

FaDSS FORWARD

STAFF MODULES



Health and
Human Services



STAFF MODULES

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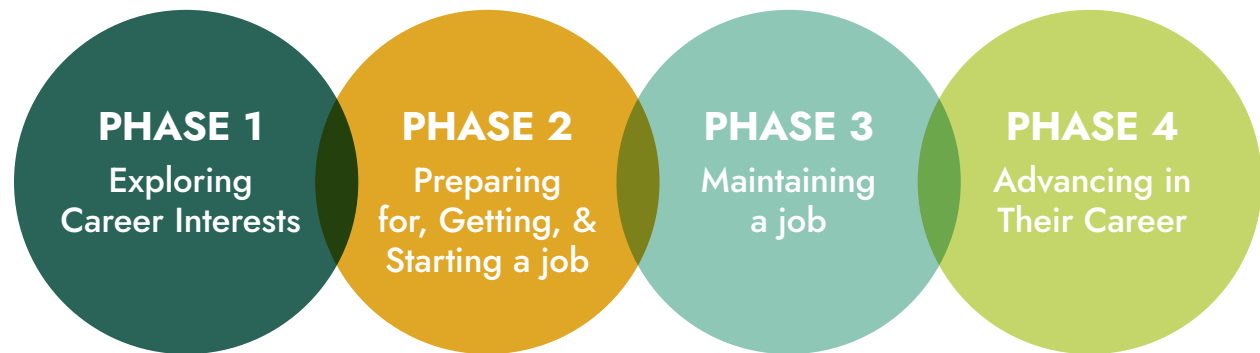
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THE FAMILY MEMBER WANTS TO GET A JOB AND/OR ADVANCE IN THEIR CAREER

This module is broken down into four distinct sections (or “phases”) to best capture the unique needs that arise during the career development life cycle. These phases do not necessarily occur in chronological order, so consider the prompts beneath each phase, (e.g., “I don’t know what jobs are available to me”) to support the family member in finding a starting place that is right for them.



PHASE 1: EXPLORING CAREER INTERESTS

Here are some common needs of individuals in this phase and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be thinking:*

- I don't know what I want to do
- I don't know what jobs are available to me.
- I have an idea about what I want to do, but I need to learn more.

The family member doesn't know what kind of job they want.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
O*NET Interest Profiler O*NET Interest Profiler Short Form	This self-assessment tool helps a family member discover the type of work activities and occupations that align with their interest areas.
Interest Profiler Report Starter	Use this after completing the Interest Profiler to help families understand what their scores mean.
Career Exploration Worksheet (to complete after the O*NET Interest Profiler)	This worksheet captures key insights from the O*NET Interest Profile (e.g., IP scores, selected job zone) and prompts the family member to identify three possible jobs of interest and conduct relevant research on each to help them explore the goodness-of-fit with their wants and needs.
Family member completes Rose, Thorn, Bud about past work experiences	This activity prompts a family member to reflect on their past work experience and identify what they liked/were good at (roses), what they didn't like/struggled with (thorn), and what opportunities for growth they identified (bud). Set a timer for 3 minutes and have the family member generate as many roses, thorns, and buds as they can and then discuss them together — what themes came up? What insights could apply to their current career exploration?

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
O*NET Soft Skills Custom List	This self-assessment tool helps a family member identify the soft skills that they have (or plan to work on) and which occupations require those skills.
Personal Profile Worksheet (e.g., general interests and preferences)	This worksheet provides reflection questions about an individual's interests, preferences, and life and work experiences. You could interview a family member and ask these questions, explore the questions together, or have the family member complete the worksheet and then discuss together.

PHASE 1: EXPLORING CAREER INTERESTS

The family member doesn't know what jobs are available to them.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Career Explorer	This online resource provides a list of high-demand jobs in Iowa along with salary/wage information and any training/education requirements.
Iowa's Labor Market Information	This online resource provides information about Iowa's labor force data—including wage data—that can be used to explore potential new careers.

PHASE 1: EXPLORING CAREER INTERESTS

The family member doesn't know about or if they can meet the requirements of the job they want.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Family member goes to IowaWORKS	Review the WIOA Partner Services document to find the appropriate service for the family member in order to make an appropriate referral.
Family member conducts informational interviews with possible hiring managers and/or individuals who work in jobs that are of interest to them.	These documents provide a list of questions that a family member can use to informally interview hiring managers and/or people who work in jobs that are of interest to them , respectively. Encourage the family member to revisit their Career Exploration Worksheet so that they can learn more about the job they have in mind and how it might fit with their lifestyle and needs.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Learning Needs Screening Tool	This screening tool provides a list of questions that you can ask a family member in order to better understand their unique learning needs (history of learning, vision and hearing, and physical challenges).
Education & Training Worksheet (includes potential funding sources)	This screening tool provides a list of questions that you can ask a family member in order to better understand their unique learning needs (history of learning, vision and hearing, and physical challenges).
Education & Training Preparation (i.e., what is my plan for going back to school?)	This screening tool provides a list of questions that you can ask a family member in order to better understand their unique learning needs (history of learning, vision and hearing, and physical challenges).



STOP AND ASSESS

- Am I ready to go forward to the next step?
- Do I go to a different neighborhood/area (e.g., if I need additional training/education, go to Education neighborhood)

PHASE 2: PREPARING FOR, GETTING, AND STARTING A JOB

Here are some common needs of individuals in this phase and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be feeling:*

- I know what job I want to get but don't know how to start or where to look.
- I need help getting hired.

The family member doesn't have an email account set up.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Setting Up an Email Account	This guide provides considerations for how to select an email address and instructions for creating and accessing an email account.

The family member doesn't know how to explain what they are looking for in a job or what they have to offer.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
"Elevator Speech" about your Job Search	This worksheet explains what an elevator speech is, provides an example, and asks questions that prompt the family member to draft their own.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Self-esteem Building Activity	This worksheet explains what an elevator speech is, provides an example, and asks questions that prompt the family member to draft their own.

