



TIP

Transition Information Packet

TRANSITION INFORMATION PACKET

"TIP"

For Teens

If you are an older adolescent in out of home or foster care, this Transition Information Packet (TIP), was developed specifically for you! You will find that TIP can assist you in organizing your important papers, give you a place to record important facts, and provide information on things you might need to know as you transition from the foster care system to the adult world.

TIP is organized into ten sections; each contains valuable information and gives you a list of suggested items you could store in that section. You can also keep valuable information in this folder, such as copies of your **Driver's License**, **photo ID**, **Social Security card**, **birth certificate**, **immunization record**, **insurance**, and other personal records.

Getting ready for life on your own can be tough. Preparing for independence is a smart idea. A trusted adult or your foster care provider can assist you in completing your own personalized TIP. You may copy any materials in TIP, especially the blank worksheets. TIP will provide you with helpful "tips" as you transition to the responsibilities of adult life.

*TIP was compiled and developed by:
Iowa Department of Human Services Transition Planning Specialists
7th Edition- 2020*

** "TIP" is a compilation of various transition resources that we have found from many sources, and believe these are useful tools for youth who are transitioning to adulthood.*

What to Keep in your Binder

Business Card Holder (Keep business cards and important #'s in the plastic business card holder located at the beginning of your TIP binder)

- DHS worker or JCO
- Aftercare Contact
- Attorney/GAL
- Transition Planning Specialist
- Other Supportive Relationships and Resources

Personal

- Emergency contacts
- Photo Copies of: Insurance card(s), Driver's License or Photo ID Card (Keep originals in your wallet).
- Photo Copies of: Social Security card, birth certificate (Keep originals in a locked/safe place).
- DHS Income Maintenance notices regarding Food Assistance and Medicaid.

Education Documents (these are important for school, college, vocational programs, etc.)

- Report Cards
- Most recent IEP or 504 Plan
- A copy of transcript from all schools attended or HISed Certificate
- Any other certifications (CPR/First Aid), Vocational, CNA, Etc.
- College info: Financial aid info (including passwords), college placement test results, transcripts
- Print copies of any email confirmations you get & keep them too

Medical Information

- Copy of most recent physical & immunizations (important for school & jobs)
- List of doctors names & numbers (keep a copy in your binder & your wallet)
- List of medications, times, dosages, & who prescribes them (keep a copy in your binder & your wallet)

Work-Related Information

- List of references (first & last names, their position, the company name, phone number, & dates worked)
- Copy of letters of recommendations if you have them (don't give your last one away)
- Dates of places you have worked or volunteered & what your responsibilities were
- Work Permit – if you need it (you must get this through your school or city hall)
- Career interests, Strengths, Goals, Vocational tests
- Most recent resume

Housing / Utilities Information

- Phone billing contracts & the most recent 2 bills
- Copy of your Lease
- Keep a list with your previous & current landlord's name, contact info, & the dates you lived there & a written reference if you can get one
- Most recent 2 gas, electric, cable bills & contracts
- Any housing list / subsidy information, copies of places you have applied

Financial Information

- Most recent bank statement. All credit/debit card information
- Most recent Social Security award letter & anything Social Security sends you
- Keep all pay stubs, Tax documents: Yearly W-2's, tax document

* You can also make a folder on your computer or email and keep a lot of this information there – like important emails or confirmations.

What information You Should NOT Give Out?

- Do not give out passwords (computer, PIN for Bank, Financial Aid, etc.)
- Keep passwords and logins in a safe place for your own personal use
- Social Security numbers (but sometimes it's OK, like on a job or housing application or for a bank application)
- Bank account information (unless for direct deposit of paychecks requested by employer)

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*The sections listed above are adapted from the 10 categories in the Foster Club's Transition Toolkit.

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Iowa Foster Child and Youth Bill of Rights



- I have the right to be treated with respect.
- I have the right to be safe and well cared for.
- I have the right to be who I am.
- I have the right to lifelong family connections.
- I have the right to be fully informed about what is happening to me.
- I have the right to be told why I am in the child welfare system.
- I have the right to adequate health care, including mental health care.
- I have the right to a good, stable education.
- I have the right to permanency.
- I have the right to know when court hearings are scheduled and to attend hearings regarding my care.
- I have the right to a qualified advocate.
- I have the right to receive skills, knowledge and resources needed to be an independent adult.
- I have the right to seek assistance if these rights aren't being met.



Responsibilities for Children and Youth in Care

- I am responsible for my choices, decisions, actions and behaviors. I understand that I make the biggest difference in my life.
- I know I will make mistakes but I hope to learn from them and make positive choices for my life to create a bright future.
- I will treat myself and others with respect; I will follow the golden rule and treat others as I wish to be treated.
- I promise to make every effort to take the necessary actions not to cause harm to myself or others.
- I will do my best to communicate openly with people when I have a problem and try to ask for help when I need it... but please remember I may have trouble asking for help.
- I will try to work to the best of my ability in school and achieve the educational goals that I need to be a productive and successful person.
- I have the responsibility to ask for help in learning life skills I need for becoming an independent young adult.
- I will make an effort to be involved in and cooperate with suggested mental health treatment.
- Respectfully I ask that you do not judge me by my past, instead get to know me for the person I am today.
- Family connections are very important to me. I know I am responsible for setting and keeping safe boundaries with my family members. I am also responsible for making amends for any of my former actions that may have caused someone harm.
- I will try to be courageous and speak up when I feel my rights have been violated.

Every child in foster care has the same rights belonging inherently to all children. Achieving Maximum Potential (AMP) is a youth driven, statewide advocacy group that seeks to unleash the full potential for personal growth among children and youth experiencing foster, adoptive and kinship care. AMP asks that service providers, court professionals, and case managers provide the Foster Care Bill of Rights and Responsibilities document to children and youth in care. Because each child and youth is unique, discuss in a manner which he or she can understand. This Iowa Foster Care Bill of Rights and Responsibilities was developed by children and youth, with the support of the Department of Human Services and mentoring from other youth advocates. This is a resource that children and youth can use to advocate for themselves and adults can keep this as a reminder to always uphold these rights and show children and youth the respect they deserve. The responsibilities are to be used as encouragement to uplift and support youth in their development and successful transition toward becoming successful young adults.

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I'm getting ready for my next move—into adulthood!



I have a big birthday coming up. I leave foster care. Freedom!

Too much freedom.

When you're in the system, somebody is always telling you what to do or where to go. I was afraid I would have to figure it out by myself.

But I won't. **I have a team to help me get ready.**



My caseworker is going to be on my team. She wants me to succeed. And by law,* **I have a right to help getting ready for adulthood.** Either my social worker or somebody else in the system has to help me.

I'll also include on my team some other adults that I connect with. They might be

- A family member
- A teacher or coach
- An adult friend
- A doctor
- Another professional, such as an attorney or a religious leader

You should put together a team too!

It's my life. I should have a say in how I live it. That's why **I'm making a transition plan.** With my team's help, of course.

Transition means to make a change. Being in charge of my own life is a big change. I'll do better if I make a plan.

It seems crazy that I need to start my transition plan now because I'm not leaving foster care for months. But there's a lot to figure out, such as

- Where I will live
- How I'll get a job
- Where I'll go to school
- Transportation to job and school
- Health insurance
- Where I can find mentors and other support



There are a couple of other important things I need to plan. **I need to figure out who will be my emergency contacts.** These are the people I can call if I need help in the middle of the night or in some other tight situation.

I also need to complete a legal form that names my power of attorney.

That's a person I choose. He or she makes decisions for me if I am very sick and can't take care of myself.



That's a lot of planning. I'd better get started!



*The Fostering Connections to Success and Increasing Adoptions Act of 2008 requires the system to help youth develop personalized plans in the 90 days before they age out of foster care.



I'm making plans so I stay healthy as an adult.

I need to sign up for my own health insurance, even though I'm healthy. Insurance will help me pay the doctor if I ever get sick. It will help pay hospital bills if I have an accident.

It can cover mental health and addiction treatment. It will help pay for care of my ongoing health issues. It covers wellness visits too, so that I stay healthy.



I can stay on Medicaid until I'm 26 because I'll be on it when I age out. But **I do have to sign up for a new Medicaid plan.** I can get help at HealthCare.gov: www.healthcare.gov.

Or I can call 1-800-318-2596. I will tell them that I'm in the foster care system and on Medicaid now. They will help me find the right plan.

You can go to HealthCare.gov to find a health plan too, even if you don't qualify for a Medicaid plan. They can help you find some other kind of plan.

Some businesses offer health insurance to their workers. If for some reason you don't qualify for Medicaid, you may want to **check with your employer to see if they have an insurance plan that works for you.**



Here's a piece of advice I can pass on to you. If you move to a new doctor, **try to get a medical home.**

That's *not* a place where you live. A medical home means that one person coordinates your care. The coordinator makes sure that all your care providers share information. That's so they don't give you conflicting care or overlook treatment you need.

The coordinator also helps you connect with all the services and supports you need to stay healthy and manage on your own. Medical homes are really helpful to patients with special needs. That describes me—I'm moving out of foster care, which is pretty complicated.

So when I sign up for my health care, I'm going to ask questions. I'm going to find out if I can get my care through a medical home.

I can't kick back yet—there's more to do! →



I'm pulling together all the medical information I'll need.

Before I go out on my own, I need to get a lot of information from my doctor. This includes

- A form that describes my current health and shows I am up to date on my shots
- A list of my meds that includes the doses I take and information on why I take each med
- Copies of all my prescriptions

I also need a copy of my medical records. This covers all the medical care I've had since I was young. It's a lot of information, so they will probably give me my records on a CD or in a folder.



Before my next appointment, I'm going to call ahead to ask for all of these things. That way, they can have it ready when I come in.

I'm going to keep all this in a safe place. I'll take it with me when I start with a new doctor.



Diabetes runs in my family. My new doctor will want to know that. So I want to make sure I have a copy of my birth family medical history.

I'm going to ask my caseworker to get me a copy from my files. If there isn't one in there, I'll ask the caseworker to help me put one together.



When I went to the dentist, I asked for his phone number.

I put that in my phone. I need it so I can make my next dental appointment.

I'll have to make all my appointments when I'm on my own—doctor, dentist, and counselor. One of the joys of adulthood!



Now for the fun stuff... →



I'm Learning what I need to know so I can succeed on my own.

I've never lived by myself. I don't even know how to pay rent. So I'm taking **an independent living class**. At first I thought, another class? No thanks! But this one's worth it. I learn a lot of things, such as how to

- Pay bills
- Shop for groceries
- Make my own doctor appointments
- Get prescriptions
- Keep healthy

You should see if you can get into a class like this. Talk to your caseworker!



Before I go out on my own, I need a copy of **3 important forms**. These are my

- Birth certificate
- Social Security card
- High school diploma or GED certificate

I need these things to apply for jobs, schools, and government benefits. I'm going to ask my caseworker for copies of these documents. They should be in my files. If they're not there, I'm going to ask her to help me apply for new ones.

Oh—I also need a government-issued photo ID. I'll ask my caseworker for help in getting one.

Here's another good tip: **see if you can apply for transitional housing**. The rent is pretty cheap. Plus you get help with bills and groceries. You are on your own. But there are people who check in on you.

It's a good deal. You have to keep by the rules, but it's a great way to move into the world. Ask your caseworker how to apply.

These Web sites have been really helpful to me. They may be helpful for you too.

The FosterClub Transition Toolkit
www.fosterclub.com/_transition/article/transition-toolkit

It's a road map for making plans for life after foster care.

The Transition Club
www.fosterclub.com/_transition

This is an online place to meet other kids preparing to live on their own, just like me.

Foster Care Alumni of America
www.fostercarealumni.org

You can link up here with other adults who used to be in foster care.

HealthCare.gov
www.healthcare.gov

This is where you can get health insurance.



What I need is a checklist! →



OK, big world,
here I come!



What I need

- Emergency contact information
- Power of attorney form
- Health insurance card
- Bus pass (or other plan for transportation)
- Contact information for doctor, dentist, and counselor
- Current medical history form
- Meds list
- Medical records
- Birth certificate
- Social Security card
- High school diploma or GED certificate
- Government-issued photo ID



Good
luck
to us!

American Academy of Pediatrics
DEDICATED TO THE HEALTH OF ALL CHILDREN™



Healthy Foster Care America

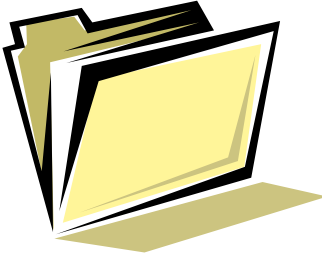


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SECTION 1

IDENTITY

(Me, My Selfie, and I)

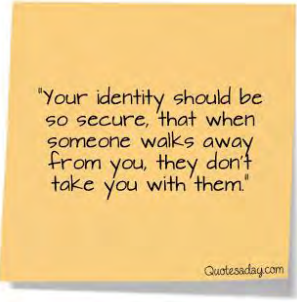


This section includes information and space for personal documents that are important to keep.

Personal Information
Previous Addresses
Important People in My Life
Obtaining Important Documents
Protecting Your Identity



Don't let labels define YOU.



THE ONLY PERSON YOU ARE DESTINED TO BECOME IS THE PERSON YOU DECIDE TO BE
-RALPH WALDO EMERSON

Be who you are
And say what you feel
Because those who mind don't
Matter
And those who
Matter
Don't Mind.
Dr. Seuss



Today you are **YOU**,
that is **TRUER** than true.
There is **NO ONE** alive
who is **YOUER** than **YOU!**



Be sure to get all of your personal documents BEFORE you leave care. It's a lot harder to get some of these items after you exit the system

GET STATE-ISSUED OFFICIAL PHOTO ID
Photo identification is required on many occasions. Obtaining state-issued photo ID before you leave foster care (it's something your caseworker can help you do).

DOCUMENTATION THAT YOU WERE IN FOSTER CARE
This may become important in qualifying for benefits, including financial aid for higher education.

- OBTAIN AN ORIGINAL COPY OF YOUR SOCIAL SECURITY CARD**
Information about obtaining a replacement card can be obtained from www.ssa.gov. Understand the importance of guarding their social security number to protect against identity theft.
- OBTAIN A COPY OF YOUR BIRTH CERTIFICATE**
It should be a certified, or official, copy. Learn how to replace it if it gets lost.
- CITIZENSHIP DOCUMENTS**
- If you were born in a country other than the United States, make sure you have a copy of all of your citizenship papers and understand completely what your citizenship rights and responsibilities are.**
- CHECK YOUR CREDIT**
Ask to have a credit report run based on your social security number prior to leaving foster care. It is not unusual for young people from foster care to discover their credit has been damaged when relatives have "borrowed" their identity to get emergency funds or to get credit cards.

- ESTABLISH A PERSONAL FILING SYSTEM**
You need to establish a method of keeping track of important documents. Methods could include a designated box, an FYI Binder (visit www.fosterclub.org for information), a 3-ring notebook, a filing cabinet or a file-size expandable envelope. Understand the importance of keeping personal documents safe and secure.
- REGISTER TO VOTE**
At age 18, register to vote.
- REGISTER FOR SELECTIVE SERVICE**
If you are a male age 18 to 26, register for the selective service.

WHAT I HAVE Looking for instructions? Download at www.fosterclub.org

Personal documents (description):	Status	Possession (who has them)
Birth certificate	<input type="checkbox"/> Have <input type="checkbox"/> Applied for <input type="checkbox"/> Do not have	
State-issued picture identification	<input type="checkbox"/> Have <input type="checkbox"/> Applied for <input type="checkbox"/> Do not have	
Social Security Card	<input type="checkbox"/> Have <input type="checkbox"/> Applied for <input type="checkbox"/> Do not have	
Citizen / immigration documents (if applicable)	<input type="checkbox"/> Have <input type="checkbox"/> Applied for <input type="checkbox"/> Do not have	
Other:	<input type="checkbox"/> Have <input type="checkbox"/> Applied for <input type="checkbox"/> Do not have	

Safe personal filing system in place I know I may request a copy of my foster care case file

RESOURCES AVAILABLE TO ME Find 'em at www.fosteringconnections.org

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

THIS IS MY PLAN Get ideas about how to make a plan at www.fosterclub.org

Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan after I leave foster care:

Long term goals (five years from now, my housing goal is):

READINESS SCALE Needs work 1 2 3 4 5 6 7 8 9 10 Prepared

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act



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Personal Information

First Name

Middle Name

Last Name

Date of Birth

Place of Birth

Social Security Number

Eye color

Hair color

Ethnicity/Culture

I would describe myself as:

friendly outgoing

smart musical

talented

funny quiet

athletic good looking

shy loud

artistic stylish/trendy

Favorite food

Least favorite food

Favorite color

Favorite subject in school

Least favorite subject

Favorite game or sport

Favorite movie

Favorite type of music

Favorite band/group

Favorite book

Favorite type of auto

Hobby or collections

When I have a problem, I try to handle it by:

writing in a journal

thinking by myself

getting angry & being mean

talking to friends

talking to a caring adult

talking to a counselor/therapist

exercising

Current Address

City

State

Zip Code

Date moved in

Phone number

Cellular Phone number

Previous Addresses

Address/City/State/Zip	Contact Person & Phone	Date moved in	Date moved out

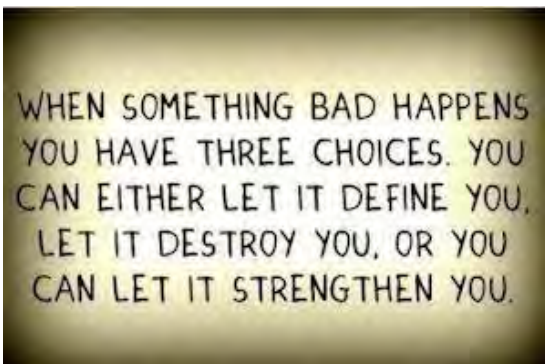


*Remember to fill out change of address forms at the Post Office when you move!

Significant Life Events

Each of us has events that have occurred in our lives that have significantly affected us. Use this page as a log to write about events in your life. You can write as much or as little as you want – it's up to you!

Date or Your Age	Description of Event	Feelings & Emotions
	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
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"EVERY EXPERIENCE, NO MATTER HOW BAD
IT SEEMS, HOLDS WITHIN IT A BLESSING OF
SOME KIND. THE GOAL IS TO FIND IT."
- BUDDHA

Important People in My Life

Name	Address/City/State/Zip	Phone
Parent-		
Parent-		
Relative-		
Relative-		
Relative-		
Foster Parents-		
Former Foster Parents-		
Former Foster Parents-		
Friend-		
Friend-		
Co-worker-		
Social Worker-		
JCO-Juvenile Court Officer-		
School-		
Teacher-		
Mentor-		

Important People in My Life

Name	Address/City/State/Zip	Phone
AMP Facilitator-		
Coach-		
Provider-		
Provider-		
Therapist/Counselor-		
CASA-Court Appointed Special Advocate-		
Attorney/Lawyer/GAL- Guardian Ad Litem-		
Doctor-		
Dentist-		
Orthodontist-		
Eye Doctor-		
Integrated Health Services Provider-		
Police/Fire/Ambulance-		911

“The person who you're with most in life is yourself and if you don't like yourself you're always with somebody you don't like.”

Mark Lewis

Obtaining Important Documents

Document	Contact
Birth Certificate	Iowa birth certificate – https://idph.iowa.gov/health-statistics/request-record Out of state - http://www.cdc.gov/nchs/w2w.htm
Driver's Permit/ License	https://iowadot.gov/mvd/driverslicense/
Driver's Manual & Study Guides	https://iowadot.gov/mvd/driverslicense/dlmanual/dlmanual.pdf Fees https://iowadot.gov/mvd/driverslicense/Fees-and-license-type
Food Assistance	Contact your local DHS office or go online https://dhs.iowa.gov/food-assistance
Health Insurance (Title 19/EMIYA)	Pick up application at local DHS office, apply on-line at https://dhsservices.iowa.gov/apspssp/ssp.portal Or call DHS Customer Service (877) 347-5678.
Selective Service	Males must register within 30 days after 18 th birthday. Can register online at http://www.sss.gov/ (more information on page 45)
Social Security Card	Replacement or name change http://www.ssa.gov/ssnumber/
Tribal Membership	http://www.native-american-online.org/tribal-enrollment.htm
Voter Registration	https://sos.iowa.gov/elections/voterinformation/voterregistration.html



Steps to Obtain your Important Documents

1) Start with the Birth Certificate

Birth Certificate



If you were born in Iowa, you can request your birth certificate from the Iowa Department of Public Health, Bureau of Vital Records in Des Moines. The application is at <https://idph.iowa.gov/health-statistics/request-record>. There is a \$15 fee for the birth certificate and an adult relative must be the applicant on your behalf if you are not 18 years old. If you are in an out-of-home placement, your DHS social worker or JCO should obtain & provide you with your certified birth certificate, when you exit care at the age of 18.

2) Now the Social Security Card

Social Security Card

For more information about what you need to obtain a replacement Social Security card, check out their website at <http://www.ssa.gov/>. You can also find the nearest Social Security Administration Office by searching online or call 1-800-772-1213.

*A stolen social security number can be used to apply for a credit card. Keep your number safe by:

- Not carrying your social security card in your billfold or purse. Keep it in a safe place.
- Never give your social security # to anyone unless absolutely necessary & they have authority to request it, such as an employer.
- Do not give your social security # to anyone over the phone or on-line.
- Not entering contests that require your social security number.
- Filing a request for a "personalized earnings and benefits estimate" from Social Security records about every three years to check for any unusual entries.

3) Now the State Photo ID (Non-Driver's License)



Go to the Iowa Department of Transportation Office (Iowa DOT, Office of Vehicle Services). To find the nearest Iowa DOT office search on line at: <https://iowadot.gov> or call 1-800-532-1121.

* Before you go, visit the Iowa DOT website to find out what documentation you will need to bring with you- <https://iowadot.gov/mvd/realid/success.aspx>. You will most likely need your Certified Birth Certificate with seal (no copy), your Social Security Card, Parent's Guardian's Written Consent form (if under 18), and two pieces of mail that have your current address.

Selective Service System (males only)



All male U. S. citizens and male immigrant aliens residing in the U. S. and its territories must register within 30 days after their 18th birthday. You can register anytime after 17 and 3 months and your information will drop into the system on your 18th birthday. Registration is the process by which the U.S. government collects names and addresses of men age 18 through 25 to use in case a national emergency requires rapid expansion of the Armed Forces. Not registering is a felony and you could also serve jail time. Within 90 days after registering, you should receive a Registration Acknowledgment from the Selective Service System in the mail. You must keep the Selective Service informed of your current address. It is good to register with an address of a relative or friend that does not move around much. For more information on the Selective Service System, contact your local Post Office or go to <http://www.sss.gov/>.



Voter Registration

When you reach eighteen, you can and should vote. Since the laws that will be passed will affect you, you have both a right and a responsibility to vote. Registration cards are available online or your post office. You can also register to vote at the Iowa DOT office if you are 18 or older.

<https://sos.iowa.gov/elections/voterinformation/voterregistration.html>

Driver's License

Information on Iowa's Graduated Driver Licensing system and how to get driver's license, non-driver ID, duplicate, renewal or permit is at the end of this section. Proof of age and identity are required for these documents. If you are under 18 years old and not married, you must furnish a primary form of ID, a secondary form of ID, a parent/guardian's consent form, and proof of Social Security number. The Social Security card may be used for the secondary ID and proof of a Social Security number. The consent form proves permission from your parent/guardian allowing you to take the test for your permit or license. Form 430018 needs to be signed to get a driver's permit or ID Card. These forms must be filled out by a parent, guardian, or by authorized person if a court order is in effect. Their Web site is: <http://www.dot.state.ia.us/mvd/index.htm>.

Work Permit

If you have to get a Work Identification card, you should keep a copy of it in this section. Details on getting a Work Permit are in the Employment Section.

Title 19 - Medical Card – Health Insurance

While you have been in foster care you were covered under Medicaid. When you leave foster care you can continue to receive Medicaid (medical assistance) if you fill out the Renewal Application each year AND make sure DHS always has your current mailing address. Most youth who exit care at age 18 are eligible for E-MIYA (Expanded Medicaid for Independent Young Adults) until they turn 26. See “Health” section for more information.

Food Assistance Program

An application for food assistance is available at:

<https://secureapp.dhs.state.ia.us/oasis/OASIS0100.aspx>

If you qualify, you will receive an EBT card that is like a debit card to buy groceries.

Tribal Membership

Being an enrolled member of a Native American Indian Tribe may be of benefit to you. If you have Native American relatives, you may be eligible for membership in a federally recognized tribe. You will need to contact the particular tribe and request enrollment information. A tribal directory containing contact information can be found at www.indians.org or, in Iowa, you can contact the ICWA Consultant at Meskwaki Family Services at 1-877-484-4448.

Protecting Your Identity

Tips For Avoiding Identity Theft



Identity theft occurs when someone uses your name and personal information, such as a Social Security Number or credit cards numbers, for fraudulent purposes. It is a serious crime that can take months, even years, to resolve. You can protect yourself from identity theft by following these tips, watching for warnings signs and knowing what to do if your personal identity has been compromised.

What's in Your Wallet?

- Do not carry your Social Security Card, passport or birth certificate in your wallet or bag.
- Remove your SSN, middle name and telephone number from voter registration records.

Reduce Access to Your Personal Information

- Do not have personal checks pre-printed with your Social Security Number.
- Do not have personal checks sent to your home mailbox. Pick them up at the bank or a locked mailbox.
- Request a vacation hold on your mail if you won't be home for several days.
- Mail bills or other sensitive items at the post office rather than from your residence or local drop box.
- Remove your name from the marketing lists of the three credit reporting bureaus at www.optoutprescreen.com.
- Put your number on the National Do Not Call Registry at www.DoNotCall.gov.

Credit Card Safety

- Cancel all unused credit cards since the account numbers are recorded in your credit report and could be used by thieves.
- Keep a list or photocopy of all credit cards, account numbers, expiration dates and telephone numbers of the customer service and fraud departments in the event your cards have been lost or stolen. Do the same with your bank accounts.
- Never give out your personal information over the phone unless you initiated the call and you have a trusted business relationship with the company.
- Never toss ATM receipts in public trash containers.
- Request in writing that the issuer of each of your credit cards remove your name from their marketing and promotional lists which they may sell to other companies.

Personal Identification Numbers (PINs) and Passwords

- Memorize all passwords. Don't record them on anything in your wallet or handbag.
- Shield your hand when using your PIN at ATM machines or when making calling card phone calls.

Safeguard Your Personal and Financial Information

- Always shred bills and other statements before throwing them away.
- Find out how the companies that you work with dispose of information. If you are not convinced that personal information contained on applications and forms are stored in locked files or shredded, take your business elsewhere.
- Carefully review your credit card and phone bills for unauthorized charges.

Check Your Credit Report Annually

Order a free copy of your credit report once a year from each of the three national credit bureaus at www.annualcreditreport.com. The three national credit bureaus are listed below.

Equifax:
P.O. Box 740241
Atlanta, GA 30374-0241
800-685-1111
www.equifax.com

Trans Union:
P.O. Box 2000
Chester, PA 19022-2000
800-888-4213
www.transunion.com

Experian:
P.O. Box 2104
Allen, TX 75013-2104
888-397-3742
www.experian.com

Stagger your requests for each of the free credit reports throughout the year so you will be informed about your current credit status all year long.

