	$

Step 4(b)—Deductions Worksheet *(Keep for your records.)*

1	Enter an estimate of your 2022 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to $10,000), and medical expenses in excess of 7.5% of your income	**1**	$
2	Enter: • $25,900 if you're married filing jointly or qualifying widow(er) • $19,400 if you're head of household • $12,950 if you're single or married filing separately	**2**	$
3	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-"	**3**	$
4	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information	**4**	$
5	**Add** lines 3 and 4. Enter the result here and in **Step 4(b)** of Form W-4	**5**	$

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

SAMPLE

WORKSHEET #4
CAREER PLAN

What is your long term career goal?

S.M.A.R.T Goal Setting

Specific (S) – Is it well defined and clear to anyone reading it?
Measurable (M) – Can you measure your progress?
Attainable(A) – Is it actually achievable with your resources?
Relevant (R) – Does it get you closer to you long-term goal?
Timely (T) – Is there enough time to achieve it, but not too much time which can affect progress?

Write out at least two SMART goals related to your career planning.

- _____
- _____

What are your personal/professional career goals?

1 Month Goals

- _____
- _____
- _____
- _____

6 Month Goals

- _____
- _____
- _____
- _____

1 Year Goals

- _____
- _____
- _____
- _____

5 Year Goals

- _____
- _____
- _____
- _____

continued...

List at least five skills you have that you can include on your resume.

- _____
- _____
- _____
- _____
- _____

What skills do you want to learn?

- _____
- _____
- _____
- _____
- _____

What are the appropriate time frames for tasks to be completed?

TASK	TIME FRAME
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

What resources will you use?

- _____
- _____
- _____
- _____

Who is on your career support team?

Name: _____ Phone: _____

Email: _____

Name: _____ Phone: _____

Email: _____

Name: _____ Phone: _____

Email: _____

WORKSHEET #5
PROSPECTIVE JOB TASK SHEET

Job #1

Company: _____

Phone: _____

Manager: _____

- ❑ Get application
- ❑ Turn in application/ cover letter/resume – Date: _____
- ❑ Called back/stopped by – Date: _____
- ❑ Interview – Date: _____
- ❑ Thank you letter *(within 24 hours)*
- ❑ Call back – Date: _____

Notes:

Job #2

Company: _____

Phone: _____

Manager: _____

- ❑ Get application
- ❑ Turn in application/ cover letter/resume – Date: _____
- ❑ Called back/stopped by – Date: _____
- ❑ Interview – Date: _____
- ❑ Thank you letter *(within 24 hours)*
- ❑ Call back – Date: _____

Notes:

Job #3

Company: _____

Phone: _____

Manager: _____

- ❑ Get application
- ❑ Turn in application/ cover letter/resume – Date: _____
- ❑ Called back/stopped by – Date: _____
- ❑ Interview – Date: _____
- ❑ Thank you letter *(within 24 hours)*
- ❑ Call back – Date: _____

Notes:

Job #4

Company: _____

Phone: _____

Manager: _____

- ❑ Get application
- ❑ Turn in application/ cover letter/resume – Date: _____
- ❑ Called back/stopped by – Date: _____
- ❑ Interview – Date: _____
- ❑ Thank you letter *(within 24 hours)*
- ❑ Call back – Date: _____

Notes:

continued...

Job #5

Company: _____

Phone: _____

Manager: _____

- ❑ Get application
- ❑ Turn in application/ cover letter/resume – Date: _____
- ❑ Called back/stopped by – Date: _____
- ❑ Interview – Date: _____
- ❑ Thank you letter *(within 24 hours)*
- ❑ Call back – Date: _____

Notes:

Job #6

Company: _____

Phone: _____

Manager: _____

- ❑ Get application
- ❑ Turn in application/ cover letter/resume – Date: _____
- ❑ Called back/stopped by – Date: _____
- ❑ Interview – Date: _____
- ❑ Thank you letter *(within 24 hours)*
- ❑ Call back – Date: _____