PHASE 2: PREPARING FOR, GETTING, AND STARTING A JOB

The family member is compiling all of the written materials that they will need in order to apply for jobs.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Resume (Family member can use an online resume builder or download and personalize this template)	The family member should build/tailor a resume to reflect their work history and what they would bring to a position.
Resume Tips	These tips will help the family member learn about different types of resumes and along with providing other helpful suggestions when creating a resume.
Cover Letter (Family member can use an online cover letter builder or download and personalize this template)	The family member should build/tailor a cover letter to reflect 1) the job they are looking to apply for and 2) their own job/career goals (encourage them to revisit their Elevator Speech for inspiration).
Network File Cabinet (i.e., personal/professional references)	This template prompts a family member to list their personal, professional, business, educational, community, and other contacts. The family member should use these contacts as references when they apply for jobs.
Family member fills out a Sample Employment Application Form	Have the family member fill out the sample application and go over it together — what questions do they have? Do you have any ideas for making it a stronger application?

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Connect the family member with IowaWORKS	Review the WIOA Partner Services document to find the appropriate service for the family member in order to make an appropriate referral.

PHASE 2: PREPARING FOR, GETTING, AND STARTING A JOB

The family member does not feel prepared to knock an interview out-of-the-park.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Family member writes down responses to Mock Interview Questions	This document prompts a family member to reflect on common interview questions and write down their responses to those questions. This solo activity gives them space to be thoughtful about what information they would want to convey during an interview.
Family member watches this video about how to prepare for an interview and this video with additional tips for nailing the interview	These videos provide great information about what typically happens during an interview, how a person should prepare for the interview, and tips for how to shine during the interview. Suggest having the family member watch these videos before scheduling a mock interview together!

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Conduct a mock interview with the family member (mock guidance available here)	Use the Mock Interview Questions to conduct an interview with the family member start to finish. Ask the family member how they felt about the exercise — what did they feel good about? Where did they struggle? Once they've had an opportunity to reflect, ask if they are open to your feedback. If so, what did they do well? What needs work?

PHASE 2: PREPARING FOR, GETTING, AND STARTING A JOB

The family member does not feel confident about how they need to look, dress, and act for an interview or for their future job.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Professionalism Guide	This guide provides an overview of what a family member can expect when going into a professional work environment—how to dress, appropriate attitudes and behaviors, etc. Encourage the family member to review this document and then afterwards, discuss it together—did anything surprise them? What are they nervous about? Consider guiding them through the Potholes and Detours activity if they identify some anticipated challenges.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Physical Hygiene Checklist	This checklist can support a family member in identifying appropriate grooming skills for work.
Connect the family member with clothing resources	If a family member is in need of professional clothes for an interview or for work, figure out which clothing resource/(s) might be best for their circumstances. Contact United Way 211 (dial 211, text zip code to 898211, or search 211iowa.org) to find local clothing closets, or encourage them to request assistance from PROMISE JOBS or WIOA programs (if the family member is participating in one of these programs).

PHASE 2: PREPARING FOR, GETTING, AND STARTING A JOB

The family member does not have a plan for their first day of work.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Family member completes “Needs and Resources” checklist	This checklist prompts the family member to 1) brainstorm the needs they have for work, such as clothing, securing child care and a back-up plan, finding a reliable way to get to and from work, etc. and 2) identify resources to meet these needs. Encourage the family member to refer to their ecomap when looking for resources!
Family member completes “Morning and Evening Routines” worksheet	This worksheet prompts a family member to make a plan for activities they need to do in the mornings and evenings to ensure they are prepared for work and can arrive ready and on time.
Family member completes “Habits and Routines for Work” worksheet	This worksheet prompts the family member to identify the different recurring tasks they will need to do for work (e.g., arriving on time to meetings, checking email, scheduling appointments, etc.) and to make a plan for how they will make these tasks habitual — think: anchoring them to habits they already have!

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Family member completes “Potholes and Detours” (P&D) worksheet	If you suspect that the family member faces significant challenges to getting to work, consider guiding them through the P&D worksheet to identify possible barriers and brainstorm optional solutions.



COACHING NOTE

Encourage the family member to tap into their ecomap as they identify possible resources for meeting their work-related needs — *who are their supporters?*

PHASE 2: PREPARING FOR, GETTING, AND STARTING A JOB

Family Member FAQs



How will getting a job affect my SSI/SSDI, TANF, SNAP, child care, housing, and Medicaid benefits?

[Iowa's Disability Benefits website](#)



How do I discuss my criminal background with my future employer?

["4 Steps for Discussing your Criminal Background"](#)



What do I do if I need special workplace accommodations?

[Job Accommodation Network's website](#)

Additional Resources for Staff:

FaDSS Program Leadership may provide targeted staff training about how to serve families who need disability and/or specialized employment supports. If you would like more targeted assistance with how to support family members requiring disability or employment supports, please discuss with your Coordinator.

PHASE 3: MAINTAINING A JOB

Here are some common needs of individuals in this phase and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be feeling:*

- I am not sure how well I am doing at my job.
- I am struggling with getting into a new routine at work.

The family member lacks confidence and isn't sure about how they are doing in their role.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Professionalism Guide	This guide provides an overview of what a family member can expect when going into a professional work environment — how to dress, appropriate attitudes and behaviors, etc. Encourage the family member to review this document and then afterwards, discuss it together — is there anything in this guide that feels unfamiliar to them? Where might they make some improvements?
Family member completes Rose, Thorn, Bud about their job	This activity prompts a family member to reflect on their experience and identify what they like/are good at (roses), what they don't like/struggle with (thorn), and what opportunities for growth they've identified (bud). Set a timer for 3 minutes and have the family member generate as many roses, thorns, and buds as they can and then discuss them together—what themes came up? What seems to be going well and what are they learning about themselves? What challenges are they facing?
Family member reviews the O*NET Soft Skills Custom List for a list of soft skills. The family member then considers the soft skills and technical skills required for their current role.	Encourage the family member to reflect on their strengths and the skills they've developed. What are they proud of? What do they enjoy doing? What do they want to get better at? Consider helping the family member make a plan for how they can make progress in one of these areas.
Getting Feedback from your Supervisor Discussion Guide to support the family member in having a conversation with their supervisor to explore their performance — both strengths and areas for improvement.	Before having a conversation with their supervisor, encourage the family member to practice having the conversation with you first so that they can get more comfortable! The family member should lead this conversation, and you should be prepared to debrief (e.g., what went well? What could be improved?) after the fact.