Iowa College Student Aid Commission

430 E. Grand FL 3 • Des Moines IA 50309-1920
Phone: 877-272-4456 • Fax: 515-725-3401
Email: info@iowacollegeaid.gov • Website: www.iowacollegeaid.gov

Secure Information Online

Be alert to impersonators. Don't give out personal information on the phone, through the mail or over the Internet unless you initiated the contact. Double check all websites to make sure the URL matches up exactly to avoid phishing scams.

Encrypt Your Data

Keep your browser safe. A "lock" icon on the status bar of your internet browser means your information will be safe when it's transmitted.

Safely Dispose of Personal Information

Use a wipe utility program to overwrite a computer's hard drive before disposing of it. Remove the memory in subscriber identity module (SIM) card before disposing of a mobile device. Also remove the phone book, list of calls, voicemail messages, web search history, apps with personal information and photos.

Don't Overshare on Social Networking Sites

Limit what you post. An identity thief can find information about your life, use it to answer "challenge" questions in your accounts and gain access to your money and personal information.

Watch for Warning Signs

Even after taking precautions, you need to watch for signs that indicate your personal information is being misused.

- You stop receiving certain bills or other statements in the mail.
- You receive credit cards that you didn't request.
- You are denied credit for no apparent reason.
- You get calls or letters about merchandise that you didn't purchase.
- You are notified that more than one tax return was filed in your name.
- You get notice that your information was compromised by a data breach at a company where you do business.

Steps to Repair Identity Theft

If you think your identity has been stolen, follow these steps recommended by the FTC:

1. Contact the fraud departments of the three national credit bureaus and place a fraud alert on your credit report. It will last for 90 days and can be renewed.
2. You will be entitled to one free credit report from each of the three consumer reporting companies.
3. Close all of your accounts and credit cards that you believe have been misused. Talk to someone in the fraud department and follow up in writing.

Steps continued

4. Submit a report to the FTC at www.ftc.gov/idtheft and print a copy of the Identity Theft Affidavit. Save the complaint reference number that appears after you submit your information.
5. Forward a copy of the ID Theft Affidavit form and any supporting documentation you have to each company.
6. File a report with all police and sheriff's departments with jurisdiction in your area. Bring a copy of your FTC Identity Theft Affidavit.
7. Notify the U.S. Postal Inspector's Office in your state if you suspect that an identity thief has filed a change of address or has used the mail to commit bank fraud.
8. Check your social security statement with Social Security Administration to determine if your SSN is being misused for employment purposes. Create an online account at www.ssa.gov/myaccount/ to view your information at any time.
9. Contact the lender, or in the case of a defaulted loan, the Iowa College Student Aid Commission, if a federal student loan was falsely borrowed in your name.

Resources

Contact the following resources for more information:

Iowa Attorney General Tom Miller
Consumer Protection Division
1305 East Walnut Street
Des Moines, IA 50319
Phone: 515-281-5926
Website: www.iowaattorneygeneral.gov

Federal Trade Commission
Identity Theft
600 Pennsylvania Avenue NW
Washington, DC 20580
Phone: 877-IDTHEFT (438-4338)
Website: www.consumer.ftc.gov

Social Security Administration
Office of the Inspector General
210 Walnut Street
Des Moines, IA 50309
Phone: 515-284-4345 or 800-772-1213
Website: www.ssa.gov

Credit Bureau Consumer Fraud Departments

Equifax:
P.O. Box 740241
Atlanta, GA 30374-0241
800-525-6285

TransUnion:
Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92834-6790
800-680-7289

Experian:
P.O. Box 9554
Allen, TX 75013
888-397-374



SECTION 2

EDUCATION



This section contains information related to your education.

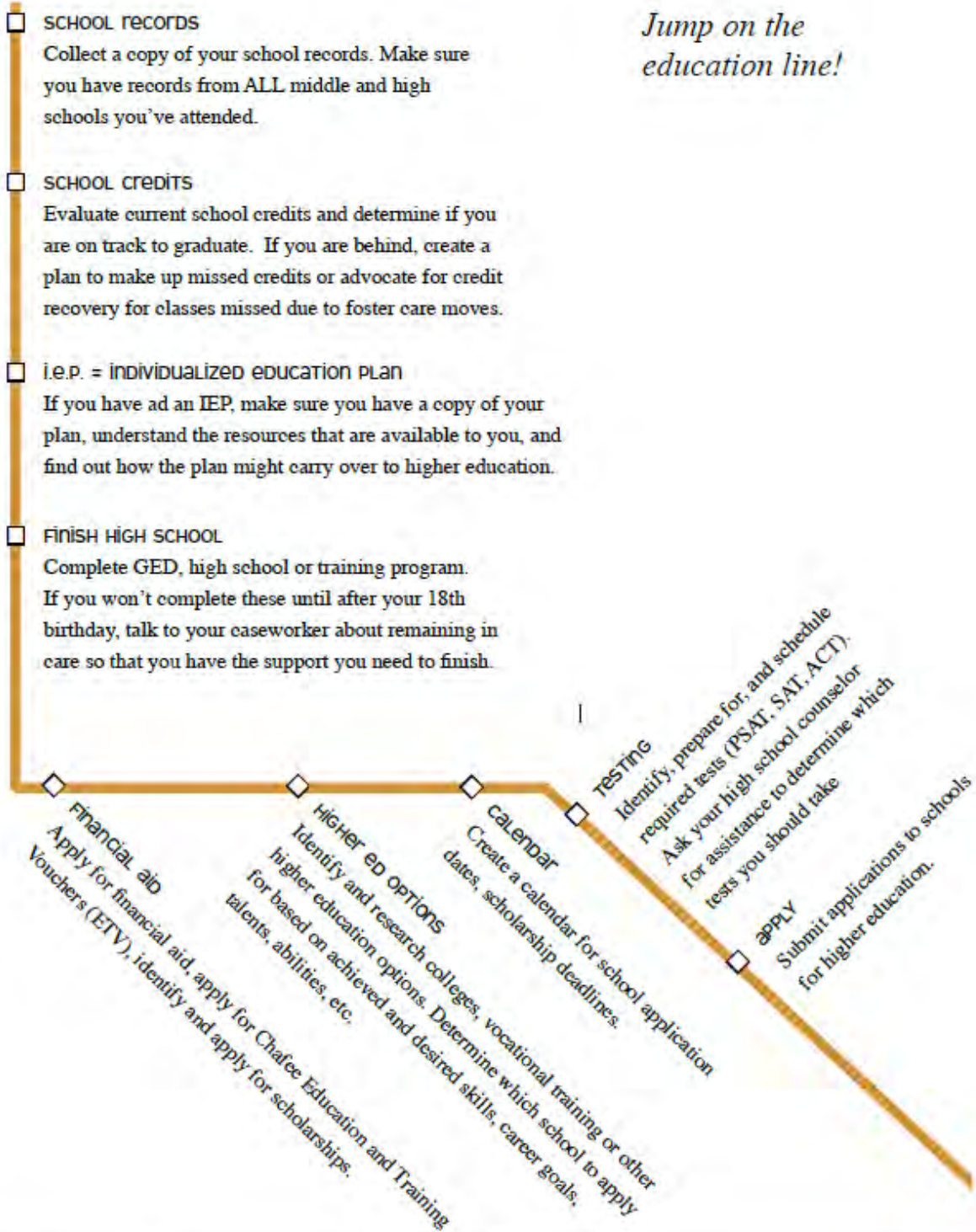
Educational History-List the schools you attended
Tips for Teens on IEP's
Completing High School
Life Beyond High School
College Planning
Financial Aid Information
Suggested Items for College Dorm Room
Tips for Avoiding Financial Problems
Apps for College Students



"If you Fail to Plan then Plan to Fail"



Jump on the education line!



EDUCATIONAL HISTORY

Looking for instructions? Download at www.fosterclub.org

Current educational status: <input type="checkbox"/> Attending full time <input type="checkbox"/> Attending part time <input type="checkbox"/> Not attending			Last grade level completed:
Most recent school attended:			G.P.A.:
On track to earn: <input type="checkbox"/> Diploma <input type="checkbox"/> GED or modified diploma <input type="checkbox"/> Other:			Anticipated completion date:
Math Skills:	Reading Skills:	Writing Skills:	IEP?: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Previous school:			Last grade level completed:
Previous school:			Last grade level completed:

RESOURCES AVAILABLE TO ME

Find 'em at www.fosteringconnections.org

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

THIS IS MY PLAN

Get ideas about how to make a plan at www.fosterclub.org

Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan immediately after I leave foster care:

--

Long term goals (five years from now, my educational goal is):

--

READINESS SCALE

Needs work: 1 2 3 4 5 6 7 8 9 10 Prepared

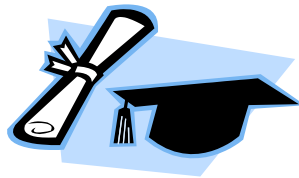
Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act



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Educational History

Name of School	Address	Phone	Dates Attended



High School Graduation Date or Date Completed HiSet: _____.

The more that you read,
the more things you will know.
The more that you learn,
the more places you'll go.
-Dr. Seuss



Tips for Teens: Use Your IEP Meetings to Learn How to Advocate for Yourself

Self-advocacy is a key step in becoming an adult. It means looking out for yourself, telling people what you need, and knowing how to take responsibility. No one is born knowing these skills. Everyone has to learn them. Ready to begin learning? Here is some great information from teens, for teens, that can start you on your way.

What is self-advocacy?

Self-advocacy means taking the responsibility for telling people what you want and need in a straightforward way. It is knowing how to:

- speak up for yourself
- describe your strengths, disability, needs, and wishes
- take responsibility for yourself
- find out about your rights
- obtain help or know who to ask if you have a question

Where can I practice self-advocacy?

A great place to practice self-advocacy is in your Individualized Education Program (IEP) meetings. With the support of your team members, you can learn ways to:

- explain your disability to others
- set goals for yourself
- build teamwork skills
- share with teachers what works and does not work for you
- ask for accommodation
- accept help from others
- lead all or part of the IEP meeting

But I don't like going to these meetings!

Understandable. But did you know there are still many ways you can be involved and learn self-advocacy skills? Which of these ideas might work for you?

- Come for just a few minutes, instead of attending the whole meeting.
- Write down your ideas, questions, and concerns before the meeting.
- Practice or role-play ahead of time what you want to say

in the meeting.

- Introduce yourself.
- Tell team members about your interests, strengths, and desires for the future.
- Explain to the team what it is like to have your disability.
- Help your special education teacher write the agenda.
- Help the team develop IEP goal areas.
- Ask for explanations if you do not understand something.
- At the end of the meeting, review what the team decided.
- If you choose not to attend the meeting, share your input with your parent(s) or special education teacher before the meeting and review the meeting's events afterward.

Be prepared!

Most people are more comfortable at meetings if they have had some time to think about what they want to say. Before your IEP meeting, you could think about these questions:

- What do I want to learn or work on this year?
- What are my special concerns for the school year?
- How do I learn the best?
- What do I need to be successful?
- What would make learning easier for me?
- What positive information about myself can I share at the meeting?

What does the law say about my attending IEP meetings?

The federal Individuals with Disabilities Education Act (IDEA) says that you must automatically be invited to all of your IEP meetings once you are 16. (You don't have to go, but it's a good idea. After all, no one knows you better than you.) In Minnesota transition must begin during the ninth grade, so you should be invited then and whenever the team is talking about transition services. You may want to discuss attending your IEP meeting with your parents. Transition is

about planning for your future. You will look at your skills in three areas:

- employment
- postsecondary education and training
- independent living, if appropriate (includes recreation and leisure as well as community participation)

All this planning and self-advocacy will serve you well. When you turn 18, you will be considered an adult—and will make lots of decisions on your own unless you have a

legal guardian. You will be signing your own IEP. This is why it is a great idea to practice self-advocacy as much as possible before turning 18.

Learning good self-advocacy skills is cool. It will help you while you are in school—and when you become an adult. Knowing and exercising your rights are important steps in becoming a strong self-advocate.

For more information on special education rights, please contact PACER at 952-838-9000 or 800-53-PACER.



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8161 Normandale Blvd. | Minneapolis, MN 55437
(952) 838-9000 | Fax: (952) 838-0199 | Toll free in MN: (800) 537-2237
PACER@PACER.org | **PACER.org**

GO
CONFIDENTLY
— *in the* —
DIRECTION
OF YOUR
{DREAMS}
LIVE THE LIFE
YOU HAVE
always
IMAGINED
Henry David Thoreau



YOU JUST HAVE TO
LIVE YOUR LIFE
NOT CARING
What they think
AND SHAKE OFF
THE DRAMA
AND PROVE TO THEM THAT
YOU'RE BETTER
THAN THEY THINK YOU ARE!

Completing High School

➤ Current high school student:

Students who are currently attending high school in Iowa should visit the IHaveaPlanIowa™ website: www.ihaveaplaniowa.org



IHaveaPlanIowa™ can help you with your career and college planning. When you create your account and sign in the system will:

- Show you tools and resources that are appropriate to your grade or stage of life;
- Save your work so you can return and pick up where you left off;
- Provide you with a lifelong portfolio to help with future career transitions;
- Make suggestions based on your previous work;
- Grade-specific "Guideways" will help you determine your strengths/abilities and match you with careers that make use of those strengths

www.ihaveaplaniowa.org lets you explore careers, plan your high school education, plan for college, and search for financial aid.

➤ High School Equivalency Diploma (HiSED):

<https://www.educateiowa.gov/adult-career-and-community-college/adult-education-and-literacy/high-school-equivalency-diploma-hsed>

HiSED Help: 1-515-281-7308 or hshedhelp@iowa.gov

State Eligibility Requirements

To take the HiSET exam in the state of Iowa, you must meet the following eligibility requirements:

- Age: You must be at least 18 years of age to take the HiSET exam without meeting special circumstances. If you are 16-17 years old, you may take the HiSET exam, but with the following conditions:

If you are 16 years old, you must meet one of the following exceptions to take the HiSET exam:

- a resident of an Iowa Juvenile Institution (State Training Schools at Eldora and Mitchellville)
- placed under the supervision of a Juvenile Probation Office

If you are 17 years old, not a resident of an Iowa state training school or Iowa juvenile home, and not under the supervision of a probation office, you may still take the HiSET exam. However, please note that even if you meet these criteria, and you take and pass the HiSET exam, you will not be able to receive your state-issued high school equivalency diploma until you reach age 18 and your class from 9th grade has graduated.

- Residency: You do not have to be a resident of Iowa to take the HiSET exam.
- Test Preparation or Instruction: Iowa requires all test takers to receive instruction in an adult education classroom before taking the HiSET exam. The amount of instruction varies by testing center. You can find an adult education program by visiting [Iowa's adult education programs](#).
- Practice Test: In Iowa, you must take the official HiSET half-length practice test before taking the official HiSET exam. Official practice test verification is required for admittance to testing and is available through your Adult Education and Literacy program.
- Identification: You must present identification on test day at the HiSET test center. A valid driver's license, passport, military ID, or other form of government-issued (national or foreign) identification that shows name, address, date of birth, signature and photograph are acceptable forms of identification. Outdated or expired identification will not be accepted. Official practice test verification is also necessary on test day. Also, for candidates 18 years old and under, a drop form or proof of non-enrollment is necessary.

Life Beyond High School



Once you have your high school diploma or HiSED, what is your next step?
College? Vocational Training? Job Corps?
Work? Military? Community Service?

Before deciding about your future, it is important to ask yourself:

- What's right for me?
- Where do I see myself after high school?
- Am I motivated to continue on to college?
- How will I support myself?
- What skills/talents do I have?
- What additional education or training do I need to get the job I want?

From High School to the Workforce

College –Many jobs require a college degree. It's important to remember that college doesn't have to be a 4-year time commitment. Many degrees and diplomas can be completed in a matter of months or a couple of years.

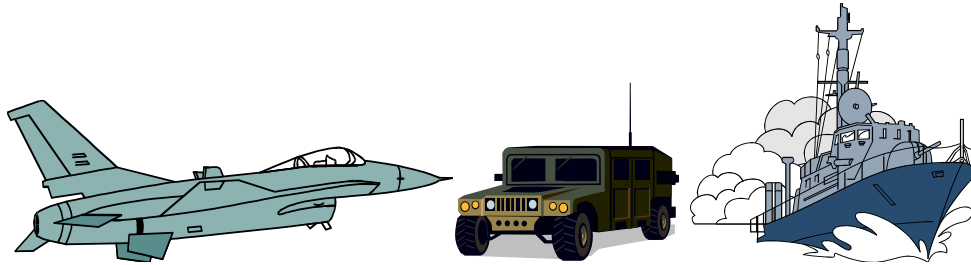
Vocational Training - Typical vocational programs are short, lasting from 5 to 12 months. The main appeal of these programs is their concentrated curriculum, job-training focus, and short course length. Vocational training schools offer a wide variety of training options in areas such as cosmetology, mechanical repair, court reporting, paralegal services, travel services, secretarial, and medical assistance.

Job Corps - a free education and training program that helps young people learn a career, and find and keep a good job. Job Corps provides the all-around skills needed to succeed in a career and in life if you are at least 16 years of age and qualify as low income. www.jobcorps.gov or 1-800-733-5627

Work - If college isn't an option or you need extra time to earn money for tuition, going directly into the work force can offer many benefits, such as health insurance and tuition reimbursement programs.

Iowa Workforce Development Center
Choices Planner Tool

www.iowaworkforce.gov
<http://www.icansucceed.org/>



Military – Joining the military can offer discipline, earning money, saving for college, and learning a trade. Veterans are also entitled to many benefits both while in the service and after. It is critical that you carefully explore all the pros and cons of a military career since you can't easily drop out.

Armed Services Web Sites

United States Army	www.goarmy.com or www.army.mil
United States Army Reserve	https://www.goarmy.com/reserve.html
Army National Guard	www.nationalguard.com
United States Air Force	https://www.airforce.com/
United States Navy	www.navy.mil
United States Marines	www.marines.com or www.usmc.mil
United States Marine Forces Reserves	www.marines.mil



Community Service - Community service organizations offer a wide variety of choices that you can match with your skills and interests. Americorps, for example, offers hundreds of programs across the United States with a small stipend, plus a chance to obtain money for college or vocational training. <http://www.americorps.gov/>

You should expect difficulties but know that the rewards of community service often outweigh the hardships — and can actually change the direction of a person's life.

Source: http://kidshealth.org/parent/growth/growing/after_hs.html



Foster Youth College Planning

Thinking about life after high school? This page will explain the types of colleges and degrees and steps you can take to get there.

[9th Grade](#)

[10th Grade](#)

[11th Grade](#)

[12th Grade](#)

[Summer after High School](#)

Types of Colleges

- PUBLIC UNIVERSITIES
 - 4-year and advanced degrees
 - Also called "Regent universities"
 - Funded by state
- PRIVATE, NONPROFIT COLLEGES & UNIVERSITIES
 - 4-year and advanced degrees
 - No state funding, usually more expensive
 - Cost is lowered by school-funded aid
- PRIVATE, FOR-PROFIT COLLEGES & UNIVERSITIES
 - 2-year, 4-year, and advanced degrees
 - Operated as a business to make money
 - Also called "proprietary"
- COMMUNITY COLLEGES
 - 2-year degrees, certificates, transfers
- CAREER, VOCATIONAL & TECHNICAL SCHOOLS
 - Public or private
 - Prepare for a specific occupation or trade
 - Many are for-profit

Types of Degrees

- REGISTERED APPRENTICESHIPS
 - 2,000 hours of on-the-job learning
 - At least 144 hours of related instruction
 - Earn a paycheck while you learn
 - Examples: electrical, construction, plumbing, information technology, health care, food and beverage prep
- CERTIFICATES & DIPLOMAS
 - Skills for specific careers
 - Certificates: usually a year or less
 - Diplomas: usually two years or less
 - Community college, career/vocational/technical colleges, or some four-year colleges
 - Examples: chef, paralegal, cosmetologist, welder, X-ray tech
- ASSOCIATE'S DEGREES
 - Usually earned in two years or less
 - Community college or a career/vocational/technical college
 - Maybe 4-year college
 - Some can be applied toward bachelor's degrees
 - Examples: dental hygienist, registered nurse, veterinary tech, auto mechanic
- BACHELOR'S DEGREES
 - Typically at least 4 years
 - 4-year college or university
 - Examples: teacher, engineer, accountant, dietitian, social worker, criminal justice
- ADVANCED DEGREES
 - After bachelor's degree
 - Master's, doctoral or professional
 - Several years, depending on the type
 - Examples: veterinarian, dentist, lawyer, pharmacist, professor, medical doctor

Get Organized

- Start a folder to hold all information related to college.
- Keep copies of test scores and/or write down the dates you took tests (ACT, SAT, Iowa Assessments, etc.).
- Save your login name and passwords for online registrations used for any tests or college applications.
- Create an email account that is not associated with your high school. A Gmail account or something similar will remain yours through transition periods.
- Use your legal first and last name for all applications.

Steps You Can Take Now

9th Grade

- Meet your school counselor and arrange a meeting to talk about your plans.
- Talk with your guardian(s) about your educational choices and review your course load.
- Get involved. Many college admissions officers look for well-rounded students who are involved in their schools and communities.
- Choose the right class schedule. Research college admission requirements.
- Find out about advanced placement (AP) and other honors courses. If your high school does not offer AP courses, it might provide online access through the Iowa Online AP Academy.
- Fill your summer with volunteer and work opportunities to get a better idea of the careers you might like to pursue. Check out VolunteerIowa.org to find organizations seeking volunteers.

10th Grade

- Check in with your school counselor. Ask about prerequisites you might need to take now to prepare for advanced courses in your junior and senior years.
- Talk with your guardian(s) about your educational choices and review your course load.
- Investigate dual credit for your junior and senior years. Dual credit, also called concurrent enrollment, lets you earn college-credit courses in high school, usually free of charge.
- Keep your grades up. Stay focused on schoolwork. Colleges will look at the grades from more than just your junior and senior years.
- Research financial aid options and begin searching for scholarships. Make a list of those you might be eligible for, and take note of deadlines.
- Stay involved. Admissions officers like students who keep up with activities throughout high school, instead of starting them at college application time.
- Start making campus visits. Call ahead to schedule appointments with financial aid and admissions offices. Also be on the lookout for college fairs in your community.

11th Grade

- Prep for college entrance exams. Download a free ACT preparation booklet from ACT.org. Find free official test prep for the SAT through the College Board at CollegeBoard.org and Khan Academy at KhanAcademy.org/SAT. Take practice tests to determine where you might need to improve.
- Talk with your guardian(s) about your educational choices and review your course load.
- Focus on career and college research. Assess your skills and interests so you can consider possible areas of study. Determine which colleges offer programs that can prepare you for the career you want.
- Attend college fairs and college planning sessions with your guardian(s).
- Take the SAT or ACT in the spring and have the official scores sent to schools that interest you. You can take these tests in senior year as well to get a better score.
- Make a timeline for your college and scholarship applications. Research deadlines now so you **won't be rushed when applications are due.**

12th Grade

- Review coursework with your school counselor to be sure you have taken (or are scheduled to take) all the courses you need for your preferred colleges.
- Submit college admission applications. Watch for College Application Campaign events at your high school.
- Complete and submit the FAFSA (Free Application for Federal Student Aid) at [FAFSA.gov](https://fafsa.gov) as soon after October 1 as possible. Check with your school(s) of interest for their priority deadlines. Watch for FAFSA Completion Initiative events at your high school or in your community. FAFSA tips for foster youth can be found at [IowaCollegeAid.gov/ETV](https://iowacollegeaid.gov/ETV).
- File the Iowa Financial Aid Application. To take advantage of some state-funded grants and scholarships (including ETV), you must complete the Iowa Financial Aid Application ([IowaCollegeAid.gov/IFAA](https://iowacollegeaid.gov/IFAA)). The deadline for the All Iowa Opportunity Scholarship is March 1.
- Ask your high school to send your official transcripts to all the colleges where you are applying.
- Compare acceptance letters and financial aid awards. Upon admittance, each college or university listed on your FAFSA will send you an award letter that shows the aid you are eligible to receive.
- Take AP exams for any AP subjects you studied in high school. Some colleges might award college credit based on your exam score.
- Decision time! Choose your college and notify them by mailing your commitment deposit check. Watch for College Decision Day celebrations at your high school.

Summer After High School

- Make a budget. Review your Award Letter and pay close attention to the Cost of Attendance, which includes tuition, school fees and room and board. Depending on the school, your award letter might or might not include books, supplies, travel and personal expenses. If **these costs aren't included, be sure to account for them** and other living expenses. Talk with your aftercare worker to see if any assistance is available.
- Make a payment timeline. When is your admissions deposit (your official decision of where **you'll attend school**) due? **Your first tuition payment? Housing deposit?** If you need to, make a calendar to keep track.
- Register and attend orientation. Orientation allows you to meet your classmates and learn about support services on campus.
- Complete housing forms. If you plan to live on campus, make sure you know the deadline for filling out all the required housing forms and applications.
- Register for classes. Ask your advisor for help creating a schedule that balances employment and academics.
- Arrange transportation. If you do not have a vehicle, look into public transportation options and schedules.



COLLEGE BOUND

The importance of some type of education beyond high school has become widely evident in recent years. Options include four-year colleges and universities, community colleges, trade schools or apprenticeships, and the military. Studies show that as educational attainment increases, income increases and the percent of population living in poverty decreases. People with postsecondary education live longer and are more likely to have health insurance coverage, vote and volunteer in their communities. A guide for foster youth college planning can be found at www.iowacollegeaid.gov/Foster.

If you plan to go to college, you will need to take a placement test. Which placement test you take depends on what type of college you plan to attend.

1. Community colleges (two-year/associate degree programs):
Compass Test/AcuPlacer Exam:
If you plan to attend a community college, this might be the only placement exam you will need to take.

2. State/private universities/colleges (bachelor's **degree** programs):
ACT/SAT
Most colleges in Iowa or the Midwest require the ACT. Unless you plan to attend college on the East/West Coast, you probably do not need to take the SAT.

A. What is the ACT?

The ACT is a national college admissions examination that consists of subject area tests in English, Mathematics, Reading, and Science.

The ACT Plus Writing includes the four subject areas plus a 30-minute Writing Test.

ACT results are accepted by all four-year colleges and universities in the U.S. The ACT includes 215 multiple-choice questions and takes approximately 3 hours and 30 minutes to complete, including a short break (or just over four hours if you are taking the ACT Plus Writing). Actual testing time is 2 hours and 55 minutes (plus 30 minutes if you are taking the ACT Plus Writing).

The ACT is administered on [six test dates](#) in the U.S. The basic registration fee includes score reports for up to four college choices, if you list valid codes when you register. (See ACT fee waiver on next page)

B. Preparing to take the ACT/SAT

IHaveAPlanIowa (<https://secure.ihaveaplaniowa.org/Home/Families.aspx>) offers FREE test preparation for the ACT and SAT.

C. Taking the ACT <http://www.act.org/>

Many colleges require you to provide an ACT score in order to be admitted. Check with your specific college about admission requirements.