Notes:

Job #7

Company: _____

Phone: _____

Manager: _____

- ❑ Get application
- ❑ Turn in application/ cover letter/resume – Date: _____
- ❑ Called back/stopped by – Date: _____
- ❑ Interview – Date: _____
- ❑ Thank you letter *(within 24 hours)*
- ❑ Call back – Date: _____

Notes:

Job #8

Company: _____

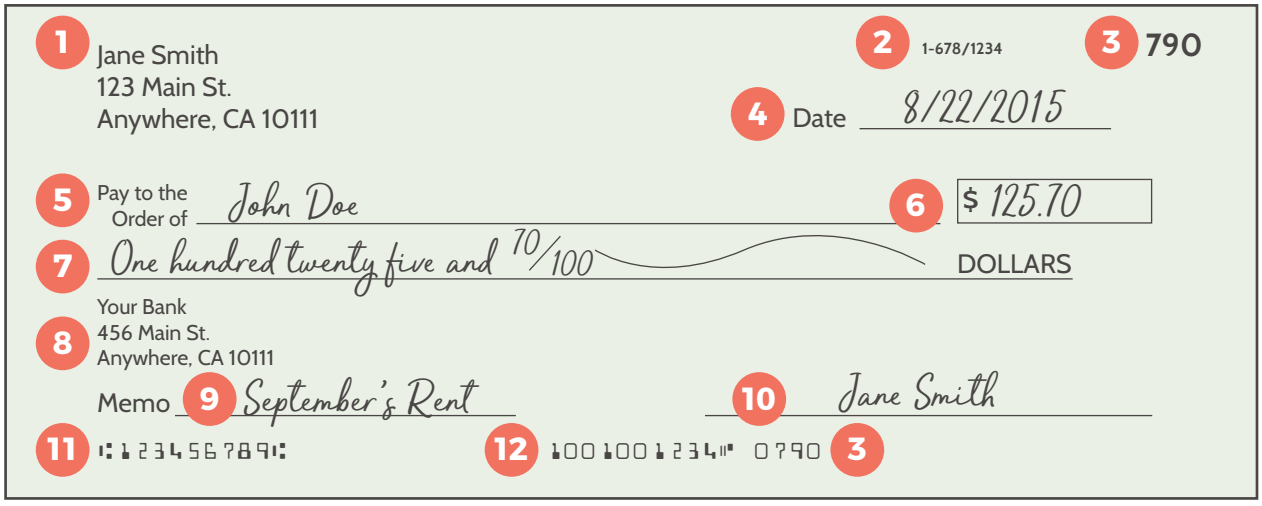
Phone: _____

Manager: _____

- ❑ Get application
- ❑ Turn in application/ cover letter/resume – Date: _____
- ❑ Called back/stopped by – Date: _____
- ❑ Interview – Date: _____
- ❑ Thank you letter *(within 24 hours)*
- ❑ Call back – Date: _____