PHASE 3: MAINTAINING A JOB

The family member lacks confidence and isn't sure about how they are doing in their role.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Self-Esteem Building Activity	If the family member struggles with struggles with self-esteem issues, consider guiding them through this activity, which discusses challenges and/or disabilities that famous individuals have faced.
Family member uses " My Goal Plan " to think about what they hope to work on in their role.	If they are eager to acquire new skills (soft skills or technical skills), work together to create a new goal using "My Goal Plan". Are there clues about what a good next step might be for them? What are they excited about? What motivates them, and what might a good next step look like for them?
Family member completes " Potholes and Detours " (P&D) worksheet	If the family member is experiencing challenges at work, consider guiding them through the P&D worksheet to identify barriers and brainstorm optional solutions.
Family member updates their resume with the skills and responsibilities of their current job	When discussing new skills, strengths, and responsibilities in their current role, encourage family members to update their resumes — we oftentimes forget to do this after we get a new job, AND this can be a great way to celebrate their progress!

PHASE 3: MAINTAINING A JOB

The family member is struggling to get into a new routine.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Family member completes “Needs and Resources” checklist	This checklist prompts the family member to 1) brainstorm the needs they have for work, such as clothing, securing child care and a back-up plan, finding a reliable way to get to and from work, etc. and 2) identify resources to meet these needs. Encourage the family member to refer to their ecomap when looking for resources!
Family member completes “Morning and Evening Routines” worksheet	This worksheet prompts a family member to make a plan for activities they need to do in the mornings and evenings to ensure they are prepared for work and can arrive ready and on time.
Family member completes “Habits and Routines for Work” worksheet	This worksheet prompts the family member to identify the different recurring tasks they will need to do for work (e.g., arriving on time to meetings, checking email, scheduling appointments, etc.) and to make a plan for how they will make these tasks habitual — think: anchoring them to habits they already have!
Family member completes “Potholes and Detours” (P&D) worksheet	This worksheet identifies possible barriers and optional solutions to possible challenges of getting into the new routine. Guide the family member through this worksheet to proactively help them reduce barriers.

PHASE 4: ADVANCING IN THEIR CAREER

Here are some common needs of individuals in this phase and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be feeling:*

- I have been doing a job for a while and want to grow in my career.
- I want to earn more money.

The family member has not set professional goals that they are hoping to achieve.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Family member researches similar jobs at other businesses in the area—what skills and experiences are they looking to hire for?	Encourage the family member to explore adjacent positions (both internal to their organization and in neighboring businesses) to look for inspiration—what other opportunities exist? What excites them and what doesn't?
Family member writes down their current skillset and compares it against the O*NET's Soft Skills , Basic Skills , and Cross-Functional Skills lists — what other occupations or job roles do they recommend for someone with this skillset?	Encourage the family member to reflect on their strengths and the skills they've developed. What are they proud of? What do they enjoy doing? Then, encourage them to explore other job opportunities that leverage these skills/experiences.
Family member uses " My Goal Plan " to think about what they hope to achieve.	Revisit the family member's "My Pathway" (long-term goal) and "My Goal Plan" (short-term goal). Are there clues about what a good next step might be for them? What are they excited about? What motivates them, and what might a good next step look like for them?

PHASE 4: ADVANCING IN THEIR CAREER

The family member does not know what training/credentials they need in order to get a promotion.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Family member goes to IowaWORKS to get help identifying promotional paths and requirements for next steps	Review the WIOA Partner Services document to find the appropriate service for the family member in order to make an appropriate referral.
Family member conducts informational interviews with individuals who are working in the positions of interest	Encourage the family member to conduct an informational interview with a colleague or other contact who holds a job of interest to them to get more information about what training is needed, what their path to promotion was, etc. These documents provide a list of questions that a family member can use to informally interview hiring managers and/or people who work in jobs that are of interest to them , respectively.
Family member initiates a conversation with their supervisor	Encourage the family member to discuss opportunities for growth with their supervisor. If they are nervous or uncomfortable about approaching their supervisor, encourage them to practice with you!

PHASE 4: ADVANCING IN THEIR CAREER

The family member does not know how to talk to their supervisor about their growth and development.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
<p>Advancement Discussion Guide to support the family member in preparing for a conversation with their supervisor about professional growth and development (e.g., learning new job skills, taking on more responsibility, clarifying what you need to do to advance in the company)</p>	<p>Before having a conversation about advancement with their supervisor, encourage the family member to practice having the conversation with you first so that they can get more comfortable! The family member should lead this conversation, and you should be prepared to debrief (e.g., what went well? What could be improved?) after the fact.</p>
<p>“Elevator Speech” about Advancement</p>	<p>This worksheet explains what an elevator speech regarding professional advancement looks like, provides an example, and asks questions that prompt the family member to draft their own.</p>

THE FAMILY MEMBER WANTS TO IMPROVE THEIR PHYSICAL AND MENTAL WELL-BEING

Consider reviewing the [Your Healthiest Self: Wellness Toolkits](#) (e.g., areas that can influence a person's well-being, such as environment, the body, feelings/emotions, diseases, and relationships) to build your knowledge about the different components of overall well-being.

Here are some common starting points for individuals and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be thinking:*

- I want things to improve with my health, but I don't know where to start
- I want to improve my mental and emotional health
- I want to improve my physical well-being



The family member wants to improve their overall health but doesn't know where to start.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Self-care Assessment	A self-assessment for a family member to gauge their physical, psychological, emotional, spiritual, relationship, and workplace wellness and to identify ideas for improvement.