D. ACT Fee Waiver

If you can't afford the registration fee for the ACT or ACT Plus Writing, you might be eligible for a fee waiver. Funds are limited, and once they are gone, requests for waivers will be denied. <https://www.act.org/content/act/en/products-and-services/the-act/registration/fees.html#feewaivers>

To be eligible, you must meet the following requirements:

1. Currently enrolled in 11th or 12th grade.
2. Either a United States citizen or testing in the U. S., U.S. territories, or Puerto Rico.
3. Meet one or more indicators of need listed on the ACT Fee Waiver form.
Ask your high school guidance counselor for more information. If the school has utilized their waiver funds, ask your worker. There might be other funds available to pay your ACT fee.

3. Choosing a college or university

What things are important to you when choosing a college? Obviously, you need to make sure a college offers the program of study that you want. But what about these other factors?

- Degrees offered
- Majors/minors
- Location (rural or urban)/distance from home
- Size of student population (from small at 1,000 to large at 35,000+)
- Public vs. private
- Costs (tuition, room and board, etc.)
- Financial assistance packages
- Campus resources (labs, libraries, computer access, etc.)
- Graduation rate/time
- Placement success/internship and co-op programs
- Class size
- Quality/reputation/ranking
- Safety (campus, community)
- Student body (diversity, gender, etc.)
- Social life (Greek organizations, sports, school spirit, etc.)
- Religious affiliation/independent
- Housing options (dorms, apartments, living at home)

When you plan a campus visit, try to include time to sit in on classes, eat a meal in the dining hall and hang around in the student center. You'll get a chance to imagine yourself as part of the campus. Talk to current students and ask, "What are your favorite things about this campus?"

Colleges and Universities:

- *Two-year community colleges* provide the opportunity to get your feet wet before jumping into the four-year college arena. Community colleges generally offer programs of study that take anywhere from a few months to two years to complete. Some courses are designed to transfer to four-year colleges if you decide to pursue additional higher education. Also, like vocational schools, community colleges often offer specialized job training in certain areas. These studies are designed to prepare you for the workforce as soon as you complete training.
- *Public colleges and universities* are subsidized by the states where they are located and are generally less expensive than private colleges. However, the cheapest rates go to residents of the state where the college is located. Out-of-state students usually pay much higher fees. Iowa has three Regent universities: University of Northern Iowa in Cedar Falls emphasizes preparation for careers in education; Iowa State University in Ames concentrates on science and technology; and University of Iowa in Iowa City is a major national research university, which is also known for operating the nation's largest university-owned teaching hospital.
- *Private colleges* are funded through endowments, tuition and donations. They usually cost a lot more, but don't rule them out! Private colleges can often offer enough financial aid to make them feasible for your budget. These colleges offer bachelor's degrees and a wide variety of studies to choose from, usually in a smaller classroom setting. Many also offer graduate studies (studies after a bachelor's degree is completed), as do public universities, with opportunities to earn a master's, doctoral or professional degree (such as a medical or law degree). The curriculum is much broader than a two-year school and is designed to accommodate a variety of interests (unless you are going to a college that specializes in a certain area of study, such as music).

4. Paying for college

College costs a lot of money. But if you apply for financial aid early and seek out grants and scholarships, you might be surprised by the results.

Grants: Money that is "granted" to you that you do not have to repay. If you aged out of a court-ordered out-of-home placement in Iowa, you might be eligible for the Education & Training Voucher (ETV) and/or the All Iowa Opportunity Scholarship. See next page for more information.

Institutional programs: Grants from institutional sources are the second most common type of student aid. Nearly 20 percent of available aid comes from colleges and universities.

Scholarships: Scholarships are also money that does not have to be repaid. Often, scholarships are based on your academic or athletic performance and will require you to earn or maintain a certain grade point average (GPA). Being involved in school activities and community service can also help qualify for scholarships.

Federal Work-Study (FWS): These programs provide part-time jobs on campus or in the community. Youth aging out of foster care are eligible for work-study. You must indicate your interest in work-study on the FAFSA.

Student loans: Unlike grants, scholarships and work-study, student loans are money that you borrow and must repay, with interest, once you leave college. Do not accept student loans unless you absolutely need them. Exhaust all grant, scholarship and work opportunities before deciding you need student loans. Loans are legal obligations, so before you sign your name on a loan document, **think about the amount you'll have to repay over the years.**

TRIO programs (such as Upward Bound) are designed to help low-income students enter and complete college. TRIO provides assistance in choosing a college, tutoring, personal and financial counseling, career counseling and workplace visits. Two-thirds of the students served must come from families in which neither parent is a college graduate.

Steps to Get to College



APPLY: Apply to more than one college. Apply to a safety school and at least one target school, as well as a dream school.



FILE: File your FAFSA (Free Application for Federal Student Aid). This form is necessary for federal and state aid, work-study, federal loans and many forms of institutional aid.



DECIDE: Choose your college and inform the college of your plans to enroll. This usually must be done by May 1.



TRANSITION: Watch for paperwork and deadlines that fall between your high school graduation and the start of college, such as tuition payments, housing applications and payments, orientation and registration.

Steps to Get Financial Aid

Step 1: File the FAFSA in October of your senior year in high school. You'll need to file again for every year that you plan to be in college.

- Go to fafsa.ed.gov and click the 'Start Here' button
- If you will turn age 18 in court-ordered foster care, remember to check **“yes”** when the application asks whether you are a **“ward of the court.”** This information is important as it alerts financial aid officials to look at only your income and assets when determining your award amount. If the financial aid processor requests additional information to process your application, submit it promptly.

Step 2: Complete the State of Iowa Financial Aid Application in October of your senior year in high school. You'll need to file again for every year that you plan to be in college.

- Go to iowaCollegeAid.gov/IFAA



- This is the application for the ETV-Education & Training Voucher Program and the All Iowa Opportunity Scholarship specifically for youth who aged out of the foster care system.
 - Education and Training Voucher (ETV) Program: The ETV grant helps pay tuition and other school-related expenses for students who have aged out of Iowa's foster care system, or students who were adopted after their 16th birthday. ETV is disbursed directly to the college or university where the student is enrolled. The college will use the funds to first pay outstanding amounts of tuition, fees, books and on-campus room and board charges. Once the student's campus account has been paid, any leftover funds will be issued to the student.
 - All Iowa Opportunity Scholarship (AIOS): Students attending eligible Iowa colleges and universities will be eligible for funding. Applications will be accepted year-round, and money will be awarded until funds are depleted. Students will be notified by email of their application status.

Step 3: Look for other grant and scholarship opportunities. Sources include your college or university, your high school, community groups, religious organizations, professional organizations and corporations. Your high school counselor can help you get started. Remember: You should never pay for a scholarship search, and you will never be asked to pay money up-front to **“guarantee”** a legitimate scholarship. Check out the list of scholarship resources on the following pages.

Websites for Financial Aid to College

Students should be aware that personal information submitted to some websites could be sold to mailing lists, which might lead to unsolicited e-mails (spam). DHS does not endorse, nor does it assume responsibility for, any site listed.

Websites for People with Disabilities

dhhs.gov

Department of Health and Human Services

ssa.gov

Social Security Administration

ivrs.iowa.gov

Iowa Vocational Rehabilitation Services

transitioniowa.org/resources

Transition Tools for Planning Your Future

www.ADA.gov

Resources for Americans with Disabilities

Other Helpful Sites

<https://dhs.iowa.gov/transitioning-to-adulthood>

Iowa Department of Human Services

futurereadyiowa.gov/

Future Ready Iowa

peacecorps.gov

Peace Corps

americorps.org

AmeriCorps home page

finaid.org/calculators

Financial aid calculators

<https://www.iowacollegeaid.gov/FreePublications>

Free publications from Iowa College Aid

Scholarships for Students in Foster Care and Adopted Youth		
Education Training Voucher and All Iowa Opportunity Scholarship	The Education and Training Voucher (ETV) Program provides awards of up to \$5,000 per year to students who age out of foster care and students who are adopted after age 16. Grant awards are sent directly to the college or university and can be used to pay for tuition/fees, room/board, book/supplies and personal/living expenses.	https://www.iowacollegeaid.gov/ETV https://www.iowacollegeaid.gov/AllIowaOpportunityScholarship
Foster Care to Success	Former foster youth and adopted youth for post-secondary education, internship and mentoring	https://www.fc2success.org/programs/scholarships-and-grants/
Guardian Scholars Foundation	Students who were in foster care between ages 14-18, up to \$8,000 year.	http://www.guardianscholarsfoundation.org
National Foster Parent Association	The National Foster Parent Association offers up to six \$500 scholarships to birth, foster, kinship, and youth adopted through foster care wishing to further their education beyond high school. The applicant's parent, or another supportive adult, must be a member of the NFPA.	nfpaonline.org/Scholarships
Richard and Linda Harrell Foster Care Scholarship	This scholarship program seeks to encourage and support African American high school students, who are or have been in foster care, pursue higher education by offsetting tuition costs, student loans, and/or expenses; while providing a mentor to help them transition and succeed through their first year of college.	www.harrellfostercare.org
UMPS Care	adopted youth from Foster Care after the age of 12- Dave Thomas and Major League Baseball	https://www.umpscare.com/scholarship/all-star-college-scholarship/
Scholarships Private/State/National		
Scholarship Name	Description	Website
GAP Funding	Iowa community college need-based tuition assistance for short term certificate training for programs in-demand	https://educateiowa.gov/adult-career-and-community-college/community-colleges/gap-tuition-assistance-program
Workforce Investment Act WIA	short-term certificate training	https://www.medcerts.com/tuition/wioa-workforce-innovation-opportunity-act-funding
ACS Scholars Program	The American Chemistry Society awards renewable scholarships to underrepresented minority students who want to enter the fields of chemistry or chemistry-related fields. Awards of up to \$5,000 are given to qualified students. African American, Hispanic, or American Indian high school seniors or college freshman, sophomore, or juniors pursuing a college degree in the chemical sciences or chemical technology are eligible to apply	http://www.acs.org/content/acs/en/funding-and-awards/scholarships/acsscholars.html

Active Life Scholarship for Financial Literacy	Who: Current college, graduate school or adult learners. What: This scholarship is designed to encourage students to increase their financial literacy skills and adopt positive habits for managing their personal finances both in college and beyond. Amount: \$1,000. May be used at any college to study any major.	http://www.getupgetactive.org/scholarship/
AFSCME Family Scholarship	Each year the AFSCME Family Scholarship Program provides ten \$2,000 scholarships to high school seniors that will be renewed for \$2,000 each year for a maximum of four years, provided the student remains enrolled in a full-time course of study. The scholarship may be used for any field of study.	https://www.afscme.org/member-resources/scholarships/afscme-family-scholarship
Dallas County Hospital Foundation Scholarships	A two-tiered scholarship program for students pursuing careers in healthcare. The first tier offers scholarships to high school seniors (who attend High Schools throughout Dallas County or reside in Dallas county), while second tier offers scholarships to college students entering their final year of study in a health-related field.	https://www.dallascohospital.org/giving/scholarships
GE - Reagan Foundation Scholarship Program	The Ronald Reagan Presidential Foundation, in cooperation with General Electric (GE) provides this scholarship program in the president's honor. The scholarship awards twenty college-bound high school seniors with \$10,000 each. The award is renewable, giving the recipients the potential to receive \$40,000 over four years to use toward earning a bachelor's degree. Successful candidates should display exemplary leadership, drive, integrity and citizenship in all aspects of life.	https://www.reaganfoundation.org/education/scholarship-programs/ge-reagan-foundation-scholarship-program/
Horatio Alger Association Scholarship	The Horatio Alger Association honors the achievements of outstanding individuals in our society who have succeeded in spite of adversity and who are committed to supporting young people in pursuit of increased opportunities through higher education.	scholars.horatioalger.org
Iowa Farm Bureau Federation Scholarship	The Iowa Farm Bureau Federation will award 54 \$1000 scholarships to students who are sons/daughters of Iowa Farm Bureau members and are pursuing the completion of a two or four year degree.	https://www.iowafarmbureau.com/Member-Benefits/Iowa-Farm-Bureau-Scholarships
Iowa Scholarship for the Arts	The Iowa Arts Council supports the development of outstanding high school seniors who excel in the arts and are enrolled in accredited educational programs leading to careers in the arts. The Iowa Scholarship for the Arts is awarded to a student with proven artistic ability in at least one of the following: dance, literature, music, theatre, folk/traditional arts and/or visual arts.	https://iowaculture.gov/arts/opportunities/arts-recognition/iowa-scholarship-for-the-arts
Larry W. Carter Scholarship	The Larry W. Carter Scholarship is available to any qualifying African-American Iowa resident enrolled in a full- or part-time college program, at either the undergraduate or graduate level. Applications are available each year in the spring.	https://communityfoundationofgreaterdesmoines.wordpress.com/application/

Lawrence and Marilyn Matteson Foundation Scholarship	12 scholarships of up to \$2,000 each will be awarded to high school students who attend Central Lee, Danville, Fort Madison, Keokuk, Mediapolis, Mount Pleasant, New London, Waco, Wapello, and Winfield; and who pursue studies in medical technology, engineering and the technical trades.	https://www.collegegreenlight.com/scholarship/listings/lawrence-and-marilyn-matteson-foundation-scholarships/-s-d-48359
League Foundation LGBTQ Scholarships	The program is open to self-identified Gay, Lesbian, Bisexual, or Transgender graduating high school seniors meeting the prescribed criteria.	https://leaguefoundation.org/league-foundation-scholarships-2/
Leo H. Grether Memorial Scholarship in Choral Music Education	The Leo H. Grether Memorial Scholarship in Choral Music Education provides a \$2,500 scholarship to a graduating Iowa high school student who plans to enroll in college as a vocal music major.	https://ihsma.org/wp-content/uploads/2016/11/grether.pdf
Mary E. Wood Scholarship	The Mary E. Wood Scholarship assists African-American students in financing their education at a university, college or trade school. Eligible students must have received either a high school diploma or a high school equivalency general education diploma. Applications are available in the spring.	https://communityfoundationmarywood.wordpress.com/application/
Military Children	Includes Scholarships for Military Children, Heroes' Legacy Scholarships, and Fallen Patriots.	https://www.militaryscholar.org/ ; https://www.fallenpatriots.org/scholarships-and-grants
National Federation of the Blind Scholarship Program	The National Federation of the Blind annually offers blind college students in the United States the opportunity to win one of thirty national scholarships worth \$3,000 to \$12,000, recognizing achievement by blind scholars.	https://nfb.org/scholarships
P. E. O. Higher Educational Assistance	The P.E.O. sisterhood proudly makes a difference in women's lives with six educational projects in the form of grants, scholarships and loans.	https://www.peointernational.org/peo-projects-and-philanthropies
T.E.A.C.H. Early Childhood Iowa Scholarship	Provides scholarships to child care teachers, directors, and child development home providers so they can earn a degree in early childhood education while remaining in a job in early childhood.	http://www.iowaaeyc.org/teach.cfm
The Atlantic & College Board Writing Prize	The Atlantic and the College Board have teamed up to recognize today's best high school essay writers with cash prizes and the chance to be published in an award-winning national magazine. Six finalists will be awarded \$2,500, and the grand prize winner will receive \$5,000 in addition to having his or her winning essay published in The Atlantic.	https://www.collegexpress.com/scholarships/the-atlantic-college-board-writing-prize/2026641/
The Hunt	DoSomething.org, an organization for young people to create social change, offers two \$10,000 scholarships to applicants who complete The Hunt. This week-long event features seven challenges that will have an impact on the applicant's community. Challenges can be over poverty, education, anti-bullying and more.	https://www.dosomething.org/us/campaigns/hunt/community

TheDream.US Scholarship	TheDream.US is a national scholarship fund for DREAMers, students that have graduated from U.S. high schools or earned a U.S. high school equivalency, but lack a legal status. In order to apply for TheDream.US Scholarship, DREAMers must be DACA eligible and have applied for or received DACA approval. Non-U.S. citizens who have received an official Temporary Protected Status designation from the United States may be eligible in certain circumstances.	https://www.thedream.us/scholarships/
Union Plus Scholarship	The Union Plus Scholarship awards \$500 to \$4,000 to students of working families, who want to begin or continue their post-secondary education. Applicants are evaluated according to academic ability, social awareness, financial need and appreciation of labor.	https://www.unionplus.org/benefits/education/union-plus-scholarships
Warren Morrow Latino Educational Scholarship	The Greater Iowa Credit Union offers up to three \$500 scholarships, each one to a student who self-identifies as a Latino and has the support of his or her school in that regard. The scholarship program is in memory of Warren Morrow, an activist who worked to ensure the Latino community has equal access to dignified financial services.	http://www.iowacreditunionfoundation.org/about-warren-a-morrow.com
	Employer Scholarships:	
Burger King	Created in memory of BURGER KING® Co-founder James “Jim” W. McLamore, the BURGER KING™ Scholars program has awarded \$35 million in scholarships to more than 33,000 high school students, BK® employees and their families across the U.S., Canada and Puerto Rico since 2000. In 2018 alone, the Foundation awarded \$3.7 million to more than 3,400 students in North America.	https://bkmclamorefoundation.org/who-we-are/programs/burger-king-scholars-program/
McDonalds	If you’re an employee working a minimum of 30 hours a week and have the approval of your manager, you can get up to \$3,000 a year in tuition assistance. Employees that work 15 hours a week and have been with the company at least 90 days can get up to \$2,500. The Archways to Opportunity program includes maintenance and restaurant staff, part-time managers, part-time office workers, and franchise owners. The program will reimburse you for tuition and fees not covered by scholarships or grants.	http://www.archwaystoopportunity.com/tuition_assistance.html
Papa John’s	In partnership with Purdue University, Papa John’s Dough for Degrees tuition reimbursement program now reimburses 100% of any corporate employee’s tuition after working 90 days at 20+ hours a week. They will cover undergraduate and graduate courses in business, business administration, and information technology.	https://go.purdueglobal.edu/els/papajohns/?source=SF51134&ve=60005&utm_source=PapaJohns.PurdueGlobal.edu&utm_medium=prnt&utm_campaign=els_lg_els-papajohns_2018
Target	Target’s tuition reimbursement program will pay up to \$3,000 for undergraduate coursework, \$4,000 for graduate coursework, and \$5,250 for MBA coursework. To be eligible, you need to be employed when your course begins and when the reimbursement is processed and paid.	http://goto.target.com/c/13418/501612/2092?subld1=1602669&u=http%3A%2F%2Fwww.thebreakroom.org%2Ftheadvertisements%2Ftuition-reimbursement.21069%2F

Walmart	<p>Through their Live Better U program, Walmart allows associates to earn debt-free degrees in business and supply chain management for \$1 a day. Walmart will cover any other remaining costs.</p> <p>Employees can also receive college credit for paid training at Walmart Academies, where associates have already earned over \$317 million in college credits as of 2019.</p>	https://goto.walmart.com/c/13418/566719/9383?subId1=1602669&sourceid=imp_000011112222333344&veh=aff&u=https%3A%2F%2Fcorporate.walmart.com%2Fnewsroom%2F2019%2F03%2F27%2Funlock-the-future-introducing-live-better-u-the-new-name-for-associate-education-benefits
Other Employers	Amazon, Chick-fil-A, Chipotle, Fed Ex, Home Depot, Hy Vee, Starbucks, Taco Bell, UPS	
	General Scholarship Search Sites:	
ICAN Succeed	https://www.icansucceed.org/ican-scholarship-database/scholarship-search-results-iowa	
Scholarships.com	https://www.scholarships.com/financial-aid/college-scholarships/	
Unigo	https://www.unigo.com/scholarships	
Niche	https://www.niche.com/colleges/scholarships/	
Career One Stop	https://www.careeronestop.org/Toolkit/Training/find-scholarships.aspx	
Fastweb	http://www.fastweb.com/	
I'm First Scholarship Searches	Free websites allow you to search for scholarships offering millions of dollars to help you pay for college. You'll find a range of different scholarships (such as United Negro College Fund, Hispanic Scholarship Fund, The Asian & Pacific Islander American Scholarship Fund, and Gates Millennium Scholars Program); find the ones that suit you best and apply.	https://imfirst.org/2017/02/09/scholarship-searches/
Unusual Scholarships	53 Unusual College Scholarships you Should Apply for: (Some you can start applying for as young as age 13)	https://thekrazycouponlady.com/tips/money/60-unusual-college-scholarships-you-should-apply-for-in-2017



Helpful Websites

A Guide for Students and Parents

Planning Resources

Iowa College Aid

www.iowaCollegeAid.gov

The state of Iowa resource for planning, preparing and paying for college.

College Savings Iowa

<https://collegesavingsiowa.com>

The state of Iowa's 529 plan helps parents, grandparents, family and friends save for college.

Upromise

www.upromise.com/iowa

A rewards program that turns everyday spending into college savings.

Savings Bond Calculator

www.treasurysdirect.gov/indiv/tools/tools_savingsbondcalc.htm

Calculate the current value of savings bonds.

Iowa College Access Network (ICAN)

www.icansucceed.org

ICAN provides free information about college planning and financial aid.

Going2College

www.going2college.org

A source for connecting students to resources in Iowa to help plan and prepare for college.

KnowHow2Go

<http://knowhow2go.acenet.edu/>

This site breaks the college planning process into four simple, easy to follow steps.

Mapping Your Future

<http://mappingyourfuture.org>

Information on college and career planning.

I Have A Plan Iowa®

www.IHaveAPlanIowa.gov

Access career and education information, prepare for the ACT, SAT and GRE college entrance exams, and free scholarship search.

College Greenlight

www.collegegreenlight.com/

This sites assists underrepresented and first generation students in finding the right college fit and locating local and national scholarships.

Scholarship Sources

Cappex

<http://www.cappex.com/scholarships/>

Free search featuring scholarships from colleges, private companies and foundations.

FastWeb

www.fastweb.com

A free service which matches students to scholarships, internships, grants and loans.

XAP

www.xap.com

XAP offers a scholarship search and other tools to plan, explore, apply and pay for college.

Dollars For Scholars

<https://scholarshipamerica.org>

A community-based fund-raising effort that awards scholarships to local students.

College Board/Pay for College

<http://bigfuture.collegeboard.org/pay-for-college>

This site offers a scholarship search as well as college planning and SAT information.

United Negro College Fund (UNCF)

<https://scholarships.uncf.org/>

UNCF raises funds to distribute scholarships and fellowships to minorities attending college.

Hispanic College Fund

<http://hsf.net>

HSF provides the Latino community with scholarship and educational support.

My College Dollars

www.mycollegedollars.com

A Facebook app that guides students through the scholarship application process.

Career One Stop

www.careerinfonet.org/scholarshipsearch

Features over 7,000 scholarship, fellowship loan and financial aid opportunities.

International Financial Aid & Scholarship Search

www.iefa.org

A resource for financial aid, college scholarships and grant information for U.S. and international students wishing to study abroad.

Proteus

www.proteusinc.net

Proteus offers programs for low-income individuals, primarily farm workers, seeking permanent, self-supporting occupations.

430 East Grand Ave., FL 3
Des Moines, IA 50309-1920
Phone: 877-272-4456 or 515-725-3400
Fax: 515-725-3401
Email: info@iowacollegeaid.gov
www.iowaCollegeAid.gov

U.S. Department of Education

FAFSA4Caster

www.fafsa4caster.ed.gov

Use the FAFSA4caster to receive an early estimate of the financial aid you may be eligible to receive.

Free Application for Federal Student Aid (FAFSA)

www.fafsa.gov

Complete a FAFSA to be considered for state and federal grants and other types of financial aid.

Federal Student Aid PIN Web Site

www.pin.ed.gov

Apply for your PIN (Personal Identification Number) to electronically sign your FAFSA on the Web and access loan information.

National Student Loan Data System

www.nsls.ed.gov

Access information about loan amounts, outstanding loan balances, statuses and disbursements. A Federal Student Aid PIN is required to access the information.

Federal Student Aid

www.studentaid.ed.gov

Information about federal aid programs and tips on how to plan and pay for college. The site also includes a scholarship search and a student portal. Create your own personal portfolio to save scholarship information, apply to colleges online, transfer your profile to FAFSA on the Web and more.

National Center for Educational Statistics

<http://nces.ed.gov/collegenavigator>

Lists the average financial aid award at each school, how many students receive aid and various other statistics.

Publications for Parents

<http://www2.ed.gov/parents/academic/help/tools-for-success/index.html>

Publications for parents to help children plan, prepare and succeed in education.

Tax Benefits

IRS Tax Information for Students

www.irs.gov/individuals/students

IRS Publication 970: Tax Benefits of Higher Education

www.irs.gov/pub/irs-pdf/p970.pdf

Money Management

360 Degrees of Financial Literacy

www.360financialliteracy.org

Provides information for managing personal finances.

MyMoney.gov

www.mymoney.gov

A source for financial education basics.

Hands On Banking

www.handsonbanking.org

Learn about money skills for life.

Free Credit Report

www.annualcreditreport.com

Obtain a free credit report.

Feed the Pig

www.feedthepig.org

Take control of your personal finances.

Practical Money Skills

www.practicalmoneyskills.com

Helps consumers and students of all ages learn the essentials of personal finance.

Other Resources

Iowa Association of Community Colleges Trustees

www.IACCT.com

Iowa Association of Independent

Colleges & Universities

www.thinkindependently.com

National Student Loan Data Center

https://www.nsls.ed.gov/nsls_SA/

State of Iowa Board of Regents

www.regents.iowa.gov

Transfer in Iowa

www.transferiniowa.org

Helpful information for community college students interested in transferring to one of Iowa's three Regent universities.

Regent Admission Index

<http://www.regents.iowa.gov/RAI>

Calculate an unofficial Regent Admission Index Score.

ACT

www.actstudent.org

The official site for information on the ACT test.

SAT

www.collegeboard.org

The official site for information on the SAT test.

Beware of Scams!

The Internet can be a great source for facts and interactive planning tools, but it is also a place where consumers can get stung by scams. Stay away from services that charge a fee or sound too good to be true. The application process for state and federal aid is FREE. If you have questions, call Iowa College Aid at 877-272-4456. The Federal Trade Commission offers tips on how to recognize a scholarship scam and file a complaint.

www.ftc.gov/bcp/menus/consumer/education/scholarships.shtm



COLLEGE FINANCIAL AID RESOURCES FOR FORMER FOSTER YOUTH

Voice for Adoption (VFA) receives many requests from students and adoptive parents who are looking for resources for college scholarships and other financial aid resources. This list provides information about potential financial aid opportunities. Please note that the eligibility criterion varies. Some of the resources below pertain to adopted youth while others are targeted toward youth who emancipated from foster care.