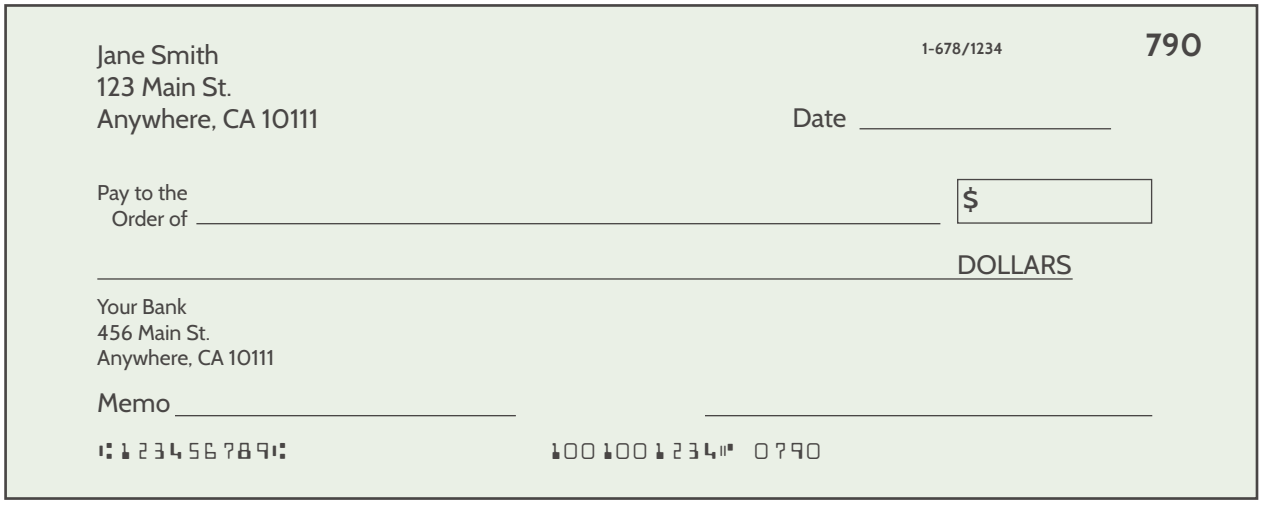
Notes:

WORKSHEET #6
PARTS OF A CHECK



1. **Personal Information** – about you, the account owner
2. **Your Bank's Fractional Number**
3. **Check Number** – note this appears in two places
4. **Date Line** – the date you are writing the check
5. **Payee Line** – who the check is made out to
6. **The Dollar Box** – the amount of the check in numerical format
7. **The Amount of the Check** – using words for the dollars and a fraction for the cents
8. **Your Bank's Contact Information** – and/or logo
9. **Memo Line** – for an unofficial note
10. **Signature Line** – your signature goes here
11. **Your Bank's ABA Routing Number**
12. **Your Bank Account Number**

Here is a sample check for you to practice on:



WORKSHEET #7
MAKING A BUDGET

MONTHLY EXPENSES

DUE		SOURCE OF EXPENSE	ESTIMATED $ (I plan to spend)	ACTUAL $ (I actually spent)
	Housing	Rent	$	$
		Utilities (Gas, Electric)	$	$
		Cell Phone	$	$
		Cable/Internet (Netflix, Hulu)	$	$
	Transportation	Auto Payment (Car/Bus Pass) Interest Rate: Balance $	$	$
		Insurance	$	$
		Gas	$	$
		Oil/Maintenance	$	$
	Personal Living	Groceries (purchased w/food stamps)	$	$
		Groceries (purchased w/o food stamps)	$	$
		Eating Out (Snacks, Starbucks, etc.)	$	$
		Bath/Cleaning Supplies/Laundry	$	$
		Child Care	$	$
		Child Related Expenses	$	$
		Cigarettes	$	$
		Storage	$	$
		Other:	$	$
	Fun	Hair/Nails/Makeup/Clothing	$	$
		Activities	$	$
	Debt	Car Accident/Fines/Probation Fines Interest Rate: Balance $	$	$
		Credit Card: Interest Rate: Balance $	$	$
		Other: Interest Rate: Balance $	$	$
	Misc.	School Tuition/Fees/School Supplies	$	$
		Emergency Fund/Long Term Savings	$	$
		TOTAL MONTHLY EXPENSE	$	$

continued...