The family member wants to improve their mental/emotional health.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Emotional Wellness Toolkit	To explore different strategies for improving mental health and determine which areas a family member might like to improve upon.
Emergency Self-Care Worksheet	For family members who need more support or are unfamiliar with implementing self-care practices when stressed, make a written plan with them using this worksheet.
Find a Mental and Behavioral Health Facility, Provider or Service	If the family member expresses a desire for mental health support, explore the list of providers or services with the family member and create next steps.
988 Suicide and Crisis Lifeline	Access to mental health support during a crisis, at any time. The person struggling or their loved ones can use it.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Free Meditation Apps Worthy of Your Attention	If a family member is interested in meditation and mindfulness, share this list of free meditation apps.
Self-esteem: Take steps to feel better about yourself	If a family member struggles with self-esteem issues, share this article with them and brainstorm strategies to improve self-esteem based on the reading.

The family member wants to improve their physical health.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
General Health Checklist	For family members to determine next steps to improve their health and what they may want to address with a medical professional.
Wellness toolkits: ways to improve your body , your disease defenses , and your environment	To explore the different areas and ways a family member can improve their physical health and well-being.
Breast and Cervical Cancer Screening Services	HHS will provide free or low-cost breast and cervical screenings, including pap and HPV testing to family members who qualify (between ages 21-64 and take home \$3,038 or less monthly from job for 1 person). Even those who are not eligible can receive referrals from HHS to other resources in the community for cancer screenings.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
How to enroll in federally sponsored health insurance , including Medicaid or Hawki	If the family member is not employed or does not have health insurance through their employer, encourage them to watch this video which explains the basics of federally sponsored health insurance and how to prepare to enroll, or look into the Medicaid application process. Iowa offers Hawki for uninsured children of working families for free or at a low-cost (no family pays more than \$40/month).
How to choose a primary care doctor	Have your family member read through these tips. Ask them to list their top 5 desires in a physician (e.g., a doctor that shares their background, close location, etc.)
10 Tips for How to Advocate for Yourself at the Doctor	If a family member expresses unease at going to the doctor, review some strategies for how they can advocate for themselves at the doctor's office. <i>Consider asking:</i> What are your main concerns/fears? What steps can be taken to mitigate those fears?
How Do Vaccines Work? (video)	If a family member is wary of vaccinations, consider showing them this short video on the "how" behind vaccines.
Healthy eating guidelines in English , details on how to make it fit your needs and tastes , and tips for shopping smart .	If a family member shows interest in eating a more balanced diet, have them read through these guidelines. Together, work on a plan with easy –to-reach goals for healthy eating.

THE FAMILY MEMBER WANTS TO LEARN THE SKILLS NECESSARY TO SUCCESSFULLY MANAGE LIFE

This module is broken down into three distinct sections.

SECTION 1
Managing Your
Household

SECTION 2
Navigating
Public Systems

SECTION 3
Getting Access
to & Using
Technology



SECTION 1: MANAGING YOUR HOUSEHOLD

Here are some common needs of individuals in this phase and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be thinking:*

- I want to keep my household clean, orderly, and safe

The family member wants to learn strategies for managing their household.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Learn how to manage time and consider making a family schedule	Use this to help family members plan for how they can take control of their time. If needed, encourage them to write out a schedule and get the entire family on board. <i>Consider asking:</i> What is your biggest barrier to managing time successfully, and how can you address or mitigate it?
Laundry and cleaning tips	Comprehensive guide for how to wash clothes by hand or at a laundromat.
List of household chores	If the family member needs guidance on typical household chores.
Read through this personal hygiene guide and consider using the following hygiene chart for the whole family	Consider relating this to other important areas of their lives, such as employment and health.
Review food safety basics	This will be especially helpful if the family member is not from the US and is not familiar with US food safety and prep.
Read through basic household safety tips to avoid home accidents, outsmart intruders and scammers	Especially for families that have recently moved to the United States, going over these important safety tips may be helpful.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Building Core Capabilities for Life	Short video to explain executive functioning and self-regulation and why it's important for managing emotions and impulses.

SECTION 2: NAVIGATING PUBLIC SYSTEMS

Here are some common needs of individuals in this phase and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be thinking:*

- I need help navigating school, healthcare, transportation, and other public systems

The family member wants to learn how to navigate public educational systems that can support their family.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
A guide to public schools in the USA for immigrant parents	Available in many languages, this provides an overview of foundational information for what to expect in the public school system, including what schools typically offer, how to enroll a child, and more. Work with the family to plan for pick-up and drop-off, childcare for days off of school, and any other considerations for navigating the school year.
How to use a public library and what they offer and find my local library	This guide outlines how to find your local library, sign up for a library card, and the types of robust services a library can offer the community. Libraries are often underutilized resources that provide books, movies, electronics, toys, community events, and other items the community may need. Ask the family member to reflect on what their family might want or need that the library might be able to provide for them. Together, contact their local library to learn about the specific services they offer.

SECTION 2: NAVIGATING PUBLIC SYSTEMS

The family member wants to learn how to navigate healthcare systems that can support their family.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
How to choose a primary care doctor	Have your family member read through these tips. Ask them to list their top 5 desires in a physician (e.g., a doctor that shares their background or close location)

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
10 Tips for How to Advocate for Yourself at the Doctor	If a family member expresses unease at going to the doctor, review some strategies for how they can advocate for themselves at the doctor's office. <i>Consider asking:</i> What are your main concerns/fears? What steps can be taken to mitigate those fears?
How to enroll in federally sponsored health insurance	If the family member is not employed or does not have health insurance through their employers, encourage them to explore this video which explains the basics of federally sponsored health insurance and how to prepare to enroll.

SECTION 2: NAVIGATING PUBLIC SYSTEMS

The family member wants to learn how to navigate transportation systems that can support their family.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Navigating public transportation	This document provides guidance about how to plan and prepare for navigating public transportation. Work with the family member to identify the public transportation options available to them.
Guide to Car Ownership and Budgeting	A guide to car ownership: car expenses and maintenance, how to change a flat tire, and budgeting to purchase a car. If the family member wants to buy a car, ensure they know what it may entail.
Tips for buying a used car Compare prices and value at Kelly Blue Book	How to ensure a used car is reliable before buying and that you are getting the best deal in your area.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Iowa Tax and Tags: Vehicle Registration	If a family member is looking to buy a car, help them to understand the vehicle registration requirements for Iowa.