- 1. Fostering Adoption to Further Student Achievement Act (Public Law 110–84):** This law made it possible for teens in foster care to be adopted without losing access to college financial aid. Under this law, youth who are adopted from foster care at any point after their 13th birthday will not have to include their parents' income in the calculation for determining their need for federal financial aid. The law revised the definition of “independent student” and the definition now extends to youth who were in foster care on or after their 13th birthday, even if they have subsequently been adopted (refer to question #52 on the FAFSA form. See the resource below on how to access FAFSA.). To learn more, visit: http://voice-for-adoption.org/sites/default/files/FAFSA%20factsheet_updated2010.pdf
- 2. Free Application for Federal Student Aid (FAFSA):** Federal Student Aid, a part of the U.S. Department of Education, is the largest provider of student financial aid in the nation. At the office of Federal Student Aid, employees help make college education possible for every dedicated mind by providing more than \$150 billion in federal grants, loans, and work-study funds each year to more than 15 million students paying for college or career school. Federal Student Aid is responsible for managing the student financial assistance programs authorized under Title IV of the Higher Education Act of 1965. These programs provide grants, loans, and work-study funds to students attending college or career school. To complete a FAFSA application visit: <http://www.fafsa.ed.gov/>
- 3. Chafee Education Training Vouchers (ETV) – Fostering Connections to Success and Increasing Adoptions Act (Public Law 110–351):** This law extended eligibility for Education Training Vouchers (ETV) to youth who exit foster care to kinship guardianship at age 16 or older (these funds are also available to youth who are adopted at age 16 or older). ETV is an annual federal grant provided to states to provide funds to former foster youth who are enrolled in college, university and vocational training programs. Students may receive up to \$5,000 each year based on cost of attendance and available funds. To learn more about ETV requirements and state information, visit: <https://www.statevoucher.org/index.shtml>

voiceforadoption@gmail.com | 202-210-8118 | www.voice-for-adoption.org
1220 L. St. NW, #100-344 Washington, D.C. 20005

Voice for Adoption

SPEAKING OUT FOR OUR NATION'S WAITING CHILDREN



4. **Fostering a Future Scholarship (specific to adopted youth from foster care):**

Children's Action Network in partnership with the Dave Thomas Foundation for Adoption sponsors a national scholarship program designed to provide youth who were adopted from foster care at or after age 13 with financial assistance for post-secondary education and vocational programs. To review eligibility and application details visit:

<http://www.childsactionnetwork.org/scholarship.htm>

5. **UMPS CARE Charities All-Star Scholarship for Adopted Youth:**

UMPS CARE Charities partnered with The Dave Thomas Foundation for Adoption (DTFA) and Slate XP to offer the UMPS CARE Charities All-Star Scholarship. The UMPS CARE Charities All-Star Scholarship is for children adopted from foster care, in order to help provide a college education to students who otherwise might not be able to afford one. UMPS CARE Charities is a 501(c)(3) non-profit established by Major League Baseball (MLB). All-Star Scholarships are open to children adopted from U.S. foster care at the age of 12 years or older to provide increased opportunities for advanced education. Scholarship funding will provide for \$5,000 scholarships for a two-year institution –OR– \$10,000 scholarships for a four-year institution. To access the application visit: <http://umpscare.com/AllStarScholarship.html>

6. **Foster Care to Success:**

The Foster Care to Success administers a variety of scholarships and grants to help former foster youth and adopted youth achieve a meaningful post-secondary education. Foster Care to Success also operates internship and mentoring programs; in addition to providing student care packages for young people who are eligible. Visit:

<http://www.fc2success.org/> or email: scholarships@fc2success.org

7. **States with College Tuition Waivers for Former Foster Youth:**

The National Resource Center for Youth Development lists specific in-state college tuition waivers that pertain to former foster youth. Click the following link and search on the right hand side of the web page for “states with tuition waivers” for varying state eligibility and requirements. Visit:

<http://www.nrcyd.ou.edu/state-pages/search>

8. **General Scholarship Search Engines:**

Search for scholarships through a variety of websites, just make sure they are free to use. Create a free account with search engines such as Fastweb or Scholarships.com to find grants based on individual criteria and characteristics. The “scholarship matches” will point you to opportunities that you may qualify for through a database of millions of scholarships. Visit: <http://www.fastweb.com/> or <http://www.scholarships.com/>

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Special Note – Understanding Loans: Loans are not free money and are required to be paid back in full, sometimes with interest. There are typically two types of loans offered to students, subsidized and unsubsidized. Subsidized loans do not accrue interest while you are in school or during future deferment periods. While unsubsidized loans begin accruing interest from the time the loan is disbursed to the school. Students should never accept loans just because they are offered. Before agreeing to accept a loan students should discuss the need to take out loans with a representative at a school’s financial aid office or some other knowledgeable parent or supportive adult.

NATIONAL INTERNSHIPS TARGETED SPECIFICALLY FOR YOUTH WHO HAVE BEEN IN FOSTER CARE

- 1. FosterClub All–Star Internship Program:** FosterClub, the national network for youth in foster care. The All-Star Internship program was launched in 2004 and successfully incorporated current and former foster youth as facilitators and leaders of teen conference activities. The All-Stars get training on how to turn their experiences in foster care into expertise, in order to positively influence peers in foster care, professionals and policy makers, on a variety of topics pertaining to child welfare. Selected individuals will spend a portion of their summer living in Oregon and traveling to various locations across the country to train and inspire others. This is a competitive internship program. Interns receive a weekly stipend and housing during their assignment. To learn more about eligibility criteria and the annual application deadline visit: http://www.fosterclub.com/_allstars/article/all-star-application-details
- 2. CCAI’s Foster Youth Internship (FYI) Program:** The Congressional Coalition on Adoption Institute's (CCAI) Foster Youth Internship (FYI) is a unique internship program that gives those who have spent time in the foster care system a chance for their voice to be heard on Capitol Hill. Selected interns spend two months in Washington, D.C. interning for a Member of Congress. Interns also spend time researching a topic of their choice to develop improved policy in a given child welfare related area. The recommendations are combined into a joint internship-class report that is presented to policymakers at the conclusion of the internship program. Past participants have gotten their recommendations incorporated into federal bills. This is a competitive internship program. Interns receive a weekly stipend and housing during their assignment. To learn more about eligibility criteria and the annual application deadline visit: <http://www.ccaainstitute.org/fyiapply.html>

VFA does not specifically endorse any of the resources on this list. These resources were current at the time of publication on March 29, 2013. To access the resources above copy the links and paste them into an internet browser.

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Cosmetology Program Checklist



Being successful in a cosmetology program takes more than just enjoying hair and makeup. It's important for you to ask specific questions of the college to ensure their program is the right fit for you.

Below is a list of suggested questions to discuss with a college representative to make sure you're prepared to complete the cosmetology program.

College Name: _____ Contact Name: _____

- What upfront charges will I have to pay? (i.e. enrollment fee, cosmetology kit) Will financial aid cover these charges?
- Do I have to buy a certain dollar amount of hair care products from the school?
- Do I have to sell a certain dollar amount of hair care products to clients?
- Can I work and attend this program at the same time?
- How many hours will I spend each week in the classroom/on the floor? Describe a typical day? How much structured and unstructured time? Do you provide activities outside of the classroom?
- If I have to spend a certain number of hours per week on the floor – can I count time spent cleaning and stocking shelves? What happens if I have an emergency and can't earn enough hours during the week?
- If I change my mind about attending, can I return the Cosmetology Kit and any hair care products that I've purchased and get my money back?
- What kind of final exam is there for this program?
- What are the exact graduation requirements for this program?
 - # Hours of class completed
 - # Hours of lab time/floor time completed
 - Sell certain dollar amount of product?
 - Perform a certain amount of services?
 - Demonstrate techniques on a live model? If so, do I have to get my own live model?
- After my financial aid is applied, what is my out-of-pocket cost for this program? Do you offer a payment plan?
- What support services does your campus offer?
- How long does it take most students to complete this program?
- Out of the last class – how many students started the program, how many finished, and how many passed the board exam? What is the placement rate (the number of graduates who are placed in jobs)? Do you help graduates find jobs?

Suggested Supplies for College Dorm or Apartment

Kitchen Needs

Fork, knife, spoon	Can/bottle opener	Chip clips
Coffee cup	Plastic bowl and cup	Ziploc® Storage Bags

Room Needs/Storage

Dry erase board/calendar	Milk crates or other sturdy storage cubes/containers	Adhesive hooks, tacky adhesive, and mounting tape
Desk lamp	Hangers	Under-the-bed storage trays
Bedside lamp	Wastepaper basket	Fan
Drying rack	Alarm clock/clock radio	Toolkit

Electronics

Computer and printer	Surge protector	Headphones
Extension cords	3-2 prong adapters	Cell phone

Laundry Supplies/Linens

Towels (3 each of bath, hand, and face)	Mattress pad (Check with school for size needed—some college twin beds are extra long.)	Sheets and pillowcases (2 sets. Check with school for size needed—some college twin beds are extra long.)
Pillows	Blankets	Laundry bag/basket
Laundry stain remover	Roll(s) of quarters	Lint brush
Laundry soap/detergent	Fabric softener	

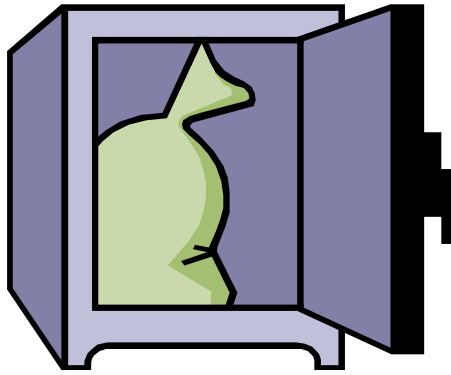
Toiletries

Aspirin or ibuprofen	Shower tote	Shampoo & conditioner
Prescription medications	Bath and face soap	Hair-styling products
Q-tips®	Comb/brush	Tweezers
Nail clippers	Hair dryer	Razor and shaving cream
Lotion and/or facial moisturizer	Toothpaste, toothbrush & floss	Band-Aid® bandages

Desk supplies

Flash Drive/Memory Sticks	Assignment book	Stapler and staples
Scissors	Pens and pencils	Notebooks & Pocket folders
Highlighters	Post-it® notes	Paper clips & rubber bands





Tips for Avoiding Financial Problems During College Years

1. Use a debit card instead of a credit card. Debit cards are limited to the amount of money held in your account. This helps you avoid overextending your budget. Avoid the tempting credit card offers you get in the mail.
2. Try to live as simply as possible during your college years. You will have years after you get your degree when you have more earning power to get the “wants”. For now, focus on the “needs”.
3. Don’t make a final budget until after the first two months of college. This will give you a feel of what you need.
4. Be sure to use your pre-paid campus meal plan and not go out to eat at fast food restaurants.
5. Look in advertisements for used microwaves, computer, and car. Consider sharing expenses with a roommate.
6. Don’t buy all new clothes for college. Continue to purchase clothes as you need them.
7. Get a part-time job that may enhance your future career. Save as much as you can during the summer months to stretch throughout the college year when you don’t want to work as many hours.

Useful Apps for students!

We've compiled a list of recommended Apps for students that you may find useful.

Collected from: <https://www.consumerreports.org/cro/news/2013/08/best-apps-college-students/index.htm>

<https://www.lifehack.org/articles/technology/25-apps-college-students-shouldnt-live-without.html>

<https://raisingteens.com/9-cool-apps-teens/> <https://www.mykidstime.com/entertainment/10-best-free-apps-make-teens-life-easier/>

Planners

Studious lets you set your class schedules and homework deadlines and store notes and photos with ease. When you add your class schedule, it automatically silences your phone during the corresponding class times. *For Android.*

MyHomework Student Planner seamlessly tracks your homework and class schedules. Its calendar feature supports time, block, and period-based schedules, while the homework setting lets you schedule a due date and reminders under a particular class. If your professor uses teachers.io, you can even sync your syllabus and resource materials with the app. *For iOS and Android.*

Task builders and organizers

IFTTT—If This Then That—is a new kind of app that lets you build recipes, but not for food. The “recipe” is a sequence of commands that executes when a particular catalyst is selected: for example, “If I’m tagged in a photo on Facebook, then send me a text message” or “If it’s raining tomorrow, then send me a reminder to leave early for class.” Since IFTTT can sync with many, many apps, the recipe possibilities are numerous. *For iOS and Android.*

Any.Do dutifully reminds you to take a moment to plan your day, every morning. For every task, you can share it with a contact, add sub-notes, or set a reminder. Sync it to your computer for greater control. Keep a lookout for Mail, and Memo (Any.Do’s version of e-mail and notes apps), all slated to be available for download “soon,” according to its website. *For iOS and Android.*

Dropbox- No college student will be afraid of losing his notes or coursework anymore! Thanks to **Dropbox**, you have a chance to upload different files (documents, photos, videos) in the cloud and get them online whenever you need, even if you forget your phone at home. The only thing needed to access your files is an Internet connection. Store your files in Dropbox, and share them with friends without any fear of losing important and useful data.

Voice recorders

QuickVoice Recorder is the app you’ll need when you have trouble paying attention during a long lecture. When you’re finished recording, you can e-mail the recording to yourself, set a voice reminder that will play at a selected time and date, or even save it as a ringtone. The best part is you can even multitask (check email or browse Facebook) while QuickVoice Recorder is recording in the background. *For iOS.*

Smart Voice Recorder can actually stop recording if there’s a pause during a lecture. So if your professor decides to respond to a text in the middle of a presentation, your phone will know it, saving you valuable storage space. Depending on the recording quality you choose, it can record up to 75 hours of audio. *For Android.*

Study aids

STUDYBLUE is the app that’ll help you ace your next multiple-choice test. You can create digital flashcards and upload study materials to review on the computer or your smartphone. This app can even filter out the flashcards you know by heart to ensure you learn the hard ones as well. Import your notes from Evernote (in the Productivity section) for a stronger study session. *For iOS and Android.*

Scribd- Welcome to the world’s biggest library online! **Scribd** helps students find millions of different documents and books that are important for your studies. All those data are shared by people from all over the world, and you can easily curate and organize them according to their topic. Create your own library with different notes, texts, and books that you need. Share them with your friends, and find all the information with Scribd

Mathway- Oh yes, your math homework or tests may be quite challenging. It is so easy to get stuck trying to find the right answer. Try **Mathway**—the mobile application that will guide you step-by-step while you search for algebra, geometry, or any other math solution. Enter your task into the application, and check if your solution is the same with one offered.

Productivity

Evernote is the app that saves everything you need—literally. You can type a note, take a photo, record audio or attach a file in this app that syncs to all your connected devices. The more you use it, the more uses you'll find for it. (For starters, it's great for group projects and term paper research.) *For iOS and Android.*

Reminders is the default productivity app for Apple iOS. A great feature is the ability to set task reminders not only on a particular day and time, but even at a particular location. So if you need to remember to drop off the rent check when you get home, this app can connect to your location services so it can remind you as soon as you pull into the driveway. *For iOS.*

SelfControl- College students are so easily distracted from the studying process! They can't live without social networks, they always need to check new photos of their friends on Facebook, or share their mood with the world during a lecture. To avoid such distractions, the **SelfControl** application has been created: it blocks certain websites that can distract you from studying, and it does it for a set amount of time. So, when a lecture is finished, you are welcome to come back to your fave websites again!

Books

Chegg- When a new semester comes, and you have to buy many new textbooks to continue your study, do not be in a hurry to sell your soul and spend all your money. Download **Chegg**, a free application which lets you find rentals of textbooks you need! Just search for a book, and if they have it, put in an order. And when you no longer need a textbook, you can easily rent it again via Chegg. Easy to use and useful to try.

Wellness

Lose It! (above) is the app you need to help keep the Freshman 15 at bay. You can easily track your meals and calories burned with this app. Even the calorie total for that bag of chips you devoured last night is in here: Just scan the barcode or search for the item and it's automatically added to your daily food log. And that hour of pool you played last night? It counts as exercise! Just select "billiards" and you've already burned 107 calories. *For iOS and Android.*

WebMD has a Symptom Checker that can help you determine if you have the flu or simply had too much fun Friday night. It also has local health listings to help you find a nearby physician, hospital, or pharmacy. *For iOS and Android.*

Banking

Mobile Banking apps, available from most major banks (including Bank of America, Capital One, Chase, Citibank, and Wells Fargo), let you access your accounts, transfer funds, and pay bills with the swipe of a finger. You can even snap a photo of a check on your smartphone and virtually deposit it into your account. So there's no more worrying about making it to the bank before it closes to deposit that check your grandparents mailed you last week. *For iOS and Android.*

Stay in Touch

Circle of 6-The Circle of 6 app was originally designed for college students to promote personal safety while on and off campus, but this app has become popular across the board with families, parents, friends or virtually anyone looking to foster security. The app allows you to send your circle of six friends an instant call for help with the touch of a button. The GPS tracker marks your location on friends' devices, ensuring friends will always be able to find you in an emergency. Available on the App Store and Google Play. Free

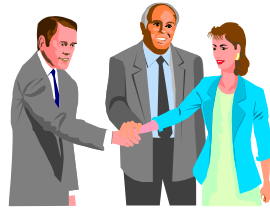
Safety

DriveSafe.ly Pro- As much as we'd like to believe our teens aren't texting and driving, chances are they probably are. Help your teen avoid an accident due to texting by using the DriveSafe.ly Pro app. Unlike other apps that completely block call and text messages, this app reads text messages and emails out loud in real-time and allows your child to reply to text messages and emails without ever taking their eyes off the road or their hands off the wheel. The app can also connect to Bluetooth systems. Available for iOS and Android. *Free*

1Password- We all know how difficult it is to remember passwords and how much of a nightmare it is if you do forget a password. It's even worse for teenagers, as they have thousands more apps and passwords to remember! So why not put them all in one place behind a safe wall that only they can enter – 1Password keeps everything safe.

SECTION 3

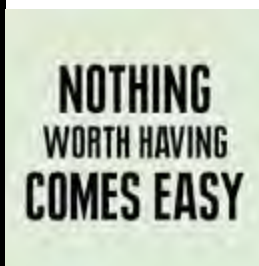
JOB & CAREER



This section contains employment information and storage space for important papers related to your employment. Contents in this section include those listed in the box.

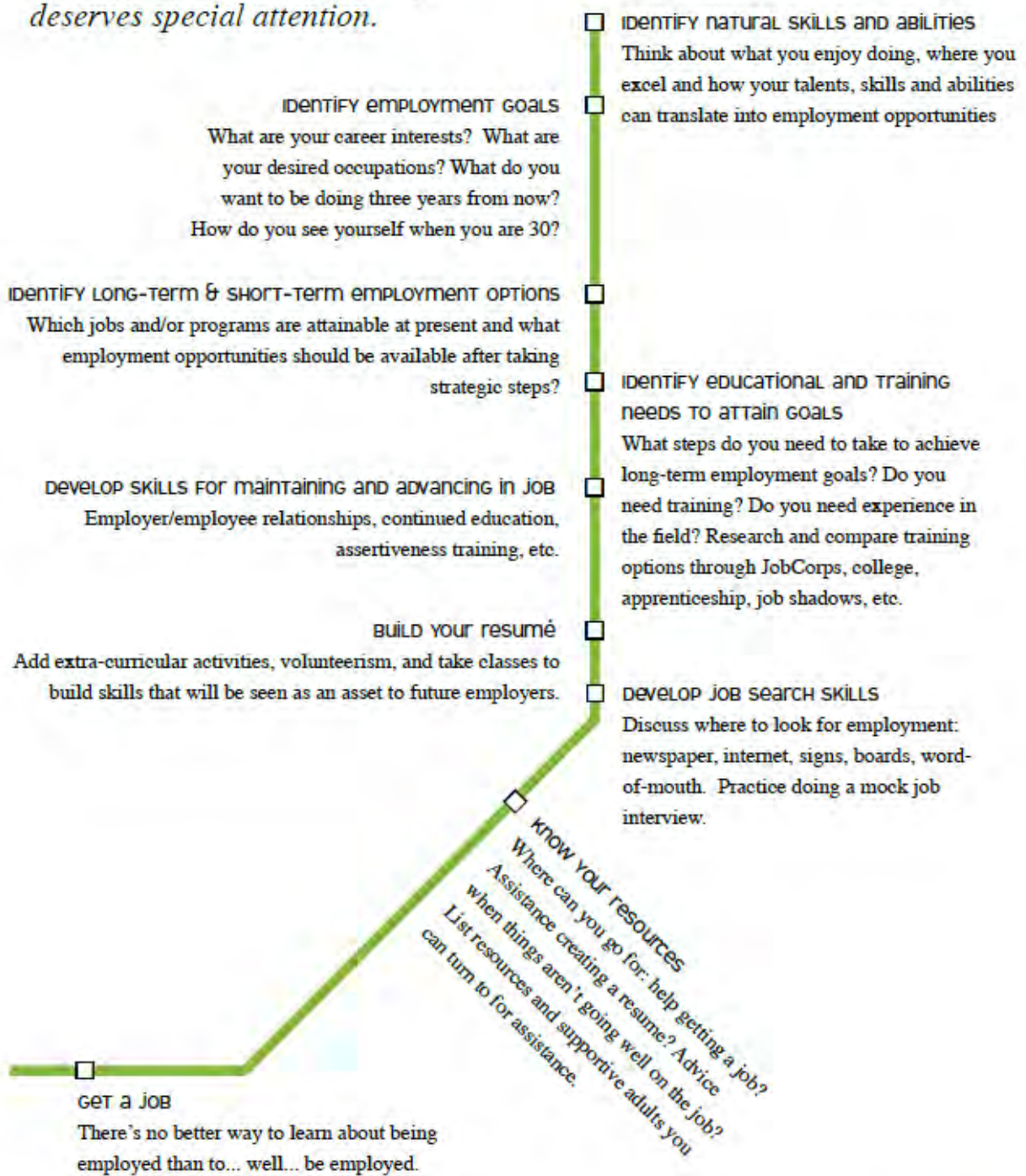
What I Want Out of A Job
How Drug Charges can affect your Career
Where Do I Start?
Iowa Vocational Rehabilitation
Resume
Applications
Job Interviews
Do I Tell My Boss?
Work Permits and Iowa Child Labor Laws
Employment Websites
How to Fill Out W4 Forms
Paycheck Stubs
Taxes
How to Keep A Job
Weekly & Monthly Planner

work: |wûrk| - *n.*
the physical or mental effort or activity directed toward the production or accomplishment of something; LABOR; employment; JOB; the means by which one earns one's livelihood.





This important part of your life deserves special attention.





EMPLOYMENT EXPERIENCE

Looking for instructions? Download at www.fosterclub.org

Current employment status: <input type="checkbox"/> Full time <input type="checkbox"/> Part time (Hours per week: _____)		Position:	Pay rate:
Employer:		Phone:	
Address:		City, State, Zip:	

PAST EMPLOYMENT

Resumé completed Sample employment application completed

Employer		Phone:	
Address:		City, State, Zip:	
Position:	Dates of employment: to	Reason for leaving:	
Employer		Phone:	
Address:		City, State, Zip:	
Position:	Dates of employment: to	Reason for leaving:	
Employer		Phone:	
Address:		City, State, Zip:	
Position:	Dates of employment: to	Reason for leaving:	
Employment Skills:			
Special Certifications :			

RESOURCES AVAILABLE TO ME

Find them at www.fosteringconnections.org

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act.



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THIS IS MY PLAN

Get ideas about how to make a plan at www.fosterclub.org

Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan immediately after I leave foster care:

Long term goals (five years from now, my job and career goal is):

READINESS SCALE

Needs work: 1 2 3 4 5 6 7 8 9 10 Prepared

What I Want Out Of A Job

Answer the following to think about what you find important when you consider future job possibilities.

1. The minimum salary I need to make ends meet is: \$_____
2. My job must be: ___close to where I live because I have to walk; ___near public transportation because I have to ride the bus; ___somewhere in the community I live, I have my own car.
3. I am not willing/able to relocate _____. I can move to another city in my state _____. I am willing to move to another state to get a job _____.
4. I want to work between the hours of _____ and _____. I am willing to work only the following days: Monday _____, Tuesday _____, Wednesday _____, Thursday _____, Friday _____, Saturday _____, Sunday _____.
5. I am free to work nights: occasionally ____; frequently ____; never _____.
6. I can be away from home overnight: occasionally ____; frequently ____; never _____.
7. If I must travel, I have a car available: occasionally ____; frequently ____; never _____.
8. I am more interested in: the amount of money I make ____; the excitement of my work ____; the promotion potential of the job _____.
9. I must have a guaranteed monthly income ____; I can work on commission _____.
10. I am at my best during: morning ____; evening ____; afternoon ____; anytime _____.
11. I am happiest when I am working: indoors ____; outdoors ____; a little of both _____. I want to work : in the city ____; in a small town _____.
12. Most of the time I like it when it is: quiet ____; noisy ____; busy ____; slow _____. I like a workplace that is: tightly organized ____; loosely organized _____.
13. I like working around other people ____; by myself ____; it doesn't matter _____.
14. I work best when under conditions where there is: little or no pressure ____; pressure exists most of the time ____; somewhere in between the two _____.

Other Things To Consider

- ◆ What do I want to be doing in ten years? _____
- ◆ Where will I be living? _____
- ◆ How will I be making a living? _____
- ◆ How much will I be making? _____ \$
- ◆ Who would I be sharing my time with? _____
- ◆ Where will I receive the education I need? _____
- ◆ How would I spend my leisure time? _____
- ◆ What do I want to accomplish in my lifetime? _____

“Being a hard worker and having integrity are more important than how rich you are.”

You may not be able to practice these occupations in Iowa if you are convicted of the crimes blow.

ALCOHOL
MISDEMEANOR:**
 • Underage purchase or possession
 • Public intoxication
 • Open container
 • OWI (1st & 2nd offense)
FELONY§§:**
 • OWI (3rd offense or more)

MARIJUANA & OTHER ILLEGAL DRUGS
MISDEMEANOR:**
 • Possession of drug paraphernalia
 • Possession of controlled substance (1st & 2nd offense)
FELONY§:**
 • Possession of controlled substance (3rd offense or more)
 • Possession-Intent to manufacture, deliver, intent to deliver

Misdemeanors may be Simple, Serious, or Aggravated depending on the crime.
 **Felonies may be Class D, C, or B.

Why should you care about this now?
It Matters!
 Did you know?

The Federal Application for Student Aid (FAFSA) asks if you have ever been convicted of possessing or selling drugs. This can impact your eligibility to receive a PELL grant or a subsidized student loan!



This important information is brought to you by
 308 S Pennsylvania Ave
 Mason City IA 50401
 Phone: (641) 421-2708
 Email: mcytf@masoncity.net

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 **State Incentive Grant (IA Dept. of Public Health-Div. of Behavioral Health and Professional Licensure).
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 **Drug Free Communities Support Program Grant (SAMHSA)
 The "Because It Matters" slogan was developed by and used with the permission of the Minnesota Institute of Public Health.