MONTHLY INCOME

RECEIVED	SOURCE OF INCOME	ESTIMATED $ (I plan to earn)	ACTUAL $ (I actually earned)
	Wages, Tips, Etc. (after taxes)	$	$
	Wages, Tips, Etc. (after taxes)	$	$
	Cash Aid	$	$
	Cal Fresh/Food Stamps	$	$
	Scholarships/Financial Aid	$	$
	Disability/Work. Comp./Unemployment	$	$
	Child Support	$	$
	Other:	$	$
	TOTAL MONTHLY INCOME	$	$

TOTAL INCOME	$
– TOTAL EXPENSE	$
NET BALANCE	$

WORKSHEET #8
PRACTICE RENTAL APPLICATION

RENTAL APPLICATION

- Each adult (18 or older) must fill out a separate application
- There is a non-refundable fee of $20/adult to apply

First Middle Last	Birth Date	Social Security #	Driver's License #

Any Other Names You've Used In The Past	Home Phone	Cell Phone

All Other Proposed Occupants	Birth Date	Relationship To Applicant

RENTAL/RESIDENCE HISTORY

	Current Residence	Previous Residence	Prior Residence
Street Address			
City			
State & Zip			
Last Rent Amount Paid			
Owner/Manager and Phone Number			
Reason for leaving			
Is/Was rent paid in full?			
Did you give notice?			
Were you asked to move?			
Name(s) in which your utilities are now billed:			
	From/To	From/To	From/To
Dates of Residency			

EMPLOYMENT HISTORY

	Current Employment	Previous Employment	Prior Employment
Employed By			
Address			
Employer's Phone			
Occupation			
Name of Supervisor			
Monthly Gross Pay			
	From/To	From/To	From/To
Dates of Employment			

CREDIT HISTORY

	Bank/Institution Name	Balance On Deposit or Balance Owed
Savings Account		
Checking Account		
Credit Card		
Auto Loan		

VEHICLES (Include vehicles belonging to other proposed occupants also)

Make	Model	Color	Year	License Plate

SAMPLE

continued...

REFERENCES & EMERGENCY CONTACTS

	Doctor	Lawyer	Nearest Relative Living Elsewhere
Name			
Street Address			
City			
State & Zip			
Phone Number			

By signing the application you grant us permission to communicate with all the contacts listed in this section in the event we can't locate you. Furthermore, if you abandon the apartment for any reason then you grant us permission to allow your relative listed above to remove all contents of the dwelling on your behalf.

GENERAL INFORMATION

Have you ever been served a late rent notice?	**Do any of the people who would be living in the apartment smoke?**	**How long do you think you would be renting from us?**

Have you ever filed for bankruptcy? If so, when?	**When would you be able to move in?**	**Have you ever been convicted of a felony?**

Have you ever been served an eviction notice? If so, when?	**How many pets do you have (list Type, Breed, approx Weight & Age)?**

Have you had any reoccurring problems with your current apartment or landlord? If yes, please explain:

Why are you moving from your current address?

List any verifiable sources and amounts of income you wish to have considered (optional):

If you were to run into financial difficulty in the future and couldn't come up with the money to pay the rent, do you know someone that would loan you the money? If so, provide the person's name, address, & phone # so that we can use them as a reference for you.

Have you been a party to a lawsuit in the past? If yes, please explain why:

We may run a credit check and a criminal background check. Is there anything negative we will find that you want to comment on?

How did you hear about this apartment?	**Do you have an e-mail address we can reach you at?**

Do you know of anybody else looking for an apartment? Please provide their name and number. If you refer a friend and you each end up renting separate apartments from us then we will pay you a referral reward.

Agreement & Authorization Signature

I believe that the statements I have made are true and correct. I hereby authorize a credit and/or criminal check to be made, verification of information I provided and communication with any and all names listed on this application. I understand that any discrepancy or lack of information may result in the rejection of this application. I understand that this is an application for an apartment and does not constitute a rental or lease agreement in whole or part. I further understand that there is a **non-refundable** fee to cover the cost of processing my application and I am not entitled to a refund even if I don't get the apartment. Any questions regarding rejected applications must be submitted in writing and accompanied by a self-addressed stamped envelope.

Signature: _____ Date: _____

SAMPLE

WORKSHEET #9
READING A RENTAL AGREEMENT

Use this worksheet to write down the rules about your lease, and review it with a support person *(if applicable)*. It is important that you understand your lease, because if you break any of the rules, you could be charged extra fees or even evicted.