SECTION 2: NAVIGATING PUBLIC SYSTEMS

The family member wants to learn how to navigate public service systems that can support their family.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Learn how to mail a letter and change your mailing address	These videos walk a family member through how to mail a letter or postcard and how to change their address with the post office if they move.
Explore FDIC insured banking options in your area	This website helps individuals find an FDIC-insured bank with locations near them. Selecting an FDIC-insured bank is important, because the insurance protects deposited money in case of a bank failure.
Registering to vote/ checking your voter registration	This link guides an individual through the process of registering to vote and checking their voter registration status.
Tax filing assistance for lowans	Volunteer Income Tax Assistance (VITA) provides free tax preparation for lowans with low incomes.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Benefits of Banking	If a family member is wary of putting their money in a bank, share with them the benefits of banking. Ask them to reflect on what they've learned.

SECTION 3: GETTING ACCESS TO AND USING TECHNOLOGY

Here are some common needs of individuals in this phase and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be thinking:*

- I don't have a mobile phone, computer, or reliable access to the internet
- I get confused with or don't know how to use the technology that I have
- I don't know how to stay safe when using the internet or know that what I'm reading is true

The family member needs reliable access to a mobile phone, computer, or the internet.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Apply for Lifeline to lower monthly costs for phone and internet services	Help the family explore if they are eligible for savings on their monthly phone and Internet services.
Receive a free smartphone through SafeLink Wireless or Assurance Wireless	Through Lifeline assistance, SafeLink or Assurance Wireless subscribers are eligible to receive a free mobile phone and a monthly discount on their service. Limited to 1 line per household.
Buy an affordable computer at PCs for People	Eligibility: <ul style="list-style-type: none"> • Participation in an income-based govt assistance program OR • Current household income under 200% of the federal poverty level
Find free internet access, printers, and copiers at the local library	Public libraries provide free access to internet as well as computers, printers, and copiers.

SECTION 3: GETTING ACCESS TO AND USING TECHNOLOGY

The family member needs support on how to use a computer, mobile device, or the internet.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Video courses on how to use a computer and access the internet	These short video courses cover topics like: getting started on a computer, using a PC, navigating a website, basic search, basic internet privacy, video conferencing, and more. Have the family member spend some time looking over the courses offered to see if there are any topics they would like to learn about.
Creating and using email: Intro to Email and Intro to Email Part 2: Beyond the Basics	Step-by-step short videos outlining the process of creating and using email (setting it up, sending emails, including attachments, etc.)
Video courses on how to use a mobile phone	These short video courses cover topics like using a mobile device (Android & iOs/iPhone) and an introduction to Google Maps.
Video courses on how to set up a Facebook account	Using social media is often a way to build relationships and keep in touch with friends and family far away. These short videos outline how to sign up, set up a profile, navigate the website, and stay safe on social media.

SECTION 3: GETTING ACCESS TO AND USING TECHNOLOGY

The family member needs to build skills in knowing how to safely engage with the internet.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Explore the 10 Key Concepts for Digital Media Literacy	Short videos and blurbs that outline key concepts and context of digital media, to educate readers with the skills to read the messages that inform us, entertain us and sell to us daily.
Understand how to spot online deception and learn the 5 steps for vetting a news source	Basic strategies to identify misleading or inaccurate information spread on the internet. Consider asking the family member to reflect on the news/social media posts they've read or watched recently. Do they think it would pass the 'deception test'?
Tips for phone and internet safety	Read through these safety tips, particularly the sections on phone safety, internet safety, and online ordering.
Video courses on how to be safe online	Go through the three videos outlining accounts and passwords, online fraud and scams, and internet privacy.

THE FAMILY MEMBER WANTS TO IMPROVE PARENTING OR RELATIONSHIP-BUILDING SKILLS

This module is broken down into two non-chronological sections to best capture the topics that are covered in the parenting and relationship module.

SECTION 1

Parenting
Support

SECTION 2

Healthy
Relationships



SECTION 1: PARENTING SUPPORT

Here are some common needs of individuals in this phase and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be thinking:*

- I want to be a better parent; what can I do to strengthen my parenting skills?
- I don't know how to best support my child in their current stage of life.

The family member wants to strengthen their parenting skills.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
4 Types of Parenting Styles	An overview of parenting styles and when to use which style.
The Power of Positive Parenting	This resource outlines the importance of parenting with love, kindness, and warmth. It has many tangible examples and tips to support parents in positive parenting.
Create Structure and Rules for Children	Routine and structure are important to help children feel safe and secure. This short video outlines four steps to creating a routine for children.
Daily Family Schedule Template	To keep the family member on track, use this template to organize their and their family's days.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
What Is Parenting: An In-Depth Look At What It Really Means	A more introductory article that talks about the important role of parenting and its key responsibilities.

SECTION 1: PARENTING SUPPORT

The family member wants to better understand and support their infant or young child.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
What does a safe sleep environment look like for a baby?	If the family member has a baby, encourage them to read through this 2-page infographic to avoid preventable Sudden Infant Death Syndrome (SIDS) and other sleep-related infant deaths.
Car seat safety video and recommendation chart based on developmental stages	Help a family member to understand the guidelines of car seat safety. Note: In the state of Iowa, parents may be fined \$135 if they don't use a car seat.
Brain Building Basics through Vroom	This short video explains the five steps of brain building, a science-based parenting strategy for babies and young children. Vroom is a free online program that provides thousands of tips and ideas for brain building.
ASQ-3 developmental activities for children 0 to 5 years old and social-emotional activities	The intervention activities include games and other fun events for parents and caregivers and their young children. Each sheet contains activities that correspond to ages in the ASQ-3 intervals from 1–4 months old to 60–66 months old.
How to Shape and Manage your Young Child's Behavior	This resource gives tangible examples for how to influence a young child's behavior through modeling and positive attention.