MORE THAN A DEGREE CAN AFFECT YOUR CAREER!
ALCOHOL MARIJUANA & OTHER DRUGS

Field	OCCUPATION	LICENSE / CERTIFICATION	IOWA CODES
Business	Accountant	License - Iowa Accountancy Examining Board (2)	(542.5) Prior conviction of any crime involving moral character may result in denial of application. (2)
	Architect	License - Architectural Examining Board (2)	(544A.25) Prior conviction of felony may be considered. (2)
	Attorney	License - Board of Law Examiners (3)	(602.10102) Past record of public offenses examined. Character references may be required. (3)
	Real Estate Broker	License - Iowa Real Estate Commission (2)	(243B.15) Prior conviction of any crime involving moral turpitude may result in denial of application. (2)
	Engineer	License - Engineering and Land Surveying Examining Board (2)	(542B.13)The board may consider the past felony record of an applicant. (3)
	Chiropractor	License - Board of Chiropractic Examiners (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Dentist	License - Board of Dental Examiners (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (3)
	Medical Doctor	License - Board of Medical Examiners (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Nurse	License - Board of Nursing (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Nursing Home Administrator	License - Board of Examiners for Nursing Home Administrators (2)	(155.14) Prior conviction of felony may be considered. (2)
Medical	Optometrist	License - Board of Optometry Examiners (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Pharmacist	License - Board of Pharmacy Examiners(2)	(155A.12) Board may refuse if applicant has engaged in any unethical conduct or violated any provision of the controlled substances Act. (2)
	Physical / Occupational Therapist	License - Board of Physical & Occupational Therapy Examiners (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Physician Assistant	License - Board of Physician Assistant Examiners (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Psychologist	License - Board of Psychology Examiners (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Speech Pathologist	License - Board of Speech Pathology and Audiology Examiners (2)	(147.55) Character references may be required. Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Veterinarian	License - Board of Veterinary Medicine (2)	(169.13)The board may consider the past felony record of an applicant. Mental or physical examinations may be required. (2)
	Shorthand (Court) Reporter	License - Board of Examiners of Shorthand Reporters (2)	(602.3105) The board may consider the past felony record of an applicant in issuing license. Character references may be required. (2)
	Social Worker	License - Board of Social Work Examiners (2)	(147.55) Character references may be required. Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Law Enforcement	Certification - Iowa Law Enforcement Academy Council (3)	(501-2.1(80B)) A person of good moral character as determined by a thorough background investigation including finger print search and convictions of felony crimes and crimes of moral turpitude. (3)
Government	Water Treatment Operator	Certification - Director of Department of Natural Resources (2)	(452B.213) Character references may be required. The past felony record of an applicant may be considered. (2)
	Teacher	License - Board of Educational Examiners (2)	(282-14.101(272)) Must pass criminal history background check. (3)
	Funeral Director	License - Board of Mortuary Science Examiners (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
Human Services	Cosmetologist	License - Board of Cosmetology Arts and Science Examiners (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)
	Massage Therapist	License - Board of Examiners for Massage Therapy (2)	(147.55) Conviction of any felony that would affect the ability to practice may result in denial of application. (2)

Sources: 1) U.S. Department of Labor, Bureau of Labor Statistics, Occupational Outlook Handbook. 2) 2005 Iowa Code. 3) Iowa Administrative Code, issued 01/04/06.

Where Do I Start?

1. IowaWORKS: IowaWORKS Centers located throughout the state provide services such as career exploration, labor market information, resume assistance, and job fairs. Their website www.iowaworks.gov has listings of jobs statewide. Centers have free workshops to help individuals with their job search, interviewing, and improving skills that will help a person at any job. Contact information for each local office is listed on the website under the Contact Us tab.
2. Workforce Innovation Opportunity Act (WIOA): These services help individuals with career guidance, work experiences and internships, occupational skills trainings, financial literacy, mentoring, and other things that can help someone advance in a career pathway. Foster care placement makes a person potentially eligible for the WIOA Youth program. These services can also be accessed through IowaWORKS centers and <https://www.iowaworkforcedevelopment.gov/workforce-innovation-and-opportunity-act-wioa>, <https://www.iowaworks.gov/vosnet/youth.aspx#social>
3. Job Corps: **This is the nation's largest and most comprehensive residential education and job training for at-risk youth between the ages of 16 and 24.** They offer a variety of training programs at over 110 centers. Youth must be from a home that is considered low income and be able to benefit from and complete the training. A single parent program is available. Iowa locations include: Ottumwa & Denison, Iowa. <http://www.jobcorps.gov/>
4. Iowa Vocational Rehabilitation (IVRS): (aka: Voc. Rehab.) Can assist anyone with a disability that would impair them in the workforce. Referrals may be made to this agency to assist youth with special needs in receiving career assessment and training. If a youth has been in Special Education or diagnosed with a disability, consider making a referral during their junior year of high school. www.ivrs.iowa.gov. (See Guide on the following pages.)
5. Area Education Agency: If you have an IEP (Individualized Education Plan) you can ask someone from AEA to help you find employment or get work experience.
6. College Planning Center: Offers the Choices Planner (a career planning product). The toll free number is 1-877-272-4692 and website is www.icansucceed.org
7. Newspaper/Online Want Ads: Respond to any ad that sounds interesting, even if you do not have all of the qualifications listed. You may still be the most qualified applicant.
8. Private Employment Agencies: These charge either you or the employer a fee if you get a **job through them. It can be 15% or more of a year's wages!**
9. Mailing Resumes: Be sure to find out whom you need to address it to and follow up with a phone call, which may land you an interview. After the interview, be sure to send a thank-you note.
10. Filling Out Applications: An application completed accurately and neatly will increase your chances of getting an interview.
11. Volunteering: If you lack experience or are not getting job offers, volunteer somewhere within the field where you are seeking employment. It will look great on your resume!
12. College Placement Office: Available to students on college campus that assists students in seeking employment in your field of study.
13. Professional Associations: Many professional associations have special publications for people who work in that field. They are often a good source of information and may list job openings.
14. Civil Service Jobs: Jobs with various government branches are a major part of our labor market. They often require special tests and other procedures. Find out about local, state, and federal jobs by contacting the Personnel Director for each.
15. Self-Employment: If you want to join the growing number of people, who work for themselves, start at the library. There are helpful books and resource materials.
16. Start at the Bottom: If you are being told you do not have enough experience, take an entry level job in the field you want.

Applying for Services



[IVRS Home Page](#)

[Transition Home Page](#)

[Welcome](#)

[High School Student](#)

[Parent](#)

[Teacher](#)

[Apply Now](#)

[Success Stories](#)

[Questions?](#)

[Contact Us](#)

Application Process

It's easy to apply!

In the Fall of your Sophomore Year you can:

- Contact a teacher, guidance counselor or school nurse and ask them to refer you to IVRS
- Contact an office close to you and schedule a time to discuss your future ([click here](#))
- [Prepare for your appointment!](#)
 1. Print off and complete an [application](#)
 2. Print off and complete the [HAQ](#)
- Bring these with you to your appointment

If you need assistance we can help you!

Print and fill out Application Forms

[Application](#)

[HAQ](#)

[Release](#)

[IVRS Orientation Power Point](#)

Preparing for your IVRS Appointment

If you have an appointment scheduled with an IVRS staff member, or if you are interested in finding out more about IVRS, we recommend that you do the following BEFORE attending your first appointment. If you are unable to do these, then be sure to share that with the IVRS staff member - please attend the appointment anyway!

1. Click on the IVRS Orientation Power Point. Follow along and make a note of any questions you may have. You can also print off an application to bring to your appointment.
2. Gather together any existing medical records that you have, or the names and addresses of doctors, clinics, hospitals, etc. where you have had treatment.
3. Think about what career or job skills you have, or would like to develop. What training do you think would best benefit you - college, technical, hands-on training at the employer's business? Your counselor will want to discuss this with you.

Do I Qualify?

Often times students do not believe they would qualify for IVRS Services

You may if:

You have an IEP, 504 or need extra assistance with learning or attending school

Get accommodations for learning

Issues with reading, writing or math

Problems with focusing/paying attention

Have a medical condition that results in issues at school or that requires guidance or support from the school nurse

Have hearing aids

Require assistive technology, preferential seating or physical supports/accommodations

Take medication to manage a physical condition or mental health concern

The best way to find out if you qualify is to meet with an IVRS representative. We are happy to meet with you to discuss if IVRS services would help you!

More Questions? Ask your Counselor!

How Can We Serve You?

[IVRS Home Page](#)

[Transition Home Page](#)

[Welcome](#)

[High School Student](#)

[Parent](#)

[Teacher](#)

[Apply Now](#)

[Success Stories](#)

[Questions?](#)

[Contact Us](#)

Making Choices

IVRS has resources to help you determine the kind of job that might fit your skills and interests. Your counselor will help you determine the services you need. Some of the options you might use:

- **Assessment and Evaluation**
Learn about your interests, abilities and strengths and how to use them to find the right job for you.
- **Transition**
Be involved with your school to develop job options and create work experience.
- **Assistive Technology**

Learn about adaptive aids, techniques and job restructuring that can help you do the job or help you at home.

- **Community Based Assessment (CBA)**
Test and use your skills, strengths, abilities in a work site to explore career options.
- **Referral to Other Services**
Learn what other community resources can help you in preparing for a job.

Managing Your Disability

As you prepare for employment, IVRS can also assist you in living on your own. Depending on your situation you might use:

- **Rehabilitation Counseling**
- **Independent Living Services**
I identify what you need to improve your chance for independent living.
- **Disability Management**
Learn how to manage your disability and medical needs more effectively.
- **Personal Assistants**
Learn how to find, hire and train personal assistants.
- **Assistive Technology**
Learn how technology and adaptive equipment can benefit you.
- **Benefits Planning**

Preparing for a Job

IVRS can offer services to assist you in preparing for a job. Services are determined on an individual basis.

- **Training**
Learn job skills for specific careers.
- **Education**
Further your education to achieve employment goals.
- **On the Job Training**
Arrange for training at the work site.
- **Tools, Licenses and Equipment**
We may provide the items you need to secure employment.
- **Adaptive Aids and Devices**
Explore assistive technology and what it can do for you.

Finding a Job

Finding the right job is key to a successful life. We can assist you in your job search with:

- **Placement Services**
We can help you with job leads, information and referral to jobs.
- **Job Club**
You can gain support and help for your job search.
- **Job Consultation**
We can assist with information on accommodations and special services to employers.
- **Assistive Technology**
We might provide the adaptive equipment you need to get and keep your job.
- **Job Seeking Skills Training**
Learn how to find the job market, apply for a job, discuss disability issues, interview and get a job.
- **Specialized Placement Preparation**
We can provide you with one on one service to assist you in getting a job.
- **Self-Employment**
Developing your own business can be explored as an option for you.

Find More Information about Iowa Vocational Rehabilitation Services at www.ivrs.iowa.gov



Resume

A resume, no matter how good, will not get you a job by itself. However, a good resume will attract the attention of the hiring manager and secure a job interview. *Think of your resume as a promotional brochure about yourself.* You can showcase to a potential employer what you have accomplished and where your experience lies. Below is a list of good resume writing tips.

- ✓ Limit to one page.
- ✓ Tailor your resume and cover letter to each job you are applying for.
- ✓ Use consistent writing style throughout your resume.
- ✓ Choose a font that is easy to read, such as Times New Roman or Arial.
- ✓ Start with an action word.
- ✓ Do not use acronyms. Unless it is better known by the acronym, spell out the name of the organization.
- ✓ Emphasize outcome of your efforts.
- ✓ Use concise, clear descriptions.
- ✓ Absolutely NO typing, spelling or grammar errors! Use (but don't rely on) spell check.
- ✓ Do not use contractions.
- ✓ Proofread your resume and have at least two others proofread it too.
- ✓ Attach a cover letter.
- ✓ If being mailed, print on good quality paper and use a matching envelope.
- ✓ Seek advice.

A good resume is clear, well organized, dynamic, and neat. Consult career counselors, and other sources on resume assistance. There are also sites on the Internet to assist in building resumes.





Applications

Filling out a job application on the spot can be nerve racking. What if you make a mistake or don't know some of the information? Here are a few tips in completing a job application:

- ___ Bring your completed sample application form and your resume.
- ___ Know your social security number.
- ___ Take a black or blue pen with you. Do not use a pencil or colored pen.
- ___ Read all instructions carefully.
- ___ Use your legal name, not a nickname.
- ___ Answer every question that applies to you, or use N/A if not applicable. Never leave a space blank.
- ___ Have available the names and addresses of references.
- ___ Know what specific job you are interested in before you apply. Don't state that you will work "any" job.
- ___ If the application requests "desired salary", know what the approximate pay is and give a salary range.
- ___ Check the application for errors before you turn it in.

To assist you in the application process, a blank sample job application is included on the next page for you to complete and keep on hand. All you will have to do is copy the information onto a real job application. Be sure to write neatly and in black or blue ink when completing the "real" application. Remember, this is one of the first impressions you give to a potential employer.



Applying for a Job: The Young Adult's Guide

Community of Practice, Northeast Massachusetts 2011

Things to Keep in Mind When Looking for a Job

- Type of work you would like – Restaurant, childcare, store, outdoors, office, etc.
- Schedule – What days and number of hours you can work - try to keep as open as possible
- Transportation – How can you travel to get to a job, will you get paid enough to cover transportation
- What you're good at – Your skills and abilities

How Do I Find A Job?

Online - Some examples of job search websites are **monster.com**, **snagajob.com**, and **craigslist.com**. To find a list of these sites, go to a search engine (ex: Google) and type in keywords such as “online job search sites” and you should find a list of popular used sites. Also, check out company websites directly (e.g., Target.com, Homedepot.com). **Helpful Hints:** Sometimes job postings are listed under “Careers” or “Human Resources.”

Visiting Businesses in Person - You can also visit a business in person to ask the hiring manager if they are accepting applications. Make sure you have your mock application with you in case you decide to fill out an application while you are there.

Do Wear appropriate clothes such as:

- Button up shirts
- Blouses
- Dress pants or khakis
- Shoes

Don't Wear:

- Short skirts, jeans or shorts
- Low cut shirts or anything too revealing
- Stained or wrinkled clothes
- Flip-flops

Career Centers/Clubhouses/Employment Supports - Job support programs will help you with all the steps involved in getting and applying for jobs. The Massachusetts Rehabilitation Commission is one vocational support in Massachusetts. Talk to your helpers (case managers, guidance counselors) for places to go.

Networking - Ask around! Family members, friends and neighbors may know of places that are hiring.

Filling Out Job Applications

There are a few ways to apply to a job and separate businesses ask you to apply in different ways. If you know where you want to apply, call or go online and find out how that specific place wants you to fill out an application.

****Make sure to have your mock application with you to fill out any job applications****

On Paper - Applications on paper tend to be the shortest, and you are usually allowed to take them home to fill out, and bring back when you're done. Take 2 copies of the application if possible, in case you make any mistakes.

Online - Some companies require filling out your application online. Here are some *Helpful hints*:

- * In order to fill out an application online, you will most likely need an e-mail address. You can get one free on websites such as yahoo, hotmail, etc. You will need to be able to check your e-mail by computer or cell phone. Make sure your e-mail address and voicemail message are PG and your cell phone has no background music.
- * Have all of your information ready before you start to fill in the application. Go through the application first to see what you need.
- * If you are filling out an application on a job search website (ex: monster.com), you may need to create an account. Make sure to keep your user name and password somewhere safe so you can go back and track your applications, and apply to other places later on.
- * Most online job applications give you the option to save the application and come back to it later.

In Store - A lot of businesses are using what are called “kiosks,” which are computers that are located in the store that you must use to apply for the job. *Helpful Hint*: Bring someone along who can help you. Allow a good amount of time to fill kiosk applications out since they can be very long.

After Applying

Checking In: Don't get upset if you don't hear back from the place you applied to right away. Wait for about a week, and then call them and make sure they have your application, and ask if they have started interviews yet.

Top Ten Interview Tips That Will Get You Hired!

1. **Learn About The Job** - Show that you've done your homework, and looked at the company ahead of time.
2. **Flexibility** - Keep your availability as open as possible. However, keep school in mind, as well as doctor/therapist/psychiatrist appointments.
3. **Be Prepared** - Bring important documents with you (license, Social Security Card, resume), as well as a pen and paper in case you need to take notes.
4. **Positive Attitude** - Don't bring up negative experiences from your past jobs or volunteer positions. Be the kind of person you would want to work with, i.e., friendly, engaging, enthusiastic.
5. **Be on Time** - Give yourself extra time to get to your interview in case you get lost or have transportation issues, etc. Give yourself at least 20 minutes extra.
6. **Clean and Neat Appearance** - Wear appropriate business clothes, be clean and look neat (hair brushed and shaved). Follow the “Gap Rule”- you should have no skin showing because of gaps in the top and bottom!
7. **Ask Questions** - Prepare 3-5 questions to ask your employer. For example: “What would my day-to-day responsibilities be?”
8. **Follow Up** - Write the person who interviewed you a thank you letter, making sure to: 1) thank them for taking the time to interview you, 2) let them know you are still interested in the job, 3) Let them know you look forward to hearing from them, and supply your contact information again, i.e., e-mail and phone number.
9. **Practice Makes Perfect** - Practice mock interviews with family and friends so you aren't as nervous when the actual interview takes place. You can find examples of interview questions at <http://www.jobinterviewquestions.org>.
10. **Know Your Strengths and Weaknesses** - Why should they hire you, and what are you still working on?



Download at: http://labs.umassmed.edu/transitionsRTC/Resources/publications/Tipsheets_and_Briefs.html

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This publication can be made available in alternative formats upon request through TransitionsRTC@umassmed.edu



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The Transitions RTC is part of the Systems & Psychosocial Advances Research Center (SPARC), formerly known as the Center for Mental Health Services Research, A Massachusetts Department of Mental Health Research Center of Excellence

Example of a Job Application

Please fill this out and keep it handy because most job applications ask for this information!

Instructions: Print clearly in black or blue pen. Answer all questions, sign and date the form.

PERSONAL INFORMATION:

Name (First, Middle, Last): _____

Address: _____

City: _____ State: |__|__| Zip Code: |__|__|__|__|__|

Phone: (|__|__|__|) - |__|__|__| - |__|__|__| Cell: (|__|__|__|) - |__|__|__| - |__|__|__|

Email Address: **(Tip: Clearly show the difference between an L and a 1. Make sure your e-mail address is appropriate.)*

Social Security Number: |__|__|__| - |__|__| - |__|__|__|__| **(Tip- Bring full Social Security number with you)*

Have you been convicted of a crime within the last five years? **(Tip: If yes, leave blank and if you have to, explain in person instead.)* Yes _____ No _____

POSITION/AVAILABILITY:

Position Applied For: _____ Full Time _____ Part Time _____ Seasonal _____

When can you start: _____

Desired Wage: \$ |__|__| . |__|__| / Hour **(Tip: Check <http://www.dol.gov/whd/minwage/america.htm> for what the hourly minimum wage is in your state; it will help you to decide what to ask for.)*

Days/Hours Available: **(Tip: Make sure to keep school in mind. Also, leave a day open so you can use it to schedule appointments and keep your availability as open as possible.)* Please check below the days and times you can work.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Mornings							
Afternoons							
Evenings							

EDUCATION HISTORY:

School Name & Type (Vocational, High School, GED or College)	City & State	Years Attended	Completed (Yes or No)

EMPLOYMENT HISTORY: **(Tip: Put your most recent job first- if you've never had a formal job, you should include any paid experience for example, babysitting, yard work or volunteering.)*

1. Employer: _____ Job Title: _____
 City: _____ State: |_|_| | Dates Worked: |_|_|/|_|_| to |_|-|_|/|_|_|
 Supervisor: : _____
 Phone: |_|_|_|_|-|_|_|_|_|-|_|_|_|_| | Email: _____
 Responsibilities: _____
 Wage: |_|_|.|_|_| /hour Hours Worked Per Week |_|_|_|
 Reason for Leaving: **(Tip: Try to keep it positive!)* _____
 May We Contact Your Employer? Yes _____ No _____

EMPLOYMENT HISTORY: **(Tip: Put your most recent job first- if you've never had a formal job, you should include any paid experience for example, babysitting, yard work or volunteering.)*

2. Employer: _____ Job Title: _____
 City: _____ State: |_|_| | Dates Worked: |_|_|/|_|_| to |_|-|_|/|_|_|
 Supervisor: : _____
 Phone: |_|_|_|_|-|_|_|_|_|-|_|_|_|_| | Email: _____
 Responsibilities: _____
 Wage: |_|_|.|_|_| /hour Hours Worked Per Week |_|_|_|
 Reason for Leaving: **(Tip: Try to keep it positive!)* _____
 May We Contact Your Employer? Yes _____ No _____

PERSONAL REFERENCES: **(Tip: Should not be: a family member. Could be: clergy, volunteer supervisors, coaches, previous employers, teachers, etc... If you can, provide information for 3 different references.)*

Name	Title/Relationship	Phone Number	E-mail

Example of a Job Application

Please fill this out and keep it handy because most job applications ask for this information!

*Instructions: Print clearly in **black or blue pen**. Answer all questions, sign and date the form.*

PERSONAL INFORMATION:

Name (First, Middle, Last): _____

Address: _____

City: _____ State: |__|__| Zip Code: |__|__|__|__|__|

Phone: (|__|__|__|) - |__|__|__| - |__|__|__|__| Cell: (|__|__|__|) - |__|__|__| - |__|__|__|__|

Email Address: **(Tip: Clearly show the difference between an L and a 1. Make sure your e-mail address is appropriate.)*

Social Security Number: |__|__|__| - |__|__| - |__|__|__|__| **(Tip- Bring full Social Security number with you)*

Have you been convicted of a crime within the last five years? **(Tip: If yes, leave blank and if you have to, explain in person instead.)* Yes _____ No _____

POSITION/AVAILABILITY:

Position Applied For: _____ Full Time _____ Part Time _____ Seasonal _____

When can you start: _____

Desired Wage: \$ |__|__|__|. |__|__|__| / Hour **(Tip: Check <http://www.dol.gov/whd/minwage/america.htm> for what the hourly minimum wage is in your state; it will help you to decide what to ask for.)*

Days/Hours Available: **(Tip: Make sure to keep school in mind. Also, leave a day open so you can use it to schedule appointments and keep your availability as open as possible.)* Please check below the days and times you can work.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Mornings							
Afternoons							
Evenings							

EDUCATION HISTORY:

School Name & Type (Vocational, High School, GED or College)	City & State	Years Attended	Completed (Yes or No)

EMPLOYMENT HISTORY: **(Tip: Put your most recent job first- if you've never had a formal job, you should include any paid experience for example, babysitting, yard work or volunteering.)*

1. Employer: _____ Job Title: _____
 City: _____ State: |__| |__| Dates Worked: |__|/|__| to |__| - __|/|__| |
 Supervisor: : _____
 Phone: |__| |__| |__| - |__| |__| |__| |__| - |__| |__| |__| |__| Email: _____
 Responsibilities: _____
 Wage: |__| |__| |__| /hour Hours Worked Per Week |__| |__| |
 Reason for Leaving: **(Tip: Try to keep it positive!)* _____
 May We Contact Your Employer? Yes _____ No _____

EMPLOYMENT HISTORY: **(Tip: Put your most recent job first- if you've never had a formal job, you should include any paid experience for example, babysitting, yard work or volunteering.)*

2. Employer: _____ Job Title: _____
 City: _____ State: |__| |__| Dates Worked: |__|/|__| to |__| - __|/|__| |
 Supervisor: : _____
 Phone: |__| |__| |__| - |__| |__| |__| |__| - |__| |__| |__| |__| Email: _____
 Responsibilities: _____
 Wage: |__| |__| |__| /hour Hours Worked Per Week |__| |__| |
 Reason for Leaving: **(Tip: Try to keep it positive!)* _____
 May We Contact Your Employer? Yes _____ No _____

PERSONAL REFERENCES: **(Tip: Should not be: a family member. Could be: clergy, volunteer supervisors, coaches, previous employers, teachers, etc... If you can, provide information for 3 different references.)*

Name	Title/Relationship	Phone Number	E-mail

JOB APPLICATION LIST

Here is a checklist to help you keep track of job applications and interviews:

	Business-1	Business-2	Business-3
BUSINESS NAME			
MANAGERS NAME			
PHONE NUMBER			
CURRENTLY HIRING-Yes or No			
DATE APPLICATION PICKED UP			
DATE APPLICATION TURNED IN			
INTERVIEW-Yes or No			
DATE & TIME of INTERVIEW			
Call Back to Check-Yes/No			
DATE & TIME TALKED			
Notes:			

	Business-4	Business-5	Business-6
BUSINESS NAME			
MANAGERS NAME			
PHONE NUMBER			
CURRENTLY HIRING-Yes or No			
DATE APPLICATION PICKED UP			
DATE APPLICATION TURNED IN			
INTERVIEW-Yes or No			
DATE & TIME of INTERVIEW			
Call Back to Check-Yes/No			
DATE & TIME TALKED			
Notes:			

GOOD LUCK!



INTERVIEW TIPS FOR TEENS

Before the Interview:

- Know the job you're applying for:
 - ◆ What is the job description?
 - Do you understand all of it?
 - ◆ Do you have the skills required for the position?
- Do you have a resume?
 - ◆ If so: Have someone take a look at your current resume and ask for feedback.
- Demonstrate your worth
 - ◆ What will make you stand out from others applying for this job?
 - ◆ Can you provide real solid examples of success at your current job, school, or extracurricular activities?
 - ◆ No experience? Be creative!
 - Use school projects, extracurricular activities (Sports, clubs) or even hobbies as examples of:
 - Teamwork
 - Organization
 - Problem Solving
 - Persistence
 - If you don't have a resume, you should prepare one. See our Guide to Preparing a Resume.

Standing out in an interview:

- Shake hands with the person/people you are interviewing with
- Smile!
- **Dress for success!**
 - ◆ Always over---dress for an interview.
 - ◆ It is not appropriate to wear jeans, t---shirts, or open toed shoes to an interview
 - ◆ Ladies:
 - No tank tops or exposed shoulders, cleavage, or midriff.
 - Dress conservatively; nothing sparkly or flashy. You want the employer to who you are as a person and not be distracted by your clothing.
 - Limit the amount of jewelry and makeup you wear.
 - ◆ Gents:
 - Slacks, button up shirt, and a tie.
 - A jacket would complete the outfit but it is not necessary.
- **Research the company you are interviewing with**

One of the most common interview questions you will hear is: "Why do you want to work here?" or "What do you know about our company?"

 - ◆ Show that your research was a mile deep not an inch deep.

- ◆ Show that you understand the company inside and out. Some examples of what might be helpful to know about the company:
 - It's Motto
 - It's product and what makes them stand out
 - It's competitors
 - Recent news events
 - It's senior management and their history with the company
 - ◆ Taking the time to know the company you are interviewing with will benefit both you and the employer. It can help you determine if this is the right job for you. If it is a company you'd want to work for, it demonstrates your interest and enthusiasm in the company –making the employer more likely to invite you to a second interview or hire you.
 - ◆ Prepare some questions in advance to ask the interviewer
 - "What is your favorite part of working here?"
 - "What type of training is offered at this job?"
 - "What do you think is important for people to succeed at this job?"
 - "What is the most difficult part of this job?"
- Contact us to go Over the questions you have prepared to ask.

After the Interview:

- Shake hands with the person/people you interviewed with.
- Thank them for taking the time to interview you.
- Send a follow up e-mail:
 - ◆ In the e-mail reiterate your interest in working for them or let them know that it's not the job for you.
 - ◆ Include another 'Thank you' whether you are interested in working for them or not.
 - ◆ Check in again as a follow up (if you did not discuss a follow up day, usually check in in about a week

Example:

Dear _____

Thank you for taking the time to interview me today. It was really interesting and informative to hear about_____. Meeting with you today reaffirmed my interest in working for [company name]. I look forward to hearing from you.

Sincerely,
John Doe.