Paying for Your Residence	
How much rent do you pay for rent each month?	
When is your rent due each month?	
Where do you send your payment?	
How much is the damage/ security deposit?	
If the rent is late, is there a late fee? How much is the late fee?	
When does the landlord start charging a late fee?	
If your check bounces, does that mean it's a late payment? And is there a fee?	
When does the landlord start eviction if the rent is not paid?	
What utilities do you have to pay?	
What else do you have to pay? *(e.g., extra charge for pets, garage, laundry, key deposit)*	

continued...

Rules for Your Residence	
What are the rules about noise?	
What pets are allowed? *(kind of pet, how many, size of pets)*	
Are there rules about how to do your house cleaning? Do you have to do any yard work?	
What happens if something breaks or someone damages your apartment? What should you do?	
Can the landlord come into your apartment anytime they want to?	
What are the rules about someone living with you? How long can someone visit (if they aren't living with you)?	
What happens if there is a police call to your apartment or someone in your family is arrested?	
What happens if someone in your apartment uses illegal drugs?	
How long is your lease? What happens if you want to move before your lease is up?	
What happens when your lease expires?	
If you want to move out, how soon do you have to tell your landlord?	
What do you have to do to get your damage deposit back?	

WORKSHEET #10
HOUSING PLAN

This housing plan worksheet is a tool that will help you decide what you are looking for in a new home. Follow the steps below to find a place that will meet your needs.

- Find up to 3 places that are available to compare and fill in the information for each.
- Then, on the back of this page, place a number from 1 to 15 next to each of the "Items to Consider" in order of importance with 1 being the most important/desirable item and 15 being the least important/desirable item.
- Next, transfer the items to the corresponding place on the chart below.
- For each place, go down the list and check off whether a place has or does not have the items you are looking for.

Place #1

Complex Name _____

Address _____

Landlord Name _____ Landlord Phone _____

Rent $_____ Deposit $_____ # of Rooms _____ # of Baths_____

Place #2

Complex Name _____

Address _____

Landlord Name _____ Landlord Phone _____

Rent $_____ Deposit $_____ # of Rooms _____ # of Baths_____

Place #3

Complex Name _____

Address _____

Landlord Name _____ Landlord Phone _____

Rent $_____ Deposit $_____ # of Rooms _____ # of Baths_____

continued...

Items To Consider	
_____ In Good Condition	_____ Number of Rooms _____
_____ In Your Price Range	_____ Number of Baths _____
_____ In Safe Area	_____ Has Laundry
_____ Utilities Included	_____ Want Roommates -or- No Roommates -or- Shared Room (pick one)
_____ Close to Your Job	
_____ Close to Transportation	_____ Furnished -or- Unfurnished (pick one)
_____ Close to School	_____ Other _____
_____ Close to Places You Like to Go	_____ Other _____

Ideas for "other" things to consider: Front/back yard, allows pets, has amenities (pool, gym, etc.), has storage area, garage, etc.

Item	Place #1	Place #2	Place #3
1.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
2.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
3.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
4.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
5.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
6.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
7.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
8.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
9.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
10.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
11.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
12.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
13.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
14.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No
15.	❑ Yes ❑ No	❑ Yes ❑ No	❑ Yes ❑ No

WORKSHEET #11
EMERGENCY NUMBERS

1

In Case of Emergency Contact

Name: _____ Phone: _____

2

Remember you can call 911.