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SECTION 1: PARENTING SUPPORT

The family member wants to better understand and support their infant or young child. *(CONTINUED FROM PREVIOUS PAGE.)*

[Autonomy in Children: How to Start Talking to Your Kids About Consent](#)

Teaching consent from the time children are young is critical for them to learn to respect people's boundaries and bodies, and in order to be safe and build healthy relationships.

Encourage the family member to reflect on the following questions:

- Does my child have a clear understanding of the concept of consent, namely body, space, and touch? Do they know the correct vocabulary for body parts, which will help them stay safe and healthy?
- If I have a young child, what can I teach them now about their right to personal space, and respecting the personal space and bodies of others?

[How to Teach a Child to Manage Their Behavior](#)

Encourage the family member to reflect:

- The next time my child acts out and I get angry or frustrated, I will _____.

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Safe Infant Sleep , plus resources in other languages .	Resources and infographics are available in Spanish, French, and Arabic
Using Discipline and Consequences also available in Spanish	If the family member expresses interest in learning more about using discipline and consequences or is confused by the articles above, this video models the best ways to discipline a young child.
Nurturing Families activities	If your agency is trained in Nurturing Families, consider what activities would best fit their situation and incorporate them into your visits.

SECTION 1: PARENTING SUPPORT

The family member wants to better understand and support their school-age or teenage child.

A guide to public schools in the USA for immigrant parents	<p>An overview of foundational information for what to expect in the public school system, including what schools typically offer, how to enroll a child, and more. Work with the family to plan for pick-up and drop-off, childcare for days off of school, and any other considerations for navigating the school year.</p>
<p>Identifying and responding to bullying handout in English and Spanish</p>	<p>Bullying is a concern for children of all ages. This handout outlines the signs of a child being bullied, bullying others, and conversation starters to help children understand the harms of bullying and how to stop it.</p>
<p>The Complete Guide to Teaching Kids Consent at Every Age and Consent at Every Age</p>	<p>Teaching consent is critical for kids to learn to respect people's boundaries and bodies, and in order to be safe and build healthy relationships as teenagers and adults. Encourage the family member to reflect on the following questions:</p> <ul style="list-style-type: none"> • How can I teach my child empathy? Some examples: <ul style="list-style-type: none"> • When watching a movie where a character is put in a new or uncomfortable situation, ask the child to reflect on how they would feel if they were in the person's shoes. What is the character feeling? • Model empathy by asking open ended questions, helping them label their emotions, and telling them it's okay to feel however they are feeling. • If I have a teenager, how can I encourage them to think about the role that mind-altering substances play in the ability/inability to give consent? • How can I provide my teenager with a safe space to think deeply about the ethics of sexual encounters?
<p>Tips for Understanding and Adapting to the Teen Years</p>	<p>Transitioning from parenting a young child to a teenager can be difficult. The resources in this section are meant to help the family member know what to expect and how to navigate the changing dynamic between a parent and an older child.</p>
<p>Tips for Praising Your Teen</p>	<p>Consider having the family member reflect on what they appreciate about their teenager, giving specific examples. Encourage them to make a plan for how they can incorporate more positive and specific praise in their interactions with their teenagers.</p>

SECTION 2: HEALTHY RELATIONSHIPS

Here are some common needs of individuals in this phase and some resources, tips, and tricks for navigating the family member's needs with them. *The family member might be thinking:*

- What can I do to strengthen my relationships and feel socially connected to others?
- I want to make sure my relationships are healthy and safe.

The family member wants to improve or strengthen their relationships with loved ones.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Revisit the family's Ecomap	Encourage the family member to revisit their Ecomap and consider the people they can rely on for emotional or tangible support. This could be family members, friends, coworkers, neighbors, or those who belong to the same community groups (religion, ethnicity, etc.). As they think about these people, have them consider: <ul style="list-style-type: none"> • What do these people say or do that make you feel cared for? • What kind of support or help are they able to offer?
Social Wellness Toolkit	To determine which areas of social health a family member might like to improve and prioritize.
The healthy relationship spectrum	Reflecting on the healthy relationship spectrum, have the family member choose one or two attributes to work on (e.g., "I want to work on respect/parenting supportively/communication with my partner").
Healthy Relationships Tips	Tips for building and maintaining healthy relationships with others. Encourage the family member to review the social wellness toolkit and healthy relationships tips. Ask them: <ul style="list-style-type: none"> • What stands out to you? • What do you think is most important for your personal social wellness? • What would you like to work on?

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SECTION 2: HEALTHY RELATIONSHIPS

The family member wants to improve or strengthen their relationships with loved ones. (CONTINUED FROM PREVIOUS PAGE.)

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Learn how to set boundaries with a romantic partner or with a family member or friend	Boundaries are an important part of maintaining a healthy and close relationship with someone. After reading one or both resources, encourage the family member to reflect on their relationships: <ul style="list-style-type: none"> • From your perspective, do any of your relationships have unhealthy boundaries? • What boundary could you set that would make you feel more comfortable in the relationship?
Setting Healthy Personal Boundaries with Family Members worksheet	For family members wanting a more interactive guide to setting boundaries, have them reflect and fill out this worksheet.
Learn about the power and control wheel and warning signs of abuse	It's important to have these resources and information available for a family member, in case they or a loved one may be experiencing abuse.
Safety planning and local providers and resources Call 1.800.799.SAFE (7233), chat directly on the website, or text "START" to 88788	In addition to the many informational articles, the National Domestic Violence Hotline's live advocates are available 24/7 and are trained to counsel survivors on safety planning and connect them to local resources.

THE FAMILY MEMBER WANTS TO EARN A DEGREE OR TRAINING CREDENTIAL

In addition to the resources below, the Employment module (“I want to get a job/advance my career”) may have helpful tips. While this module focuses specifically on skill-building, getting a credential/degree, and financing education, the Employment module has more resources geared toward career exploration, finding and getting a job, and advancing in a career. If a family member has expressed some interest in moving forward but lacks specific direction, consider visiting the Employment module for self-exploration activities to identify a clear purpose to determine which module (or both) is relevant. *The family member might be thinking:*

- I want trainings that improve my ability to get a job of interest to me.
- I want to get my GED or complete another degree program.
- I want to go back to school but I don't know how I will pay for it.