DOS AND DONTs- Interview Etiquette

DO:

- Get a good night's sleep
- Show up 5 minutes early
- Slightly overdress
- Bring a resume, folder, note and pen
- Shake hands when greeting and leaving the interviewer
- Focus--- keep eye contact, take notes
- Research the company
- Prepare questions for the interviewer
- Thank them for their time
- Follow up with a thank you note or e-mail

DON'T:

- Bring your cell phone
- Go to the interview hungry
- CHEW GUM!
- Dress flashy
- Slouch
- Swear
- Show up too early, exactly on time, or late
- Bring friends
- Be distracted
- Yawn
- Share too much personal information
- Drink an energy drink before the interview

Don't forget!

E-mail, Phone, and Internet Etiquette

Check your e-mails daily

You must be able to communicate the way that hiring managers communicate

If it is hard to track you down or get ahold of you, employers will not go out of their way to do so. You must show that you are eager and interested in getting the job.

When writing e-mails:

- Always use a subject line.
- Use full sentences, correct grammar, and punctuation.
- Include a signature with your name and phone number at the end of each e-mail.
- Have a professional e-mail address.

Make sure your voicemail greeting is professional!

- Make it simple or just have an automated message
- no trick voicemails
- no music (as a ring back or a voicemail)
- **CHECK YOUR VOICEMAIL** and respond as soon as possible.

Answering your phone: "Hi, this is John"

Don't answer your phone if it's loud in the background and you can't talk.

Internet searches!

- Many employers use the internet as a way to screen potential employees. Some things to keep in mind:
- Google yourself
- Facebook and other social media websites content
 - Don't post things on Facebook/Twitter etc. that you wouldn't want an employer to see.

www.teenforce.org/uploads/interview_tips.pdf



During the Interview

Show self-confidence. Make eye contact with the interviewer and answer his/her questions in a clear voice. Work to establish a rapport with the interviewer.

Remember to listen. Communication is a two-way street. If you are talking too much, you will probably miss cues concerning what the interviewer feels is important.

Reflect before answering a difficult question. If you are unsure how to answer a question, you might reply with another question. For example, if the interviewer asks you what salary you expect, try answering by saying "That is a good question. What are you planning to pay your best candidate?"

When it is your turn, ask the questions you have prepared in advance. These should cover any information about the company and job position you could not find in your own research.

Do not ask questions that raise red flags. Ask, "Is relocation a requirement?", and the interviewer may assume that you do not want to relocate at all. Too many questions about vacation may cause the interviewer to think you are more interested in taking time off than helping the company. Make sure the interviewer understands why you are asking these questions.

Show you want the job. Display your initiative by talking about what functions you could perform that would benefit the organization, and by giving specific details of how you have helped past employers. You might also ask about specific details of the job position, such as functions, responsibilities, who you would work with, and who you would report to.

Making a Good Impression in Job Interviews

Avoid negative body language. An interviewer wants to see how well you react under pressure.

Avoid these signs of nervousness and tension:

Frequently touching your mouth

Faking a cough to think about the answer to a question

Gnawing on your lip

Tight or forced smiles

Swinging your foot or leg

Folding or crossing your arms

Slouching

Avoiding eye contact

Picking at invisible bits of lint



Common Interview Questions

By rehearsing interview questions, you'll become more familiar with your own *qualifications* and will be well prepared to demonstrate how you can benefit an employer. Some examples:

"Tell me about yourself."

Make a short, organized statement of your education and professional achievements and professional goals. Then, briefly describe your qualifications for the job and the contributions you could make to the organization. You do not have to say you are in foster care.

"Why do you want to work here?" or "What about our company interests you?"

Few questions are more important than these, so it is important to answer them clearly and with enthusiasm. Show the interviewer your interest in the company. Share what you learned about the job, the company and the industry through your own research. Talk about how your professional skills will benefit the company. Unless you work in sales, your answer should never be simply: "money." The interviewer will wonder if you really care about the job.

"Why did you leave your last job?"

The interviewer may want to know if you had any problems on your last job. If you did not have any problems, simply give a reason, such as relocated away from job; company went out of business; laid off; temporary job; no possibility of advancement; or wanted a job better suited to your skills.

If you did have problems, be honest. Show that you can accept responsibility and learn from your mistakes. You should explain any problems you had (or still have) with an employer, but don't describe that employer in negative terms. Demonstrate that it was a learning experience that will not affect your future work.

"What are your best skills?"

If you have sufficiently researched the organization, you should be able to imagine what skills the company values. List them, then give examples where you have demonstrated these skills.

"What is your major weakness?"

Be positive; turn a weakness into a strength. For example, you might say: "I often worry too much over my work. Sometimes I work late to make sure the job is done well."

"Do you prefer to work by yourself or with others?"

The ideal answer is one of flexibility. However, be honest. Give examples describing how you have worked in both situations.

Common Interview Questions (continued)

"What are your career goals?" or "What are your future plans?"

The interviewer wants to know if your plans and the company's goals are compatible. Let the interviewer know that you are ambitious enough to plan ahead. Talk about your desire to learn more and improve your performance, and be specific as possible about how you will meet the goals you have set for yourself.

"What are your hobbies?" and "Do you play any sports?"

The interviewer may be looking for evidence of your job skills outside of your professional experience. For example, hobbies such as chess or bridge demonstrate analytical skills. Reading, music, and painting are creative hobbies. Individual sports show determination and stamina, while group sport activities may indicate you are comfortable working as part of a team.

Also, the interviewer might simply be curious as to whether you have a life outside of work. Employees who have creative or athletic outlets for their stress are often healthier, happier and more productive.

"What salary are you expecting?"

You probably don't want to answer this one directly. Instead, deflect the question back to the interviewer by saying something like: "I don't know. What are you planning on paying the best candidate?" Let the employer make the first offer.

However, it is still important to know what the current salary range is for the profession. Find salary surveys at the library or on the Internet, and check the classifieds to see what comparable jobs in your area are paying. This information can help you negotiate compensation once the employer makes an offer.

"What have I forgotten to ask?"

Use this as a chance to summarize your good characteristics and attributes and how they may be used to benefit the organization. Convince the interviewer that you understand the job requirements and that you can succeed.



Additional job interview questions you might want to *rehearse*:

Your Qualifications

- What can you do for us that someone else can't do?
- What qualifications do you have that relate to the position?
- What new skills or capabilities have you developed recently?
- Give me an example from a previous job where you've shown initiative.
- What have been your greatest accomplishments recently?
- What is important to you in a job?
- What motivates you in your work?
- What have you been doing since your last job?
- What qualities do you find important in a coworker?

Your Career Goals

- What would you like to be doing five years from now?
- How will you judge yourself successful? How will you achieve success?
- What type of position are you interested in?
- How will this job fit in your career plans?
- What do you expect from this job?
- Do you have a location preference?
- Can you travel?
- What hours can you work?
- When could you start?

Your Work Experience

- What have you learned from your past jobs?
- What were your biggest responsibilities?
- What specific skills acquired or used in previous jobs relate to this position?
- How does your previous experience relate to this position?
- What did you like most/least about your last job?
- Whom may we contact for references?

Your Education

- How do you think your education has prepared you for this position?
- What were your favorite classes/activities at school?
- Why did you choose your major?
- Do you plan to continue your education?



Illegal Job Interview Questions

Various federal, state, and local laws regulate the questions a prospective employer can ask you. An employer's questions--on the job application, in the interview, or during the testing process--must be related to the job for which you are applying. For the employer, the focus must be: "What do I need to know to decide whether or not this person can perform the functions of this job?"

Options for Answering an Illegal Question

You are free to answer the question. If you choose to do so, realize that you are giving information that is not job-related. You could harm your candidacy by giving the "wrong" answer. You can refuse to answer the question. By selecting this option you'll be within your rights, but you're also running the risk of coming off as uncooperative or confrontational--hardly the words an employer would use to describe the "ideal" candidate.

Another option is to examine the intent behind the question and respond with an answer as it might apply to the job. For instance, if the interviewer asks, "Are you a U.S. citizen?" or "What country are you from?," you've been asked an illegal question. Instead of answering the question directly, you could respond, "I am authorized to work in the United States." Or, if your interviewer asks, "Who is going to take care of your children when you have to travel?" you might answer, "I can meet the travel and work schedule that this job requires."

ILLEGAL QUESTIONS AND THE LEGAL COUNTERPARTS		
Subject	Illegal Questions	Legal Questions
National Origin/ Citizenship	Are you an U.S. citizen? Where were you/your parents born? What is your "native tongue?"	Are you authorized to work in the United States? What languages do you read, speak or write fluently? (This question is okay, as long as this ability is relevant to the performance of the job.)
Age	How old are you?	Are you over the age of 18?
Personal	How tall are you? How much do you weigh?	Are you able to lift a 50-pound weight and carry it 100 yards, as that is part of the job? (Questions about height and weight are not acceptable unless minimum standards are essential to the safe performance of the job.)
Affiliations	To what clubs or social organizations do you belong?	Do you belong to any professional or trade groups or other organizations that you consider relevant to your ability to perform this job?
Military	If you've been in the military, were you honorably discharged?	In what branch of the Armed Forces did you serve? What type of training or education did you receive in the military?

Illegal Job Interview Questions (continued)

Subject	Illegal Questions	Legal Questions
Marital/ Family Status	<p>What's your marital status?</p> <p>Who do you live with?</p> <p>Do you plan to have a family? When?</p> <p>How many kids do you have?</p> <p>What are your child care arrangements?</p>	<p>Would you be willing to relocate if necessary?</p> <p>Travel is an important part of the job. Would you be willing to travel as needed by the job (This question is okay, as long as ALL applicants for the job are asked it.)</p> <p>This job requires overtime occasionally. Would you be able and willing to work overtime as necessary? (Again, this questions okay as long as ALL applicants for the job are asked it.)</p>
Disabilities	<p>Do you have any disabilities?</p> <p>Please complete the following medical history.</p> <p>Have you had any recent or past illnesses or operations? If yes, list and give dates.</p> <p>What was the date of your last physical exam?</p> <p>How's your family's health?</p> <p>When did you lose your eyesight?</p>	<p>Are you able to perform the essential functions of this job with or without reasonable accommodations? (This question is okay if the interviewer thoroughly described the job.)</p> <p>NOTE: As part of the hiring process, after a job offer has been made you may be required to undergo a medical exam. Exam results must be kept strictly confidential, except medical/safety personnel may be informed if emergency medical treatment is required, and supervisors may be informed about necessary job accommodations, based on the exam results.</p>
Arrest Record	<p>Have you ever been arrested?</p>	<p>Have you ever been convicted of ____? (The crime should be reasonably related to the performance of the job in question.) Talk to your JCO, about whether you need to disclose any juvenile crimes. In the future, you may also request that your juvenile record be sealed.</p>
		<p>Remember your criminal history is online so an employer can look it up.</p>

Questions You Might Ask During a Job Interview

At the end of most interviews, you will be invited to ask questions of your interviewer. This is an *important* opportunity for you to learn more about the employer, and for the interviewer to further evaluate you as a job candidate. It requires some advance preparation on your part.

Here are some guidelines for asking questions:

Prepare five good questions. Understanding that you may not have time to ask them all. Ask questions concerning the job, the company, and the industry or profession. A few questions you might ask include “What opportunities exist for advancement?” or “Are there opportunities for travel?”.

Your questions should indicate your interest in these subjects and that you have read and thought about them. For example, you might start, “I read in Business Week that ... I wonder if that factor is going to have an impact on your business?”.

Don't ask questions that raise warning flags. For example, asking, “Would I really have to work weekends?” implies that you are not available for weekend assignments. If you are available, rephrase your question. Also, avoid initiating questions about compensation (pay, vacations, etc.) or tuition reimbursements. You might seem more interested in paychecks or time-off than the actual job. Find out what the salary range is for the job before your interview.

Don't ask questions about only one topic. People who ask about only one topic are often perceived as one-dimensional and not good candidates.

Clarify. It's okay to ask a question to clarify something the interviewer said. Just make sure you are listening. Asking someone to clarify a specific point makes sense. Asking someone to re-explain an entire subject gives the impression that you have problems listening or understanding. For example, you can preface a clarifying question by saying: “You mentioned that ABC Company does _. Can you tell me how that works in practice?”



Common Interview Mistakes

The following is important to know *not* to do at the job interview. Learn from the mistakes of others.

Here's "*18 Deadly Interview Mistakes Job Seekers Make*," adapted from Drs. Caryl and Ron Krannich's [101 Dynamite Answers to Interview Questions](#).

18 Interview Mistakes Job Seekers Make



DON'T:

1. Arrive late for the interview.
2. Indicate you are late because the directions you were given were not good.
3. Look disheveled and inappropriately dressed.
4. Slouch in your seat.
5. Look around. You should maintain good eye contact with the interviewer.
6. Research the company at the interview by asking, "What do you guys do here?"
7. Forget to make a connection between your skills and the needs of the employer.
8. Brag about how great you are.
9. Respond in an unfocused, disorganized, and rambling manner.
10. Remain low-key and display no enthusiasm for the job.
11. Answer most questions with simple "yes" and "no" answers.
12. Appear desperate for a job--any job.
13. Call the interviewer by his or her first name, or use the wrong name.
14. Give memorized responses.
15. Badmouth your current or former employer.
16. Ask, "How am I doing? Are you going to hire me?"
17. Blurt out, "I need to make at least \$35,000. I hope this job pays at least that much," near the beginning of the interview.
18. Reply "No" when asked, "Do you have any questions?"

When the interview is over, **DO:**

- Ask when to expect a decision to be made. Make sure the employer knows how to reach you.
- Follow-up the interview with a thank-you letter to the employer restating your interest in the position.
- Learn from the interview process. If you don't get the job, rejection is part of any normal job search.
- Keep searching until you secure employment.



Do I Tell My Boss?: Disclosing My Mental Health Condition at Work

What Should I Say About My Mental Health Condition at Work?

Every young adult with a mental health condition will face the decision of whether or not to tell others about, or “disclose” their condition at work. Typically the reason for disclosure is to ask for an accommodation in order to perform better at your present job. An accommodation is modifying a job, the job site, or the way things are done in order to enable a qualified individual with a disability to have an equal opportunity for employment.¹ The following information can provide some guidance in helping you make an informed decision.



Some Reasons to Disclose Having a Mental Health Condition on the Job:	Some Reasons Not to Disclose Having a Mental Health Condition on the Job:
<ul style="list-style-type: none"> • To obtain protection under the Americans with Disabilities Act (ADA)¹ • Required in order to request job accommodations² • To serve as a role model and educate others • Reduces stigma • Relieves the stress some may feel about “hiding” a disability • Makes employers better able to respond to sudden symptoms or hospitalizations • Disclosure to a supervisor is kept confidential by law 	<ul style="list-style-type: none"> • There is no need for accommodations • Hiring or promotion chances may be negatively affected due to stigma • To protect your privacy • Fear of: <ul style="list-style-type: none"> - Negative employer or coworker reactions to you or your work - People not respecting your privacy and confidentiality (others in community/ workplace will be told) - Being held to a different standard, i.e., less will be expected of you

If I Want to Disclose, How Should I Do It?

- Let your employer know you have a medical disability. Steer clear of medical terms and a specific diagnosis. Instead provide examples of how your disability affects you i.e., “I have a medical condition that affects my concentration.”
- You will need to provide information about the existence and extent of your disability or diagnosis, how your condition may limit your functioning in the job, and the accommodations that address these barriers. YOU DO NOT need to disclose your entire medical record, progress notes or tests, etc.
- Focus on your abilities, not disabilities.
- Prepare and practice what you will say ahead of time.
- List your strengths and qualifications related to this job. You can also give examples of how your experiences with a disability will positively affect your work performance.
- Share what issues you may face in the workplace due to your diagnosis and try to word it in a positive way. For example, “My disability requires me to take frequent breaks in order for me to stay productive.”

- You should engage in an “informal interactive process” with your employer and provide a specific list or a written statement that summarizes the disability and accommodations that would help you at this job.²
- Inform your employer of an action plan that works best for your safety if you become unwell at work.
- Some employers may have policies and processes in place for disclosure, which may be helpful to look over and potentially use.

If I Want to Disclose, When Should I Do It?

There is no exact point in time that is best to disclose, however, each has its advantages and disadvantages. You have the right to disclose at any time during your employment. You also have the right not to disclose. The Americans with Disabilities Act (ADA)¹ states that employers cannot ask questions that will likely reveal the existence of a disability before making a job offer.

SOME TIMES YOU CAN DISCLOSE	PROS OF DISCLOSURE AT THAT POINT IN TIME	CONS OF DISCLOSURE AT THAT POINT IN TIME
In a cover letter/ resume/ job application	Shows honesty, gives the opportunity to prepare a written statement including your abilities	Employer may have pre-conceived opinions on disabilities and may not offer you an interview
Before an Interview	You can discuss the accommodations that you may need during an interview ²	May affect the interview process and how you are viewed due to stigma
During the interview	Opportunity to discuss strengths and how disability will positively affect employment Can interact with people and flexibly respond to questions/concerns	May affect the interview process and how you are viewed due to stigma
Once hired	Avoids possibility of discrimination during the hiring process. Secure accommodations and coverage under the ADA ¹	May affect how your job duties and assignments are handled due to stigma
During Employment	You may find that you will need accommodations once you’ve been at the job for a while You may want to wait until you form a relationship with your boss, prove your abilities and feel confident with your job. Disclosing enables you to have a conversation with your boss. Hopefully you are perceived as a valued worker and they will be motivated to make adjustments in order to keep you.	May affect co-workers responses to you May affect how your performance is evaluated by the employer May affect promotional opportunities
After Performance Difficulties Arise	If you become sick or hospitalized you may need to request time off, so you will need to inform your workplace.	Your employer may feel betrayed, wonder why you waited so long, and look at it as an excuse for bad performance.

Footnotes

1. Americans with Disabilities Act of 1990, Pub. L. No. 101-336, § 2, 104 Stat. 328 (1991); ADA Amendments Act of 2008, PUB. L. No. 110-325 (2008) found at: <http://www.eeoc.gov/laws/statutes/adaaa.cfm>

2. Job Accommodation Network Accommodation and Compliance Series: <http://askjan.org/media/downloads/accommodationrequestletter.pdf>

What Employers Can & Cannot Ask During a Job Interview About Your Mental Health Condition:

In the table below, we have posed some questions that are allowed and not allowed during a job interview, including ways to answer appropriately and in a professional manner.

EMPLOYERS CANNOT ASK	EMPLOYERS CAN ASK	SUGGESTED EXAMPLES OF ANSWERS
Do you have any physical or mental impairment that would keep you from performing the job you seek? What physical or mental impairments do you have that would affect your job performance?	Are you able to perform the essential function of the job you are seeking, with or without accommodations?	If you are able to perform the essential functions with accommodations, you can simply answer “I am confident that I will be able to handle the requirements of this position”. You are not required to give details about what specific accommodations you would need or why you may need them until after you are hired.
How many days were you sick during your last job?	Can you meet our attendance requirements? How many days were you absent from your last job?	Indicate that you are able to meet the attendance requirements of the job. If you are disclosing, you can speak about schedule accommodations that may be needed for hospital or therapy visits.
What medications are you currently taking?	Are you currently using illegal drugs?	Reply no to illegal drug use and that your medications are private information.
Questions to a third party (service providers/friends/state agency) that they could not directly ask the applicant.	Questions to a third party (service providers/friends/state agency) that they are legally allowed to ask the applicant directly.	Tell them you can supply medical information if you are disclosing; if not, that is private information.
The employer is prohibited from asking disability-related questions or requiring a medical examination before making the individual an offer.	After the employer extends an offer for the position, he may ask the individual disability-related questions or require a medical examination as long as he does so for all entering employees in the same job category	A question about your disability that is asked before a job offer is illegal and you can politely state that these questions do not affect your ability to perform the job.

References:

The U.S. Equal Employment Opportunity Commission: <http://www.eeoc.gov/policy/docs/preemp.html>

National Collaborative on Workforce and Disability for Youth. *The 411 on Disability Disclosure: A Workbook for Youth with Disabilities:* <http://www.ncwd-youth.info/411-on-disability-disclosure>

National Collaborative on Workforce and Disability for Youth. *Cyber Disclosure For Youth with Disabilities:* <http://www.ncwd-youth.info/cyber-disclosure>

Ellison, M.L., Russinova, Z., MacDonald-Wilson, K.L., & Lyass, A. (2003). Patterns and correlates of workplace disclosure among professionals and managers with psychiatric conditions. *Journal of Vocational Rehabilitation*, 18(1), 3-13.

MacDonald-Wilson, K.L., Russinova, Z., Rogers, E.S., Lin, C.H., Ferguson, T., Dong, S., & MacDonald, M. K. (2011). Disclosure of mental health disabilities in the workplace. In I. Z. Schulz & E. S. Rogers (Eds.) *Work accommodation and retention in mental health*. New York, NY: Springer Publishing.

Luecking, R. G. (2009). *The way to work: How to facilitate work experiences for youth in transition*. Brookes Publishing Company.

Doyle, A. (2014). How to Answer Illegal Interview Questions: Interview Questions Employers Should Not Ask. Retrieved from <http://tinyurl.com/ascxuud>

To Whom Do I Disclose?

You are only required to share disability information with the person/s in the workplace who is involved with approving or providing accommodations. You can choose whether or not to tell other people at the workplace. An employment specialist or counselor may be able to help you determine who that might be. Some examples of types of disclosure include:

- **Full Disclosure:** Being open with everyone at work (bosses and coworkers) about your mental health condition, including details and your diagnosis. Note: not all coworkers will understand, and some may resent accommodations.
- **Targeted Disclosure:** Telling specific people such as:
 - Your immediate boss /supervisor if they will be the one providing accommodations and support.
 - A higher level manager such as your immediate supervisor/boss's manager.
 - The human resources manager who can help you with legal rights, health insurance, medical leave, etc.
 - A job coach or transition youth advocate who may represent you if you are uncomfortable/unable to disclose yourself.
 - Your co-workers who may be able to provide informal supports. Note: The ADA requires your employer to keep all information about your disability confidential. Keep in mind when disclosing disability-related information to co-workers, that they are not held to the same standard.
- **Inadvertent Disclosure:** Others find out about your condition without you telling anybody.

Think About “Cyber Disclosure” When Using Social Media Sites!

With sites like Facebook and Twitter becoming increasingly popular, you may find yourself sharing a lot of information about yourself, and disclosing your mental health condition online without realizing it. Here are some tips to avoid inadvertent cyber disclosure:

- Know what information about you is available for all to see online. Do a check by entering your name every few months into search engines (Google) to see what information comes up.
- Check the privacy settings on any site you may be a part of i.e., Facebook. You can make your profile private so only the friends you choose can see your page, photos, and specific information. Double check that you have made each part of your profile private.
- Realize that others, including employers, may see information you post that could relate to you having a mental health condition i.e., awards you received from mental health organizations or memberships in self advocacy groups, etc.
- During employment, review your rights and privacy laws when it comes to using work computers. You should assume that any work equipment is the employer's, not yours, and you have no privacy on that equipment. For example, some organizations have public e-mail that can be looked at by request of your employer.



Visit us online at <http://labs.umassmed.edu/transitionsRTC>

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Work Permits and Iowa Child Labor Laws

Until workers reach the age of 18, Iowa law requires a Work Permit or a Certificate of Age be issued before they start work.

WHO NEEDS A WORK PERMIT? No persons under sixteen years of age shall be employed or permitted to work with or without compensation unless the person, firm, or corporation employing such persons receives and keeps on file accessible to any officer charged with the enforcement of the Child Labor Act, a Work Permit, and keeps a complete list of the names and ages of all such persons under sixteen years of age employed.

HOW DO I GET A WORK PERMIT IF I AM 14 OR 15? You must first have the employer complete the Employer Agreement For Minors Aged 14 & 15 stating the type of work to be done and the hours to be worked. After completed, the parent/guardian signs this form and the youth must then provide (in person) to the Workforce Development Center, the completed Employer Agreement Form and at least one of the following acceptable evidence of age: certified copy of a birth certificate, passport, certified copy of baptismal record showing date and place of birth and place of child's baptism, or a report from a school medical inspector or physician appointed by the local board of education certifying that in the inspector's/physician's opinion, the applicant is fourteen years of age or more.

WHAT HOURS CAN 14 OR 15 YEAR OLDS WORK? Outside school hours between 7:00am and 7:00pm during the school year; between 7:00am and 9:00pm from June 1 through Labor Day. Federal child labor laws restrict maximum hours to 18 hours per week during the school year; three hours per day Monday through Friday outside of school hours, and eight hours on Saturdays, Sundays, and Holidays between 7:00am and 7:00pm.

WHO NEEDS A CERTIFICATE OF AGE? Youth who are 16 and 17 years old need a Certificate of Age and can obtain one by appearing in person at the Workforce Development Center with at least one of the following acceptable evidence of age: certified copy of a birth certificate, passport, certified copy of baptismal record showing date and place of birth and place of child's baptism, or a report from a school medical inspector or physician appointed by the local board of education certifying that in the inspector's/physician's opinion, the applicant is fourteen years of age or older.

For more information please contact the Department of Labor's Wage & Hour Division in Des Moines at 515-284-4625 or 1-800-562-4692.



Employment Web Sites

www.snagajob.com
www.workiniowa-youth.jobs
www.Hireteen.com
<http://www.jobcorps.gov>
www.iowaworkforce.org
www.ivrs.iowa.gov
www.indeed.com

Iowa Workforce Development
Iowa Vocational Rehabilitation Services

Temporary Employment Web Sites

www.adecco.com
www.cambridge-staffing.com
www.expresspros.com
www.manpower.com
www.monster.com
www.careerpros.com
www.westaff.com

Adecco
Cambridge Tempositions, Inc.
Express Personnel Services
Manpower
Monster
Sedona Staffing Services
Westaff

Comparison of Income

When looking for a career, one of the things that should be considered is what the potential income will be compared to the amount of time and money it will take to enter your chosen field.

List of high demand occupations in Iowa with scholarships that cover tuition:
<https://www.futurereadyiowa.gov/college-list>

To help find career information, a great web site is Bureau of Labor Statistics:
www.bls.gov

How to fill out W4 forms

The W4 is an official tax document you fill out when you get a job. This form authorizes your employer to deduct a certain amount of money from each paycheck for federal taxes. This is called “withholding” and is something employers must do by law. Your employer can help you if you don’t understand how to complete the form. If you are under age 18 you may choose to write exempt which would prevent withholdings from being taken out of your paycheck. If you move, inform your employer that you need to change your W4 to reflect your new address, as this is where your statement of earnings will be sent. At the end of this section there is an Iowa W4 and a Federal W4 that you can practice completing.

Tax Return – Federal	https://www.irs.gov/individuals
Tax Return – State	http://www.iowa.gov/tax/forms/indinc.html

Your Paycheck Stubs

Some people throw their paycheck stubs away. Do NOT do that! It is important that you check to make sure you were paid correctly, plus you may have to show your pay stubs to qualify for various programs in the community. You need to make sure the number of hours you worked and the amount you agreed upon per hour are correct, which equals your base pay. If you worked any overtime, it should be itemized out. Deductions from your check can include: Federal Income Tax, FICA (Social Security Tax), and State Income Tax. Keep your paystubs from the past 12 months in a file folder for easy access.

Taxes: What Do I Do With a W2?