3

Other Emergency Numbers

Sheriff or Police: _____

Fire Department: _____

Poison Control: _____

4

Property Management/Landlord Emergency Number

Name: _____ Phone: _____

5

When making emergency calls, remember the following:

- Indicate the nature of the call
- Indicate extent of crisis
- Be specific
- Be assertive

6

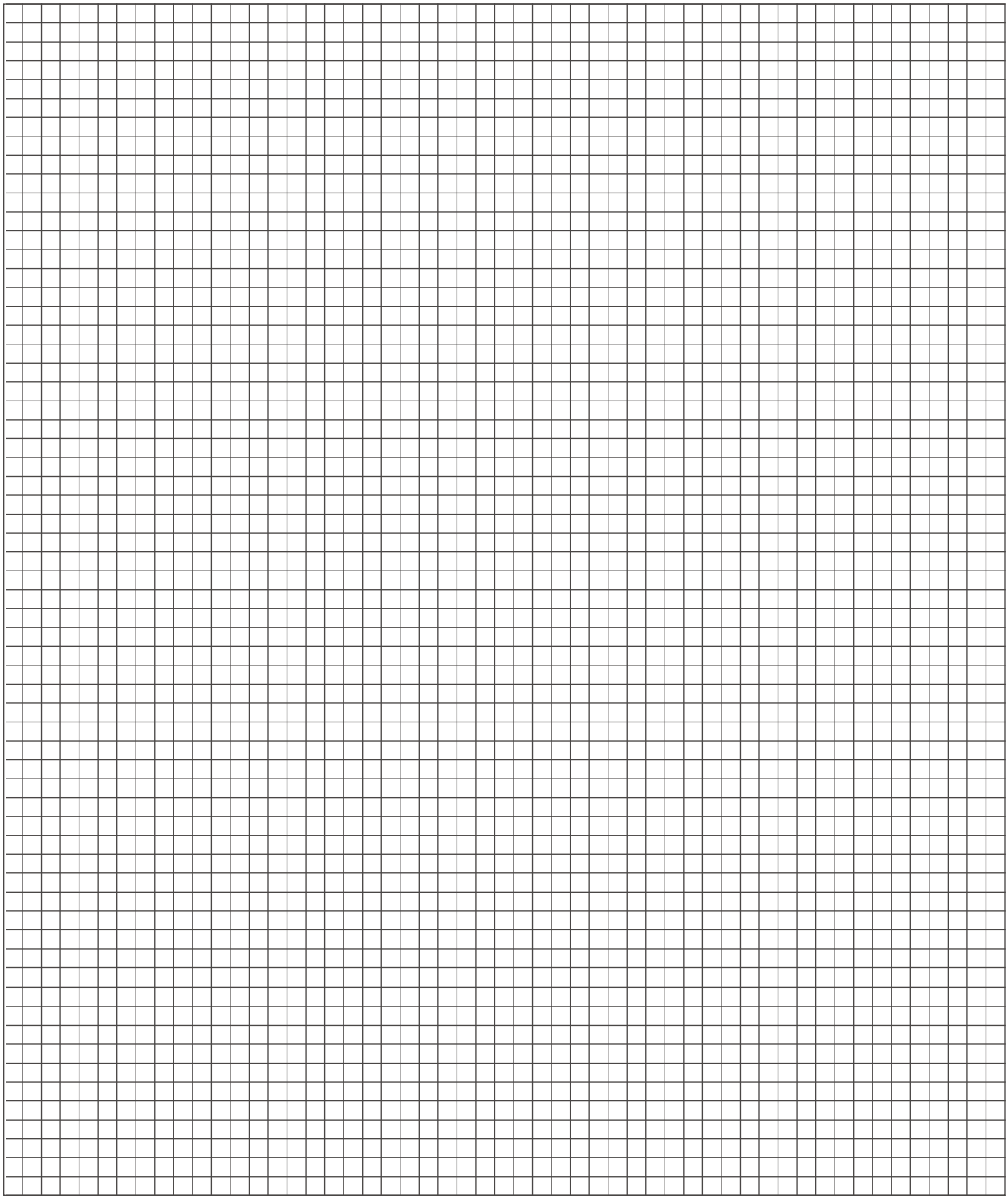
Helpful Numbers

_____

_____

WORKSHEET #12
EMERGENCY EVACUATION ROUTE

First Floor



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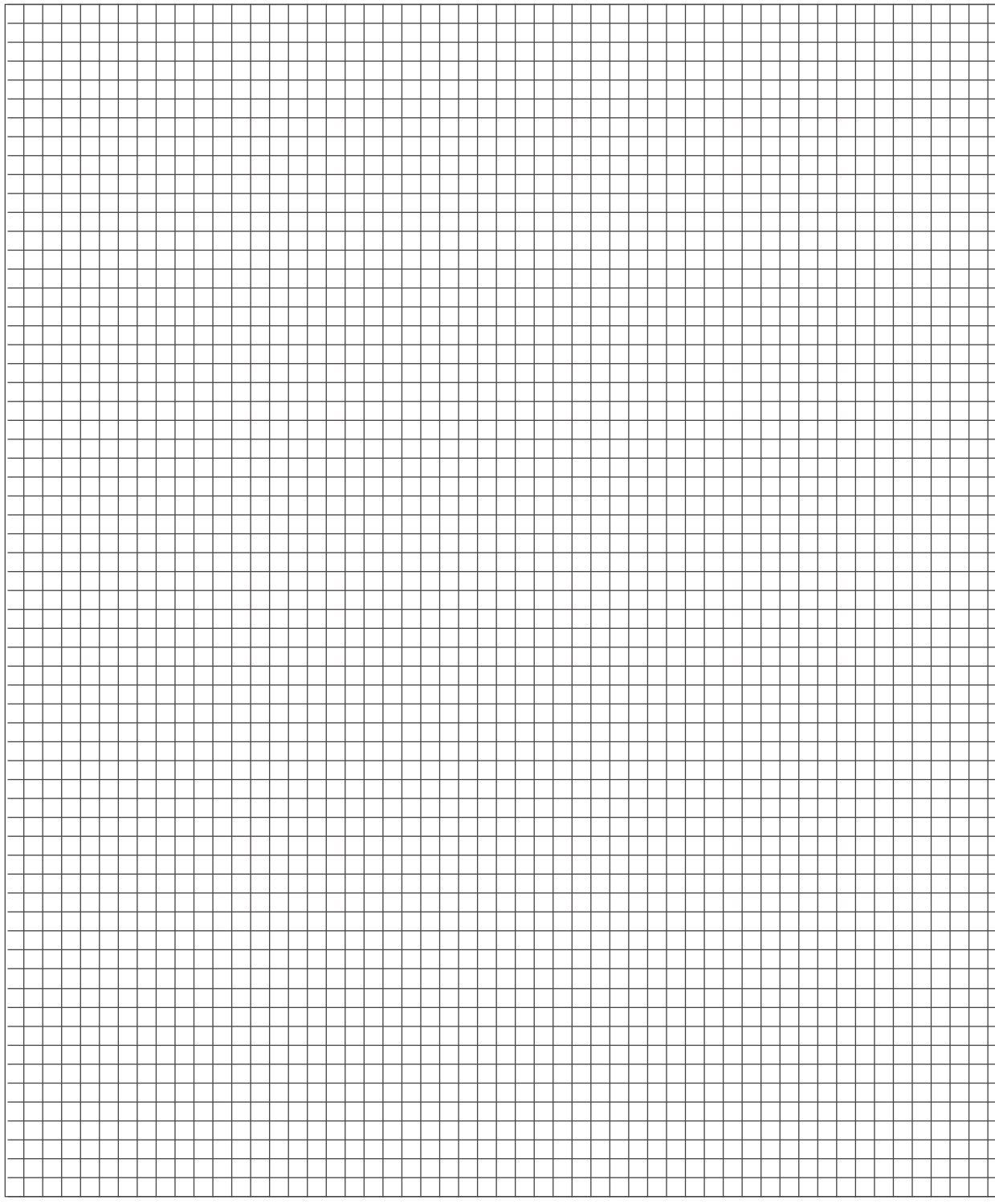
Second Floor *(if applicable)*