The family member wants to explore training and skill-building opportunities to improve their ability to get a job.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Registered Apprenticeship Program	<p>Becoming a Registered Apprentice means you're on the path to a rewarding career where you'll earn a paycheck from day one - your chance to earn and learn. Apprentices can receive progressive wage increases, classroom instruction, and a portable, nationally recognized credential.</p>
<p>Training and basic education services available for Youth and Young Adults and Adult and Dislocated Workers</p>	<p>These programs provide a variety of services to support youth and adults facing significant barriers to success in employment or post-secondary education.</p> <p>Youth programs may include: tutoring, study skills training, and dropout prevention and recovery; alternative secondary school services; paid and unpaid work experiences; occupational skills training; education offered concurrently with workforce prep; leadership development; supportive services; adult mentoring; comprehensive guidance and counseling; financial literacy education; entrepreneurial skills training; labor market information and activities; and follow-up services.</p> <p>Adult programs may include: career services (skill assessments, resume prep and job development, career counseling and planning, financial literacy, adult basic education, pre-vocational activities, work experience); training services (occupational skills training, on-the-job training, incumbent worker training, entrepreneurial training); and support services* (dependent care assistance, transportation reimbursement, required clothing and tools for work).</p> <p><i>*available only when needed for participation in career or training services.</i></p>
Adult Education and Literacy Programs	<p>The AEL Program builds skills for success in the workforce by providing adults with the opportunity to acquire and improve functional skills necessary to enhance the quality of their lives as workers, family members, and citizens. Services include basic skills instruction, HSED test prep, English for speakers of other languages, job readiness skills instruction, and computer literacy skills.</p>
Eligible Training Provider List	<p>ETPL can help lowans access training opportunities through the IowaWORKS.gov website.</p>

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Vocational Rehabilitation Services for lowans with disabilities	<p>VR works with lowans with disabilities to help them find successful employment across the workforce.</p> <p>Services include self-employment program, benefits planning, independent living program, and disability determination services. lowans will also have access to many virtual workshops through IowaWORKS.</p>

The family member wants to get their GED or complete another degree program.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
High School Equivalency Diploma	There are hundreds of websites offering high school diplomas, HSED credentials, and other degrees. What they don't say is that the "accredited degree" they're offering is practically worthless. These sites are looking to make a quick buck at the expense of individuals—and they're charging anywhere from \$50 to \$500 to do it. Check a family member's eligibility and find a HiSET preparation center here.
Types of Colleges and Degrees	<p>If a family member wants to pursue higher education, help them to understand there are many different paths they can choose from. This resource covers types of degrees (apprenticeships through masters) and types of colleges (trade school, university, etc.).</p> <p>After reading through it, have them reflect on:</p> <ul style="list-style-type: none"> • What type of degree sticks out to you? • What is your short-term goal and long-term goal for education?
College Bound	If college is the family member's goal, have them go over this document that outlines necessary placement tests, types of colleges, and different ways to pay for college.

The family member wants to go back to school but doesn't know how to pay for it.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Three Types of Federal Student Aid video (What is student aid?)	A basic overview of what student aid is and federal student aid options available to a family member (grants, loans, and work study jobs).
How to apply for financial aid	This includes step-by-step information on how to apply for financial aid: filling out the FAFSA, websites to look for scholarships and grants, and a list of employers that pay at least a portion of their employees' education. It also covers responsible borrowing and a short overview of repayment plans for federal student aid.
Repaying Your Loans	Covers payment plan options, how to deal with loan services, consolidating student loans, paying off private student loans, and more.
Power Pay	This online tool can create a personalized debt elimination plan

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Repaying Student Loans 101	If a family member wants more information on repaying student loans or loan forgiveness options, refer them to this resource and the resource below.
Types of Loan Forgiveness	A list of ways the family member might be able to qualify for student loan forgiveness. Encourage the family member to look through the options and determine if it might be applicable (if they are planning on teaching, working in government, etc.).
Federal Pell Grants and Loans	Other types of grants and loans a family member may qualify for.

THE FAMILY MEMBER WANTS TO TAKE CARE OF THEIR FAMILY'S BASIC NEEDS

This module focuses on resources and activities centered around basic needs to help families stabilize and reach their goals. These categories do not have a chronological order, so use the prompts beneath each section to support the family member in finding a starting place that is right for them. *The family member might be thinking:*

- I need to find safe options and/or pay for my family's basic needs, like housing, medical care, childcare, etc.
- I have legal issues that are preventing me from making progress on my and my family's goals.



HOUSING RESOURCES: The family member wants to find options for meeting their family's basic needs.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
HUD Housing Preferences Worksheet	Encourage the family member to take a few minutes to think about housing must-haves and preferences.
HUD Housing Search: How to Call a Landlord	Calling a landlord for more information about a property can be intimidating. This guide contains tips, an example script, and a list of housing questions to ask or keep in mind during the phone call. Brainstorm with the family member any other important questions not on the list that relate to their situation.
HUD Housing Comparison Checklist	Once the family member has called and gathered information on potential housing options, or has toured in person, this checklist can be used to easily compare the pros and cons to decide which option(s) should be pursued further.
Housing Rights and FAQ	Summary of Iowa Landlord and Tenant law, and information on evictions, credit reports, housing rights, and more.
Renters Handbook, available in English and Spanish	HOME, inc Handbook includes: <ul style="list-style-type: none"> • What tenants should consider before renting • Rental agreements, deposits and eviction actions • Housing code enforcement • What landlords should consider before renting out their property • Tenant and landlord rights • And much, much more
Find a Housing Counselor	HUD Approved Housing Counselors can assist with: <ul style="list-style-type: none"> • Becoming a homeowner • Foreclosure assistance • Reverse mortgages • Home improvements/repairs to your home • Renting

MEDICAL CARE RESOURCES: The family member wants to find options for meeting their family's basic needs.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
How to enroll in federally sponsored health insurance	If the family member is not employed or does not have health insurance through their employers, encourage them to explore this video which explains the basics of federally sponsored health insurance and how to prepare to enroll.
Find to find a Provider who accepts the family's insurance	Find provider based on insurance and location: <ul style="list-style-type: none"> • Iowa Total Care • Molina Health Care • Wellpoint