In January your employer will give you your W2 forms. These are the official records of how much money you earned in the previous year from each employer and how much money was withheld in taxes. You must have these forms in order to complete your tax returns. If you have moved in the past year, be sure your previous employers know how to get in touch with you.

When you receive your W2 forms you should file your Federal and State tax forms. The IRS can help you with your taxes if you use the “short form”. The IRS does not charge a fee for this service. If you choose to go to a private tax firm, they will charge you a fee. Electronic filing is available to you since your taxes are not very complicated yet. Federal taxes are due by April 15th and State taxes are due by April 30th for Iowa residents. If you do not receive tax forms in the mail, they are available at your local federal and state tax offices. Tax forms may be available in the local public library or post office. You will get a refund from the federal or state governments if you are eligible for one. There is a chance you may not get a refund and actually owe state and federal taxes. You should keep your tax statements for five years. Be sure to store them in a safe place. You may need to refer to your tax records when you apply for a student loan or other loans.



Get Tax Savvy: What You Need to Know About Taxes

You encounter taxes everywhere. When you buy things, you pay sales tax, if you're employed and you get a paystub, you'll probably see income taxes taken out, and then there is the April 15th tax-filing deadline every year. You probably pay some form of tax to the Federal government, some States have a State income tax, and maybe you even pay some tax to your town or city. The taxes you and everyone else pay contribute to the things and services provided by the government. The military, funding for education, food stamps, public benefits, public transportation, the roads we drive on, the police, and foster care services are all paid for with tax dollars. Even though paying taxes may seem like a burden, there are a lot of tax benefits that may be very valuable to you, especially if you have kids. Read on to learn more about how taxes work.

Decode your paystub: If you look closely at your paycheck, you'll likely see a number of different subtractions for different types of taxes. These subtractions are called "withholdings"; money is withheld from your income in anticipation of the portion that you may owe based on your earnings. Some money is going to Social Security and Medicare programs so that when you retire or if you become disabled, you can receive income from the Social Security Administration. The amount you receive is based on how much was withheld from your previously earned income. Some of the money that is taken out of your paycheck goes to the Social Security Administration fund, and other income taxes withheld from your check go to the Federal and local governments. The more money you earn, the higher a percentage of your income you pay in income taxes. You can read more about the deductions on your paycheck here:

workingworld.com/articles/Decoding-Your-Paycheck.

But what if I don't get a paystub? Many young people work at jobs where they earn money in cash or are paid "under the table." If you're paid this way, there's a good chance that you're not having taxes withheld from the income you earned. There are special guidelines defined by the government that define criteria for who is considered an employee and who can be considered an independent contractor. If you meet the legal definition of an employee, it is likely illegal for your employer to pay you as an independent contractor. Beware of employers who classify you as an independent contractor in an attempt to get out of paying payroll taxes, and avoid paying the legal minimum wage and overtime. If your income tax is not withheld from your pay, you will be responsible for paying the IRS directly. There are ways to get properly classified as an employee if you're misclassified as an independent contractor, but you may well lose that job if you assert your rights. A Low Income Taxpayer Clinic (follow the link to find the clinic nearest you <http://www.irs.gov/Advocate/Low-Income-Taxpayer-Clinics/Low-Income-Taxpayer-Clinic-Map>) can help you complete a Federal Form (Form SS-8) to get yourself properly classified. You can even take this step after you leave the employer. Regardless of how you're paid, you should still file a tax return. One reason is the law requires you to do so, and another, is considering your

Tip Sheet Series for Youth in Foster Care

Know Your Credit History:
How to Interpret a Credit
Report

Creating a Credit Profile:
How to Build Your Credit

Identity Theft: How to
Resolve Errors on Your
Credit Report

Protect Yourself and Your
Stuff: What You Need to
Know About Insurance

Get Tax Savvy: What You
Need to Know About Taxes

National Resource Center
for Youth Development
4502 E. 41st St., Bldg. 4W
Tulsa, Oklahoma 74135-2512
(918) 660-3700

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Partnership, a contract with the US
Department of Health and Human
Services, Administration for Children
and Families.

future; you don't want to rob yourself from your retirement or disability benefits you will be entitled to receive down the line. If you earn money in cash, be sure to keep good records to document your earnings to ensure you get all the tax benefits you're entitled.

Am I an employee or an independent contractor?

How you pay your Federal income tax is determined by whether your earnings are classified as an employee or as an independent contractor (self-employed). You could be both. It is your responsibility to ensure that you are properly classified, and your taxes are filed and paid.

How To File

File your taxes for free: There are private companies that prepare tax returns. Every year in January they pop up all over the country offering to file tax returns, promising they will get you more of the refund you are due, and will get your refund quicker. But these paid preparers charge a lot of money, often over \$100, even for very simple returns. You can read more about the cost of tax preparation fees at paid preparers here: <http://taxes.about.com/od/findataxpreparer/a/prices.htm>. Paid preparers also often offer a "Rapid Refund" option where they provide refunds on the spot, but the way "Rapid Refunds" works, is the preparer takes a chunk of your refund as their fee. Fortunately, there are other options. You can download the forms for free and complete them yourself, or you can access VITA (Volunteer Income Tax Assistance). Across the country there are thousands of VITA sites; these tax sites are staffed by IRS-certified volunteers where you can file your taxes for **free**. This link will help you find a VITA site near you: irs.gov/Individuals/Find-a-Location-for-Free-Tax-Prep. If you're eligible for a refund, you will get your full refund within about two weeks.

Problems with your taxes? Youth in foster care or formerly in care have a high risk experiencing tax problems of which they may be unaware. If you are considered a dependent of someone else, you may be claimed on that person's tax return, making them eligible for a tax credit like a reduced tax debt. You may also be wrongly claimed as a dependent on someone's tax return, and may not know for some time. If you encounter problems filing your return, or receive a tax notice from the IRS or your state tax authority, do not ignore the issue. You should promptly contact a reliable expert, like a Low Income Tax Clinic (irs.gov/Advocate/Low-Income-Taxpayer-Clinics/Low-Income-Taxpayer-Clinics) to get help.

Tax credits can mean serious money!

Lizette is a 21-year old single mother with a 2-year-old daughter. She works part-time as a barista and earned \$10,000 in 2012. When she's not working, she attends community college. After student loans and grants, she still had to spend \$3000 for tuition, fees, and books.

Lizette went to a VITA site in February 2013 to file her taxes for free. It was her first time filing. She was really surprised. She ended up getting a refund of almost \$4000!

\$3169 came from the EITC and the rest came from the American Opportunity Credit and the Additional Child Tax Credit, which are both refundable tax credits.

Taxes That Pay You

What is a tax credit? A tax credit, like mentioned earlier, is a tax benefit that may qualify you for a reduced amount of tax on your income. To qualify, you must meet certain criteria. There are simple forms that help you figure out if you are eligible for credits. The most valuable type of tax credit is called “refundable” because it pays you, rather than simply allowing you to reduce the tax due. There are some examples of federal tax credits discussed below.

Credits if you have kids: The most prominent refundable tax credit is the Federal Earned Income Tax Credit (“EITC”). You can find out more here: www.irs.gov/eitc. Almost half of states have their own EITC, which can add even more to your refund dollars. You can see which states have their own EITCs here: <http://www.cbpp.org/cms/?fa=view&id=2506>. If no one else is claiming you as a dependent, you have a child(ren), and you have income from employment, you could be eligible for a sizeable tax refund of a few thousand dollars. However, if you’re under 25 and you don’t have a child(ren), you can’t claim the EITC. In addition to the EITC, individuals with children may be eligible for the Child Tax Credit (www.irs.gov/uac/Ten-Facts-about-the-Child-Tax-Credit) and the Child and Dependent Care Credit (www.irs.gov/uac/Newsroom/Claiming-the-Child-and-Dependent-Care-Tax-Credit).

Credits for college: If you paid for educational expenses (like tuition and course materials), you are likely eligible for a valuable tax credit called the American Opportunity Credit. It can be worth as much as \$2,500 – while putting as much as \$1,000 in your pocket. You can read more about the American Opportunity Credit here: www.irs.gov/uac/American-Opportunity-Tax-Credit.

But what if I miss the April 15 deadline to file? Don’t worry about the deadline if you’re sure the government owes you a refund. You actually have three years to claim a refund. That means if you’re owed a refund for tax year 2011, which was due April 15, 2012, you have until April 15, 2015 to claim your refund. The only issue is that it can sometimes be difficult to find a VITA site that does past-year returns, but you can find one if you search. On the other hand, if you owe the government money and you miss the April 15 deadline, you may end up owing penalties and interest for the time since the date the return was due. If you file on time, and it turns out that you owe the government, you will know right away and have less penalties and interest to pay.

VOLUNTEER INCOME TAX ASSISTANCE

EARN IT!
KEEP IT!
SAVE IT!



CONVENIENT. ACCURATE. NO-STRESS. FREE!

If you earned \$58,000 or less in 2014, you may be eligible to receive FREE tax preparation. You also may be eligible for the Earned Income Tax Credit (EITC) or Child Care Tax Credits. This is your money to keep and save.

Call 2-1-1 for more information. 2-1-1 is free and available 24/7.

FOR ASSISTANCE, DIAL
United Way
2-1-1



WHAT TO BRING

- Proof of identification
- Social Security Cards for you, your spouse and dependents and/or a Social Security Number verification letter issued by the Social Security Administration
- Birth dates for you, your spouse and dependents on the tax return
- Current year's tax package if you received one Wage and earning statement(s) Form W-2, W-2G, 1099-R, from all employers
- Interest and dividend statements from banks (Forms 1099)
- A copy of last year's Federal and State returns
- Bank Routing Numbers and Account Numbers for Direct Deposit. Blank check or deposit slip required.
- Total paid for day care provider and the day care provider's tax identifying number (the provider's Social Security Number or the provider's business Employer Identification Number)
- To file taxes electronically on a married filing joint tax return, both spouses must be present to sign the required forms.



How to Keep a Job: The Young Adult's Guide

Community of Practice, Northeast Massachusetts 2013

Starting and keeping a new job can be stressful for anyone. However, there are healthy ways to deal with this stress. This sheet has some tips to help you be more prepared to start and keep a new job, and hopefully be a little less stressed.

You Are Not Alone

Make sure you have people to talk to. Create a list of your supports. These people can be anyone that you talk to when you have problems: friends, family, teachers, role models, coworkers, church members, online friends. You may be surprised how many people can relate to how you are feeling right now.



Know the Rules Before You Begin

Most companies have a clear policy or handbook on many of these questions. Take the time to review it, and sit down with your boss to ask questions if any part of it is not clear before you begin working.

Questions to ask

- **Cell Phones** – Are they allowed at work? What about texting?
- **Computer Use** – Facebook, Twitter, and other social media sites are generally not appropriate while at work, check the policy.
- **How do I request or schedule time off?**
 - How long do you have to work before you have personal time?
 - Do you have to find someone to cover for you?
 - Do you need to call a certain amount of time before your shift?
- **Breaks** – When do I get them? Where do I take them? What are the rules?
- **Is there a uniform or dress code?**
- **Overtime** – What are the rules? Is it in the Handbook?
- **What are the guidelines** for workplace relationships?
- **Trainings**
 - Is there orientation training where policy and procedures are reviewed?
 - Mandatory vs. Voluntary – (What trainings do I have to go to and which are optional?)
 - Are there ways to advance your career?
 - What trainings are paid for by the company? What trainings are non-paid?
- **Harassment** – What is it and what is the policy?
- **Raises** – How are they given?
- **Probation Period** – What does this mean? How long is it?

* If you are wondering if you should disclose your mental health condition on the job, please see the tip sheet, "Do I Tell My Boss" at:

http://labs.umassmed.edu/transitionsRTC/Resources/publications/Tipsheets_and_Briefs.html



How to Succeed Once You Begin



Here are suggestions to help you keep your job and avoid some mistakes people make when they start a new job.

- **Keep track** of your schedule—make an extra copy to keep in a safe place.
- **Arrive on time** - being late frequently will get you fired. If you are late once, explain why.
- **Plan ahead**
 - How are you going to get to and from work?

- What's a backup plan to get to work?
- What should you do in an emergency?
- **Know your job description**
 - Just like an employee handbook, most jobs have a job description.
 - Review your job description carefully and ask your supervisor any questions.
 - Let your supervisor know if there are tasks that you aren't able to complete.

Use Your Supervision Time Well

Having supervision does not mean you are in trouble. Some bosses schedule time to meet with employees. Use this time to ask questions, build skills and be curious.

- Your boss does not expect you to know everything; it is ok to ask questions. There are no dumb questions.
- If your boss does not regularly schedule supervision, ask him or her if he or she could give you a few minutes each week to discuss how you are doing.
- Ask them what you are doing well, what they would like to see you change, and make an effort to apply this information to your work.
- It's ok to ask your boss for help with difficult situations (such as with customers, co-workers, etc.).

Take Care of Yourself

You can't be a good employee if you do not take care of yourself.

- Live a healthy lifestyle.
- Get enough sleep.
- Take care of any health issues you may have.
- Just as important is taking care of your emotional health.
 - Schedule time to do the things that you enjoy
 - Spend time with the people you love
 - Don't stop doing the activities you love, work them into your schedule responsibly
 - Reach out to people who care about you: friends, family, mentors, church members, counselors, etc.



Reasons That Could Cause You to Lose Your Job

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Being late • Being rude • Breaking the company rules • Lying • Using drugs or alcohol on the job | <ul style="list-style-type: none"> • Not being flexible • Not showing up • Stealing • Being unprofessional (language, dress/hygiene, or sharing too much) • Badmouthing the company (to other coworkers/on social media) |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Leaving a Job on a Good Note

- Generally, you want to give your job advanced warning if you plan to quit, so you can leave on good terms.
- Most employers expect at least a two-week notice, but more can be helpful.
- Be honest and polite when telling your boss why you're leaving.
- Be careful about speaking negatively about former employers or coworkers when you leave a job.
- Doing the above can help you get a good reference from a past employer for future jobs.

For useful tips on how to get a job, download our free "How to Get a Job" tip sheet:

http://labs.umassmed.edu/TransitionsRTC/Resources/publications/Tipsheets_and_Briefs.html



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This publication can be made available in alternative formats upon request through TransitionsRTC@umassmed.edu



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Weekly Planner

When you begin employment, it's very important to be at work when you are scheduled. It will take coordination on your part to keep your schedule straight, especially if you are involved in activities at school. Below is a planner for you to utilize until you get yourself a pocket calendar. Be sure to include all your activities, appointments and work schedule.

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
DATE →							
6:00 am							
6:30 am							
7:00 am							
7:30 am							
8:00 am							
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8:00 pm							
8:30 pm							
9:00 pm							
9:30 pm							
10:00 pm							
10:30 pm							
11:00 pm							
11:30 pm							
Midnight							

Monthly Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

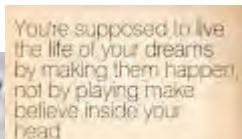
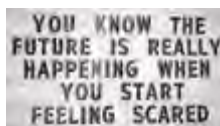
SECTION 4

HOUSING



This section will assist you in organizing information on housing. Contents include the items listed.

Housing Options
Funding for Housing
Transitional Living Programs
Housing for Homeless Youth
Tips for Renting an Apartment
Application Preparation
Searching for the Right Place
Apartment Checklist
Qualities in a Potential Roommate
Roommate Agreement
What Can I Do If I have a Rental Problem?
Good Neighbor & Tenant Information
Utilities
Renters Insurance
Address Change
Apartment Needs Checklist
Maintaining Housing



*Explore these ideas
as you build a plan to
make housing happen...*

CALCULATE THE COST
Do a scan of the cost for rent in your area. Research the up-front or move-in costs, including security deposit/first-last month's rent, and application fees.

KNOW YOUR RESOURCES
Make a list of the \$ that might be available to you, like Chafee, ILP subsidies, financial aid, employment, section 8, relative and/or foster parent support. Make sure you know whether or not you're eligible, what the application process is, and how long you'll have to wait to start receiving assistance.

SAMPLE APPLICATION
Complete a sample rental application to make sure you have all the information you'll need to apply.

secure a co-signer
Some places will require a co-signer for first-time renters. It can be difficult to find someone, because they must be willing to take responsibility if you don't pay.

FIND OUT ABOUT TRANSITIONAL HOUSING OPTIONS
Transitional housing programs can offer an opportunity to practice living on your own while providing you with tools for independent living. Find out what programs are available to you. Is there a transitional housing situation you prefer (like shared housing vs. living in your own apartment)?

RESEARCH POST-EMANCIPATION OPTIONS
Check into subsidized supportive housing, adult service housing, apartment, shared housing, dormitory, relative or foster home.

CONSIDER NEIGHBORHOODS & POTENTIAL HOUSING LOCATIONS
Identify social and supportive needs (Proximity to family, friends, support groups, therapy, ideal roommate situation, transportation availability).

BUILD YOUR SKILLS
Learn skills and legal rights around housing (Discuss Landlord/Tenant Law and housing rights, review a lease form, list references, provide contacts for renter's rights organization, discuss dealing effectively with landlords).

GOT STUFF?
Identify furniture and household item needs, then start securing furniture and household items.

HAVE A BACK-UP PLAN
Make a list of fallback resources (family, friends, caseworker, renter's organizations, shelters). Locate a place where you can seek emergency shelter in the event that permanent housing is lost. Make sure you know how to get to this location.

GET A PLACE
Decide where to live.

MAKE YOUR MOVE
Figure out how you will handle the moving process (secure furniture, truck, moving help).



HOUSING



WHAT I HAVE Looking for instructions? Download at www.fosterclub.org

Where I live now:	Planned end date:
Housing after foster care (leave blank until arranged):	<input type="checkbox"/> Sample rental application completed
Rental <input type="checkbox"/> reference, or <input type="checkbox"/> co-signer Name:	Phone and/or email:
Back up plan (in case of emergency, this is where I'll go):	

RESOURCES AVAILABLE TO ME Find 'em at www.fosteringconnections.org

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

THIS IS MY PLAN Get ideas about how to make a plan at www.fosterclub.org

Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan immediately after I leave foster care:

Long term goals (five years from now, my housing goal is):

READINESS SCALE Needs/work: 1 2 3 4 5 6 7 8 9 10 Prepared

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act



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Housing Options

Are you aware you are eligible to stay in foster care on a voluntary basis if you are 18 years old and still attending high school or working on your HiSed? You can sign an Application for Social Services and a VPA-Voluntary Placement Agreement with your DHS social worker or Juvenile Court Officer, to remain in foster care until you either get your diploma or HiSed.

Moving outside of the support of foster care sounds exciting, but is also very stressful. Preparing for this transition ahead of time and talking about your options with your team of supports may help you reduce some of the stress. Have you thought about where will you live when you leave foster care? Talk with your social worker who can help you evaluate the pros and cons of options you are considering. There are many types of housing options. You could live with your relatives, friends, in a house, a duplex, an apartment complex, an efficiency apartment, rent a room, or use a housing program.

Where will you live when you leave foster care?

- Biological family
- Adoptive family
- Former Foster family
- Friends or friend's parents
- TLP-Transitional Living Program
- Apartment with or without a roommate
- Job Corps
- Dorm room at college/university
- Room in a house with or without a family
- HUD Housing Choice Voucher Program Section 8 low income housing
(apply when 18 years old)
- Adult Supported community living arrangement via Habilitation Services, ID waiver,
or County MHDD funding
- Other _____

When choosing the best housing option for you, you will want to consider:

- Location – close to support system
- Living close to your work or school
- Transportation
- Neighborhood safety
- Affordability
- A roommate to share expenses
- Start up costs including:
 - security deposit
 - utility deposits (phone, electricity, gas, cable)
 - furniture & household items
 - laundry & cleaning supplies
 - cooking supplies & food



Section 8 Housing
HUD-Housing & Urban Development

Section 8 housing is a rental assistance program sometimes called leased housing. It is a federally funded program through HUD-Housing & Urban Development. Eligibility is based on income. A voucher is issued to you if you meet the eligibility guidelines, then you have to locate an available apartment where the landlord is willing to accept the Section 8 voucher. There is often a long waiting list for this program. Apply as soon as you can and be patient. For more information, go to www.hud.gov website.

Transitional Living Programs

There are programs in the state of Iowa that have received Federal grants to provide housing and services to homeless youth between the ages of 16 and 21. These Transitional Living Programs are structured to help homeless youth achieve self-sufficiency and avoid long-term dependency on social services by providing shelter, skills training, and supportive services for up to 18 months. If you, or someone you know, are homeless you may contact the following TLP programs:

YSS
420 Kellogg Street
Ames IA 50010
515-233-3141
<https://www.yss.org/program/transitional-living-program-2/>

United Action for Youth
1700 S. 1st Ave. Ste. 14
Iowa City IA 52240
319-338-7518
www.unitedactionforyouth.org

House of Hope-Pillars
306 Walnut St.
Waterloo, IA 50703
319-888-1823
<https://houseofhopeccd.org/pillars/>

House of Hope-Pillars program offers Transitional Housing for Women ages 18-24, who have been in court-ordered out of home placements sometime between the ages of 14-18.

Iowa Finance Authority- Rent Subsidy Program (through Aftercare)

Aftercare Rent Subsidy Program Eligibility Information

👉 Eligibility

For a youth to be eligible for the Direct Rent Subsidy program he/she must meet the following criteria:

Aftercare services participant. The youth shall be an active participant in aftercare services, making progress toward an identified goal of obtaining or maintaining stable housing. The youth must have left foster care on or after his/her 18th birthday.

Demonstrated need. To demonstrate need, the youth must provide evidence that the he/she is responsible for paying more than 30% of their gross earned and unearned income for rent and that they cannot obtain other rental assistance because they have been determined ineligible or is on a waiting list for rent subsidy under the U.S. Department of Housing and Urban Development (HUD) or any other available rent subsidy program, or because a waiting list for the HUD rent subsidy program or any other rent subsidy program is closed. This program may not be used to substitute for any other subsidy that the youth had been receiving at the time of or immediately prior to the time of application to this program. Youth receiving rental assistance at the time of or immediately prior to the time of application to this program shall not be eligible.

Education on renter rights and responsibilities. To demonstrate that the youth understands the rights and responsibilities of being a renter, the youth must have either lived in a transitional apartment (through the Aftercare Services Transitional Apartment program), completed a renter education and awareness program, be enrolled to participate or be currently participating in a renter education and awareness program.

Budget. The youth must submit a budget that demonstrates that the subsidy, when combined with their gross earned and unearned income, will enable them to cover all remaining living expenses (i.e., housing, utilities, clothing and food).

👉 Amount of Rent Subsidy

Assistance shall be used for rental expense directly related to the youth's lease of a rental unit. The monthly payment shall be for a rental unit with one bedroom or a proportionate share of rental costs in units containing more than one bedroom. An exception for additional bedrooms will be made for minor dependents residing in the rental unit.

The subsidy amount is the difference, not to exceed \$450, between:

The lesser of the actual rent or fair market rent under guidelines of the applicable HUD low-rent housing program in the county where the youth's residence is located, and

Thirty percent of the youth's monthly gross earned and unearned income.



Tips for Renting an Apartment

- Complete a monthly budget before searching, so you know what you can afford.
- Find out how much the gas, electric, cable, and phone companies charge for deposits and for hookup. These will be charged before you move in.
- Your best bet for trying to find an apartment will be friends or co-workers. Start by asking if anyone needs a roommate. Next best would be searching online or the classified ads in the local newspaper. Some cities have apartment guides that you get from convenience stores.
- If you sign a lease, look very carefully at the section that deals with deposits and last months rent. Apartments often ask for a deposit and the first and last months rent in advance. If you leave the apartment before the lease ends, or if you leave the apartment in bad condition, you could lose both of these. Get everything written in the lease. Ask questions before you sign!!!
- The landlord should pay for repair of plumbing, air conditioning/heating, major appliances that come with the apartment and electric wiring, unless the damage is caused by abuse. If you put a hole in the wall, damage a window, door, or floor, you will have to pay to have these fixed or lose your deposit when you leave. It is a good idea to take a photo of the condition of the apartment before you move in.
- If you are looking at an apartment complex, try to get an apartment close to laundry and other facilities, but not overlooking the dumpster.
- Find out what late penalties are assessed if you pay the rent late.
- Find out if there is a pet deposit, and what pets are allowed. Understand that if they are not allowed, you could be evicted and charged a fine if you bring in a pet.
- Never sign a lease without very carefully walking through the entire apartment, checking for damage or problems. Never sign a lease for an apartment after just looking at the model apartment. Write down (and take photos) of what damage is already in the apartment and have the landlord sign and date it, so you are not responsible for these damages when you move out. The best would be to write these on the lease and have the landlord initial each damaged item.
- Find out what rules and regulations the apartment has about noise, friends, or other restrictions.
- Is the apartment close to buses, or other types of transportation?
- What noises or smells are around the apartment? Is it a safe neighborhood, do the windows close and lock, are there any trains close, etc.?

APPLICATION PREPARATION FORM¹

Identifying information (this information should be obtained for all household members)

Name: _____ Date of Birth _____
SSN _____ Driver's License or ID Card # _____
Home/cell Phone: _____ Work phone: _____
Emergency contact: _____ relationship: _____
Address _____ Phone: _____

Housing history (Use the back of the form or a separate page to record additional housing history. Many landlords will request history for the past five years.)

Current or most recent address: _____
Dates of occupancy: ___/___ to ___/___ Rent amt. \$ _____ Sec. Dep. \$ _____
Landlord name: _____ Phone: _____
Reason for leaving _____

Prior address: _____
Dates of occupancy: ___/___ to ___/___ Rent amt. \$ _____ Sec. Dep. \$ _____
Landlord name: _____ Phone: _____
Why did you leave? _____

Employment/Income (Use additional pages to record other previous employment)

Current or most recent employer: _____
Address: _____ Phone _____
Dates of employment: _____ Monthly pay _____ Position: _____
Supervisor's name: _____ Supervisor phone: _____

Other income: Source: _____ Amount _____
Source: _____ Amount _____

References

Name: _____ Phone: _____ relationship: _____
Name: _____ Phone: _____ relationship: _____
Name: _____ Phone: _____ relationship: _____

¹ Application Preparation Form has been adapted from Portman, Janet, *Every Landlord's Guide to Finding Great Tenants*, Nolo Press, 2006

Credit References (use the back of the form or a separate page to record additional bank accounts or credit accounts.)

Bank: _____ City: _____ Acct #: _____
Type of account: _____ Balance: _____ How long had acct: _____

Credit/loan account: _____ Acct # _____ Exp date: _____
Type of acct: _____ Credit limit: _____ How long: _____
Amt. owed: _____ Monthly payment: _____

Miscellaneous

When can you occupy unit? _____
How long do you plan to stay? _____
Does anyone in your household smoke? _____
Do you have pets? _____ If yes, what type: _____
Do you have a waterbed? _____
Car make, model and license number _____

Use additional pages to provide more detailed explanations to the questions below as needed

Have you broken a lease? _____ If yes, explain: _____
Have you been evicted? _____ If yes, explain: _____
Have you filed for bankruptcy? _____ If yes, explain: _____
Have you been convicted of a felony? _____ If yes, explain: _____
Are you required to register as a sex offender? _____ If yes, explain: _____
Have you been sued? _____ If yes, explain: _____
Have you ever sued anyone? _____ If yes, explain: _____
Have you ever had a foreclosure? _____ If yes, explain: _____
Is your paycheck currently being garnished? _____ If yes, how much? _____
Do you have any unpaid loans? _____ How much? _____ Monthly pmt _____
Do you have any tax liens? _____ If yes, how much do you owe? _____

How to answer the hard questions - bad credit, evictions and criminal history

Landlords may ask about events from the past that they believe will provide information about how a person will be as a future tenant. This can include questions about prior evictions, credit history and/or criminal background. It is important to be prepared for these questions **before** speaking to the landlord. You should know their responses even before making the initial phone call as some landlords will do preliminary screening on the telephone.