TRANSPORTATION RESOURCES: The family member wants to find options for meeting their family's basic needs.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Navigating public transportation	This document provides guidance about how to plan and prepare for navigating public transportation. Work with the family member to identify the public transportation options available to them.
Local transportation resources	Help the family explore transportation resources in their area including public transportation. Some options include: <ul style="list-style-type: none"> • Get there your way or Public transportation • Maps and listings for Iowa's 35 public transit systems/Iowa DOT

CASH RESOURCES: The family member wants to find options for meeting their family's basic needs.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Overview of Supplemental Security Income . How are SSI and SSDI Different?	These programs provide cash that support families in meeting their basic needs. The resources linked outline important information regarding the SSI, and a side-by-side comparison of SSI and SSDI.
Get connected to Iowa's Family Investment Program	FIP is Iowa's TANF program, which provides temporary cash assistance for families with children.

CHILDCARE RESOURCES: The family member wants to find options for meeting their family's basic needs.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Interview Guide for Childcare Providers	Family members can use this document to aid in their search to find the most suitable childcare provider for their situation.
Child Care Resource and Referral — Iowa CCR&R	Parent Services team available to assist with a free and confidential child care list in your area. Website offers many parenting resources as well (including in other languages).
Iowa Child Care Connect	Iowa Child Care Connect helps find child care where and when you need it.
Child Care Assistance / Health and Human Services	Child Care Assistance (CCA) is available to the children of income-eligible parents who are gone for a portion of the day due to employment or participation in academic or vocational training or PROMISE JOBS activities. Assistance may also be available for a limited period of time to the children of a parent looking for employment.

The family member wants to know more about what legal supports are available to them.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Family Law Legal Supports	This document lists family law resources for custody, paternity, child abuse reporting, and finding an attorney.
Iowa Legal Aid	Iowa Legal Aid may be able to assist family members with civil legal issues. Consider getting a Release of Information to assist with the application process and connecting.
Iowa State Bar Associate Iowa Find A Lawyer	If Iowa Legal Aid cannot help, families may want to look for an attorney on "Find A Lawyer". A private attorney there can talk with families for a fee of \$25 for 30 minutes of legal advice.
Driver's License status	For family members to know what the status of their license means for them.

THE FAMILY MEMBER WANTS TO BUILD THEIR FINANCIAL SKILLS

All families, even those with low income, need to have a basic understanding of how to manage their income, get and stay out of debt, and plan for their future. This module includes tools and resources to assist families with financial management. *The family member might be thinking:*

- I need to join a bank and/or get a credit card.
- I need help managing a budget.
- I want to learn financial planning skills to prepare for my future.



The family member wants to learn how to manage a budget.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
Budget 101	This guide outlines tips and steps for budgeting, as well as short, mid and long-term financial goals.
Budget 101 / Creating a Budget Course Sections	This interactive webpage contains a video and several sections with hands-on tools to get the family member started on creating a budget. Considering the steps proposed in the guide above and this webpage, work with the family member to create a basic budgeting plan.
How to Budget With a Low Income	Ways to budget on a low income including how to budget for the Four Walls first (food, utilities, shelter, transportation) and reduce monthly expenses.
How to Budget As A Couple	<p>This article stresses the importance of communication and agreement on financial goals for the future.</p> <p>If the family member is married or in a relationship, consider asking them to reflect on the following questions:</p> <ul style="list-style-type: none"> • Do you listen to and respect the financial values, goals, and ideas of your partner? Does your partner listen to and respect your financial values, goals, and ideas? • What is the biggest source of financial stress or tension between you and your partner? How can you communicate with your partner to come to a resolution? • How can you improve your communication with your partner to manage money?

Additional Resources for Staff:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
The Money Talk That Every Couple Needs to Have	If one spouse or partner handles all or most of the money management, consider showing the couple this video explaining why it's important for both partners to develop their financial management skills.

The family member wants to learn how to join a bank and/or get a credit card.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
What Do You Need to Open a Bank Account?	A list of what a family member will need to open a bank account, and the differences between a checking and savings account.
Which Credit Card Offers Should Low-Income Earners Consider?	Tips for what to look for in a credit card, including no annual fees and cash-back bonuses.
How to Use Credit Cards Wisely	If the family member is interested in using a credit card, make sure they understand how to use one wisely to avoid bad credit and fees, as well as how to maximize credit card benefits.
Identity Theft Prevention	Identity theft is becoming increasingly common. Not only does it take time and money to resolve it, but it also can impact a person's ability to build good credit, keep a car or house, and even find a job. This resource explains what identity theft is, tips for prevention, and what to do if you are a victim of identity theft.
PowerPay: Debt Reduction Tool / USU	It is marketed as a debt reduction tool (this was the original purpose); however, it now includes tools for spending plans, loan calculators, retirement planning, etc.

The family member wants to learn financial planning skills to prepare for their future.

Resources/Activities:

WHAT IT IS:	HOW I CAN USE IT WITH A FAMILY MEMBER:
How to Build Credit: a Guide for Beginners	This article gives a few ways for beginners to start building good credit, including with a secured credit card, becoming an authorized user on a friend or family member's credit card, taking out a credit-builder loan, and more. These strategies also apply to those who are trying to repair bad credit.
Financial Education Guides	A library of free financial education guides and tools outlining information from financial planning, saving, and good credit to surviving job loss and holiday spending. Encourage the family member to look through the list of guides and choose one that they want to learn more about.
Personal Finance Courses	Free online personal finance courses that explore budgeting, debt solutions, identity theft, and homeownership.
Your Money, Your Goals toolkit / Consumer Financial Protection Bureau	The toolkit has information that helps you have money conversations with the people you serve. Topics include: Make spending decisions, order and fix credit reports, repaying debts and taking on new debt, and tracking income and bills.

The Information in this staff module has been provided by:



<https://hhs.iowa.gov/fadss-contractor-resources>