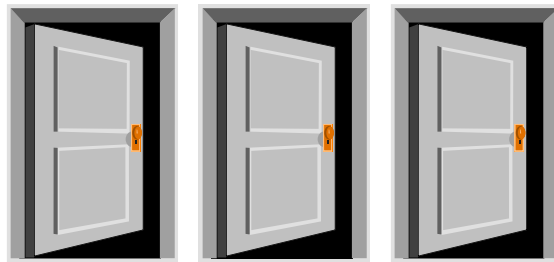
Here are some tips to keep in mind when preparing answers:

- **Be prepared** – Know what is on your credit and background reports and have explanations prepared before going to meet with a landlord so that they are not caught by surprise. Determine whether any juvenile convictions will show up on a criminal background check. It can be helpful to practice responses out loud before meeting with a landlord. This will help you to be confident when the time comes to explain any negative history.
- **Be honest**: Even if you have a good explanation for prior incidents, if you lie about them and are found out, in almost all cases this will result in an automatic rejection.
- **Be concise** – It is important to be truthful and explain what happened, however it is not necessary to go into great detail about the circumstances of unpaid bills, evictions or criminal convictions.
- **Be positive** – Determine what has changed since the negative incident(s) occurred. What is different now that gives you confidence that a similar incident wouldn't happen again? What could be said that has been gained as a result of the consequences of previous actions? How have your goals and priorities changed? You should emphasize the ways in which you have demonstrated financial responsibility and positive behavior recently.
- **Be proactive** - Compile written letters of recommendation or have the names and phone numbers of references that can be presented to the landlord as evidence that the applicant will be a good tenant. Letters can come from former landlords, employers or places that you volunteer, or case managers.
(References from personal friends are not generally as helpful).

Searching for the Right Place

Before you decide to move into an apartment, be sure to check out the options available to you in your community. Remember to get the name of the utility companies that provide service to the address you are looking at. Be sure to check for working smoke alarms and fire extinguishers. Below is a place you can record your comparisons to help you make that important decision.

Name of Landlord Address Phone	Address of rental unit	Utilities if not included company name	Deposit amount	Rent amount & date due	Length of lease	Pro's/ Con's
John Doe 123 Green Avenue Des Moines (515)555-4519	456 Blue Street Apt. #4 Des Moines	Electric- Gas- Water- Sewer-	\$800	\$400/ month \$25 late fee if not in by the 5 th day	1 year	



Which one is right for you?


Apartment Checklist


Is there a written lease? yes no
What time period does it cover? From (date) _____ To (date) _____

Does it come with these appliances? Do they all work or comment?

<input type="checkbox"/> refrigerator	<input type="checkbox"/> _____
<input type="checkbox"/> stove	<input type="checkbox"/> _____
<input type="checkbox"/> microwave	<input type="checkbox"/> _____
<input type="checkbox"/> dishwasher	<input type="checkbox"/> _____
<input type="checkbox"/> garbage disposal	<input type="checkbox"/> _____
<input type="checkbox"/> washer & dryer	<input type="checkbox"/> _____
<input type="checkbox"/> air conditioner	<input type="checkbox"/> _____


Who controls the thermostat (temperature)? landlord self

Will the landlord re-paint before you move in?  yes no

Are there any signs of bugs or mice? yes no 
Will the apartment be sprayed regularly, if so when? _____

Do the windows open and close easily? yes no

Note any cracks? _____
Is there a dead bolt on the main door? yes no

 Who has keys to the apt? _____

Are there smoke alarms and fire extinguishers? yes no 

What is the neighborhood like? How close is it to Police, Fire, Hospital, School, and recreational places? _____
Is it safe? Is it near train tracks? Is it near a bus stop? _____

Is the door and parking well lit for nighttime? yes no 

What condition is the bathroom in? _____
How is the water pressure? good poor
Is there a toilet shut off valve? yes no

Roommates

Renting often involves finding a roommate. If you choose the right one, you can gain a support and save money. If you choose the wrong one, you can gain trouble. A good beginning is to communicate. You might consider using the checklist below. Each person should complete the list, then talk together about your responses. It's important to know as much as you can about a potential roommate. You might consider using the checklist below as a guide.

Qualities in a Potential Roommate

	Non-issue	Tolerable	No Way!		Non-issue	Tolerable	No Way!
Personality:				Personal Habits:			
Lazy				Talks a lot			
Outgoing, laughs easily				Takes a long time in the bathroom			
Short tempered				Always on phone			
Oversensitive				Procrastinates			
Self centered				Has annoying hobby			
Dishonest				Housekeeping attitudes:			
Is a prude				Messy			
Quiet				Overly neat and clean			
Always late				Wants a pet			
TV "couch potato"				Lets dirty dishes stack up			
Sleeping Habits:				Doesn't like or share housework			
Snores				Hangs wet laundry in bathroom			
Stays up late at night							
Early riser				Social Habits:			
Sleep walks				"Parties" often			
Reads before sleeping				Invites other people overnight			
Sleeps with window open or fan on				Stays home most of the time			
Needs music to sleep				Gone most of the time			
Eating Habits:				Likes to entertain			
Grazes, snacks a lot				Goes out at night			
Prefers to cook at home				Hates sports			
Eats out often				Likes classical music			
Uses prepared foods				Likes rock music			
"Picky" eater				Religious			
Has bad nutritional habits							
Buys expensive food				Personal Habits:			
Has many guests to feed				Takes things without asking			
Personal Habits:				Smokes			
No respect for privacy				Drinks alcohol often			
Doesn't budget				Borrows money			
Does drugs							

ROOMMATE AGREEMENT

This is a non-binding agreement that your roommate(s) and you could sign so that you have the same understanding of the expectations for each other.

FINANCIAL

Address of unit to be rented _____

Date agreement begins _____

I. Roommates renting unit:

Roommate #1 _____

Present Address _____

Roommate #2 _____

Present Address _____

Roommate #3 _____

Present Address _____

II. Rent:

Rent amount for the unit is \$_____ per month

Date when rent payment is due _____ Where to send/drop off: _____

Late charge \$_____ if payment is not on time. The charge will be split equally or paid by roommate that was late with payment.

This rent payment includes the following utilities: _____

I understand and agree that, if I am late more than once in a 3-month period, I am not managing my money well, and I agree to seek and accept help on my money management problems. If this fails, then I realize my roommate may need to find someone else more reliable. If this were to happen, I understand that I would forfeit my half of the deposit money as a consequence of inconveniencing my roommate.

III. Utilities:

Gas bill will be paid by (name) _____

Names on bill: _____

Electric bill will be paid by (name) _____

Names on bill: _____

Cable bill will be paid by (name) _____

Names on bill: _____

Water/sewer bill will be paid by (name) _____

Names on bill: _____

Other utility bills: _____

Will be paid by (name) _____

Names on bill: _____

All roommates will share equally in the payment of rent and utilities.

IV. Security deposit:

Name(s)

Roommate #1 _____ will pay \$ _____

Roommate #2 _____ will pay \$ _____

Roommate #3 _____ will pay \$ _____

The amounts will be paid back when the security deposit is returned.

V. Moving out:

When a roommate moves, _____ days notice will be given. If proper notice isn't given, the roommate must pay their share of the rent until the notice period is up.

When moving out: (Check appropriate boxes)

All roommates agree to move out at the same time on: Date _____

- If, for any reason, a roommate must move, they will continue to pay their share of the rent and bills to the end of the lease unless he/she finds a substitute roommate that is agreed upon by remaining roommates. No financial loss should be left for the remaining roommates.
- If any damage is done to the unit, whoever caused the damage must pay for it.
- Cleaning up process will be shared by all renters.
- If there are costs that will be charged from the security deposit, each roommate will pay equally.
- Other: _____

VI. Food:

- Each roommate will buy his/her own food. Groceries will be purchased and shared equally.
- Personal food will be "borrowed" only with permission and will be paid for or replaced as agreed.
- Other: _____

VII. Shared equipment and furnishings:

The shared furnishings will be handled as follows when roommates move out:

Equipment/item	Original cost	Who will pay share & keep	Who will sell & split proceeds
----------------	---------------	---------------------------	--------------------------------

Damage done to shared furnishings should be repaired or paid for by mutual agreement.

VIII. **Renter's insurance:**

Renter's insurance will be paid for by (name) _____

The insurance will be paid directly to (company) _____

Who will share the insurance cost: _____

Space Sharing Agreements

Laundry:

- Each roommate will do his/her own laundry.
- Shared laundry will be handled by: _____

Chore	When to be done (week, day, etc.)	Done by
_____	_____	_____
_____	_____	_____
_____	_____	_____

Quiet hours are: _____ on weekdays _____ on weekends
 Guests: Overnight guest limits are _____ How many? __ How often? _____
 Other guest limits are _____ How many? _____ How often? _____

Rules:

I agree to comply to the above, mutually agreed upon, rules and agreements.

Roommate #1	Date
_____	_____
Roommate #2	Date
_____	_____
Roommate #3	Date
_____	_____

What can I do if I have a rental problem?

Before you take any action on a disagreement with your landlord, check out the laws of your state. In Iowa check out websites:

<http://www.hud.gov/local/ia/renting/tenantrights.cfm>

<https://www.iowalegalaid.org/issues/housing/landlord-and-tenant-issues>

<https://ipropertymanagement.com/laws/iowa-landlord-tenant-rights>

What are my responsibilities when renting?

When you rent **another person's property**, treat it as you would want people to treat it if you owned it. Following this rule will not only help your landlord, but it will also benefit you. You can assure a good credit rating and a good reference and a return of your security deposit when you want to move somewhere else. The impressions you make on others often show up in unexpected places, so a good image is always helpful.

Being a Good Neighbor

Keep the unit clean and safe.

Get rid of all your trash in a clean and safe manner.

Do not disturb other renters with loud noises, rude guests, or bad manners.

Do not use the premises for unlawful purposes.

If pets are allowed, don't let them disturb neighbors, create offensive odors, or destroy property.

If you share laundry facilities, keep your laundry moving and not sitting in the machines.

If parking spaces are provided, use your assigned one.

Being a Good Tenant

Do not destroy or damage any part of the unit.

Understand and follow all the rules set up in your lease.

Use all appliances, plumbing, and electrical and heating facilities in a safe way.

Keep the unit clean.

Pay your rent and utilities promptly when due.

Inform your landlord in a writing when you plan to move.

Report all problems with your unit to the landlord, including ones you may have caused.

Setting Up Your Apartment

Castoffs and treasures from attics and garage sales can make attractive furnishings for your new living space. They may not look like they fit together, but time and imagination can create miracles! You may even be able to purchase some new things. Put them all together with your own values, style, personality, lifestyle, and budget. Since you won't start out with a big budget, you'll need to plan ways to cut costs. The following are a few low cost ideas that might work for you:

- Shop second hand stores, consignment shops, and garage sales.
- Paint and refinish used furniture.
- Use flat bed sheets and spring rods for curtains.
- Use flat bed sheets to cover torn or stained upholstery.
- Build shelves with boards and bricks.
- Get donations from family, relatives, or friends.
- Keep rooms neat and clean.



Utilities

When you are ready to move into a place you, have to put a deposit down to get your utilities turned on. The company keeps this money until you move out. You will get this deposit back if you have paid your monthly bills on time. Utilities include: gas, electric, water, sewer, trash, phone, and cable. Remember to conserve energy by shutting the lights and water off. It will save you money. A rule of thumb is to keep your thermostat at 68 degrees in winter. Close shades or curtains on hot summer or cold winter days.

Renters Insurance

Renters insurance is an inexpensive way to protect your belongings. Explore costs from more than one insurance company to find the best price. If you use the same company that you have your auto insurance with you might get a discount.



Address Change

When you know you are going to be moving, make a list of people and places you will need to notify. The Post Office has a booklet that can help you with this task. Make sure to contact all of your utility companies to let them know of your upcoming move and the date to discontinue services to you. If you receive benefits from DHS, such as Food Assistance or Medicaid, make sure you contact them to update your address so your benefits are not suspended.

MOVING IN - WHAT YOU'LL NEED

Bathroom and cleaning supplies

- Shower curtain, liner and rings
- Towels and washcloths
- Soap
- Broom
- Mop
- Bucket
- Dustpan
- Wastebasket
- Garbage bags
- Sponges
- All purpose cleaner
- Laundry detergent
- Bleach

Kitchen

- Plates, bowls and cups
- Knives, spoons and forks
- Pots and pans
- Strainer
- Dish towels
- Dish washing soap
- Scissors
- Microwave
- Toaster
- Coffee pot or tea kettle
- Dish drying rack

Bedroom

- Sheets, blankets, pillow cases
- Window shades or curtains
- Clothes hangers

Emergency supplies

- Flashlight and batteries
- Candles and matches
- 2 gallons of water
- Canned food for emergency
- Work gloves
- Fire extinguisher
- First aid kit
- Battery powered radio

Furniture

- Bed frame and mattress
- Sofa
- Lamps
- Television
- Dresser
- Nightstand
- Kitchen or dining room table/chairs
- Desk and chair

Other

- _____
- _____
- _____

MAINTAINING HOUSING

Once you have moved into your new home, it is important to understand how to keep that housing. There are several things that you should keep in mind in order to avoid putting your housing at risk.

A. General Good Practices

Pay rent on time

Paying rent on the day that it is due is very important to maintaining housing. If the landlord charges a late fee, it can cost a lot of money if the rent is routinely paid late. Paying rent on time will also keep you in good standing with your landlord. Tenants should keep in mind that a landlord is legally entitled to serve a "3-Day Notice to Pay or Quit," which is the first step towards an eviction as soon as a tenant is late with the rent. You should also be aware that if you are frequently paying rent late, that can be grounds for an eviction even if you always pay eventually. Also keep in mind, that if you have roommates and your roommates don't pay their rent, you can be evicted.

Pay bills on time

It is important to pay utility bills such as gas, electric and water on time each month. These services will charge a late fee if payments are not made on time which can add up quickly and cost a considerable amount of money. Unpaid bills may also show up on your credit report and affect your ability to get housing in the future. If the utility is turned off, you may have to pay a fee to get it turned on again.

Obey the terms of the lease

The lease likely describes some basic expectations that the landlord has of all tenants such as not disturbing other tenants, not damaging the property and not engaging in illegal activities on the property. If you violate any of these rules, you can be evicted from your apartment. Following these guidelines will also help to maintain good relationships with the neighbors. Some tips to remember are:

- Keep noise to a minimum especially during hours when people are sleeping. If you are living in an apartment building and share walls with other units or have a unit directly above or below others, you should be especially aware of the impact you may be having. It can be helpful for you to give neighbors your contact information so that the neighbors can communicate if they are being disturbed by noise.
- Do not make any alterations to a unit without the landlord's permission.
- Monitor the behavior of your guests and do not have too many visitors. Don't allow visitors to roam around the building.
- Do not engage in illegal activity on the premises or allow guests to do so.
- Do not allow others who are not on the lease to move in with you.
- Take out the trash and recycling regularly and keep your unit clean. Avoid leaving out items such as food that may attract insects or rodents.
- If you have a pet, ensure the pet is properly cared for and cleaned up after.
- Leave the hallways and corridors clear of items and make sure your unit is not attracting pests such as cockroaches or mice.

B. Maintaining a Good Relationship with the Landlord

Maintaining communication with the landlord is key to maintaining housing. Here are some examples of situations that should prompt you to get in touch with the landlord:

- *Maintenance issues in the apartment* – If something breaks or stops working, or there are other problems with the unit such as mold, plumbing problems or pests, contact your landlord right away. While tenants are responsible to change a light bulb or unclog a toilet when necessary, never try to make complex repairs without discussing it with the landlord first. If a landlord is unresponsive, document requests by writing a letter to the landlord. Make sure to keep copies of all letters sent and received. If the landlord continues to be unresponsive contact a tenant assistance agency.

Tip: Never stop paying rent because a landlord is not making necessary repairs unless advised to do so by an attorney or advocate who specializes in tenant/landlord law.

- If you need to change the lock – The landlord is entitled to have a key to the unit in case they need to enter the unit due to an emergency or to make repairs. If you need to change the lock for security reasons or add an additional lock, alert the landlord before making the change and be sure to provide the landlord with a key to the new lock.
- Maintenance issues in common areas – If there are repair issues in common space such as burned out light bulbs in hallways or a broken intercom system, these are the responsibility of the landlord and you should alert them of the problem right away.
- Problems with Neighbors – If you have a problem with a neighbor such as excessive noise, visible trash or other issues, and feel comfortable doing so, try to resolve the issue directly with the neighbor. If it cannot be resolved or the neighbor is particularly problematic, alert the landlord to the problem. Always avoid getting in a fight with a neighbor or responding to a problem by doing something to get back at the neighbor. This will likely make the situation worse, and could result in a loss of housing.
- Rent Problems – If for some reason you are late with the rent, inform the landlord and let them know when you expect to be able to pay. If the landlord knows what is going on, they are more likely to give some leeway, whereas if you make the landlord chase you down, the landlord is less likely to be willing to work with you. If you are unable to pay your rent you should consider moving out of the unit in order to avoid an eviction. If you end up getting evicted, this will go on your record for the next seven years and will make it harder to get housing in the future.

Tip: If you ever receive any type of legal paperwork from your landlord, do not ignore it. Take it to a tenant assistance agency right away to determine how to respond. Waiting even a few days can mean the difference between keeping and losing housing.

- If you want to make changes to a unit: If you want to make changes to your unit such as painting walls a different color, always consult the landlord before making them. If you don't, you may lose your deposit when it comes time to move out or could be evicted for violating the lease.
- When things change: If there are any significant changes that affect a household such as someone moving in or out, you should alert your landlord.

C. Problems with the Landlord

If you feel like the landlord is not treating you fairly, breaking the law or is not responding to requests there are a number of agencies that can assist tenants with this. You can often find information about local tenants' rights agencies by dialing "211". Tenants should never withhold rent from their landlord without consulting with one of these agencies first. Living with a landlord who is not making necessary repairs can be very frustrating, but not paying rent is more likely to get a person evicted than to get the repairs made.

D. Eviction

Whether or not a landlord has a right to evict you varies depending on what city you live in. In some cities, a landlord can only evict a tenant for certain specific reasons. In other cities the landlord does not need a reason to ask a tenant to leave who is under a month to month rental agreement or whose lease has expired.

Evictions for Cause

If you live in a city that requires "good cause" to evict, the landlord can generally only evict you if you don't pay your rent or if you violate the terms of the lease (such as creating a nuisance, not keeping the unit clean, disturbing other tenants, engaging in illegal activity, etc.). In either of these cases the landlord can give a "3-day Notice." At the end of the three days if the tenant has not addressed the problem (either paid the rent or stopped the problematic behavior), the landlord can serve an eviction notice, known as an "Unlawful Detainer." If you have damaged the property, substantially interfered with other tenants or used the apartment for unlawful purposes (such as selling drugs) the landlord does not have to offer a chance to stop the behavior. If you get served with an Unlawful Detainer, this will go on your record for the next seven years and will make it harder for you to get housing in the future, so it is very important to try to avoid this happening.

If you receive an eviction notice you can attempt to fight the eviction or you may want to consider moving out. As mentioned above, having an eviction on your record could have serious consequences for the future. The landlord may be willing to work out an agreement with you where the landlord will agree to give you 30 or 60 days to move out if you agree to leave by the agreed upon deadline. This will give you some time to find a new place and avoid having to go through an eviction process.

Evictions Without Cause

If the landlord is not required to give a reason, they still have to give written notice. If everyone living in the unit has been there for more than one year, the landlord must give 60-days notice. If the tenants have been there for less than a year or in some cases if the landlord has sold the property to someone who plans to move in, they only need to give 30-days notice. If you believe the landlord is trying to evict you illegally you should contact a local tenant's rights organization.

Tip: If you receive any type of legal notice saying that you need to move out take it to a tenant referral agency right away. Waiting even a few days can mean the difference between keeping and losing housing.

E. Moving Out Well

If you decide to move out of the unit, there are a number of steps that should be taken to leave the unit responsibly. This will help ensure both that you can get back the security deposit that was paid upon move

in and that the landlord will give a good reference when you're looking for housing in the future. The following should be kept in mind when it is time to leave.

\$ Check the lease/rental agreement to make sure you are not vacating the property before the lease expires. A lease is a legally binding contract. If you must move out before the lease expires, should discuss the circumstances with the landlord in advance and see under what circumstances the landlord may be willing to allow the tenant to break the lease.

\$ Make sure to give 30 days notice in writing or whatever other notice is required in the lease. If you do not, the landlord is entitled to keep the deposit to pay for a month's rent even if you have moved out.

\$ When leaving, take everything with you. If there are items that they no longer want, they should be disposed of. Never leave trash or old furniture for the landlord to get rid of.

\$ Thoroughly clean the apartment including cleaning the floors, carpets, walls, closets, fixtures and appliances. Give particular attention to the bathrooms, stove, oven, and refrigerator. The landlord is allowed to keep the deposit to pay the cost of cleaning the unit if it is not cleaned well enough.

\$ If there is damage to the unit that you caused, make sure that it is repaired before moving out. This can include patching holes where pictures were hung.

\$ Coordinate with the landlord to do a final inspection. You can use the move in/move out checklist that was completed when they first moved in.

\$ Leave contact information with the landlord so that the landlord can forward any mail and knows where to send the deposit refund.

\$ Return all keys to the landlord including mail box key.

\$ Notify your social worker and other important agencies of a new mailing address. Fill out a forwarding address form with the Post Office as well.

\$ Discontinue all utilities, phone and cable service.

F. Getting Back the Security Deposit

California law has very specific requirements about how security deposits must be handled when a tenant moves out. It allows the landlord to use a security deposit for four purposes:

- For unpaid rent;
- For cleaning the rental unit when the tenant moves out, but only to make the unit as clean as it was when the tenant first moved in;
- For repair of damages, other than normal wear and tear, caused by the tenant guests; and
- If the lease or rental agreement allows it, for the cost of restoring or replacing furniture, furnishings, or other items of personal property (including keys), other than because of normal wear and tear.

The landlord has 21 calendar days after a tenant moves out to refund the deposit. If the landlord withholds money from the deposit they are required to send an itemized statement of what the money was used for and copies of receipts for any work done. If you believe that the landlord has improperly withheld money from a deposit after move out you should contact one a legal assistance agency.

SECTION 5

SELF CARE & HEALTH

Information concerning your health is vital to have at your fingertips. You can keep track of your important medical information with the assistance of this organized section. Contents in this section can include the items listed in the box.

Staying Healthy
Health Insurance –Medicaid
Disability Information
Mental Health
Making Healthy Choices
Integrated Health Services
Transportation for Medical Appointments
Illnesses & Medical Conditions
Immunization Record
Hospitalization History
Hearing, Vision, & Dental Information
Personal Hygiene
Family Medical History
LGBTQ+
Healthy Relationships
Pregnancy Prevention & STI's
Human Trafficking
Smoking, Substance Abuse
Plan Your Health/Live Your Life
Durable Power Of Attorney



During the transition to adulthood, surprises about the cost of health and self care often take young people by surprise. Plan for a healthy journey!

HEALTH INSURANCE

Know what type of health insurance you have access to after you leave care. Find out what you need to do to maintain eligibility for health coverage. Research what it will cost if you have to pay for your own health care. List your medical insurance provider and your identification or client number.

HEALTH CARE PROVIDER

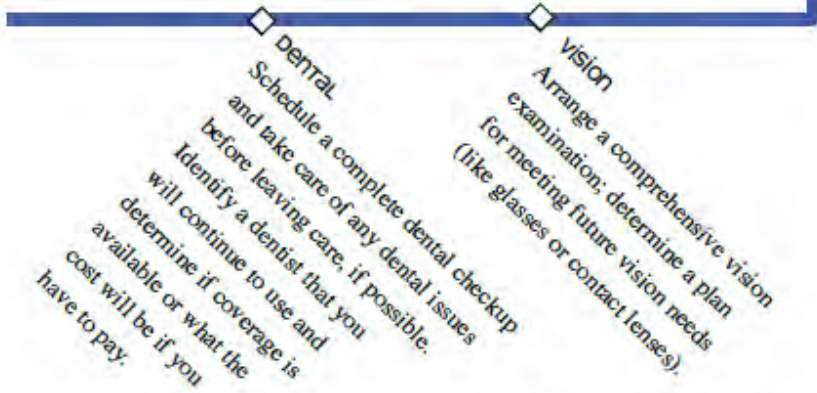
List your most current doctor, even if you no longer have health insurance. Compile medical records if multiple doctors/providers have been used. Confirm that your immunizations are up-to-date. Get a comprehensive health exam before leaving foster care, if possible.

MENTAL HEALTH INSURANCE

Know what type of health insurance you have access to after you leave care. Find out what you need to do to maintain eligibility for health coverage. Research what it will cost if you have to pay for your own health care. List the Medical Insurance provider and your identification or client number.

MENTAL HEALTH CARE PROVIDER

List your most current mental health provider, even if you no longer have health insurance. Compile medical records if multiple doctors/providers have been used.



- **FIGURE OUT WHAT YOU'LL NEED**
Identify ongoing need for physical health, mental health and substance abuse services (arranged comprehensive screenings, provided physical, dental and vision examinations, along with developmental and mental health screenings).
- **PRESCRIPTIONS**
Make a list of current prescriptions you need. Find out if health insurance will continue to cover the cost (and for how long). Determine what the prescriptions will cost if you have to pay for them on your own. Learn about the side effects of stopping prescriptions without doctors' orders. Figure out how to keep prescriptions in a safe place.
- **HEALTH SUPPORT**
Identify supportive individuals who can help you stay healthy, including someone who would be willing to attend medical appointments with you and advise you in accessing resources.
- **HEALTH EDUCATION**
Prepare yourself with health education, including healthy sexual decision making, awareness of birth family's physical and mental health history, prevention and transmission of sexually transmitted diseases, effects of trauma, substance abuse issues, constructive methods for coping with stress, addressing social and relational problems, anxiety, depression and other mental health issues.



WHAT I HAVE

Looking for instructions? Download at www.fosterclub.org

Current HEALTH insurance coverage (name of company/plan):		Policy #:
Does current plan continue after leaving foster care?: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure		Anticipated end date of coverage:
Current Primary Doctor:	Clinic or Hospital:	Phone #
Health issues:	Prescriptions:	

Current MENTAL HEALTH insurance coverage (name of company/plan):		Policy #:
Does current plan continue after leaving foster care?: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure		Anticipated end date of coverage:
Current Therapist:	Clinic or Hospital:	Phone #
Mental health issues:	Prescriptions:	

Current DENTAL insurance coverage (name of company/plan):		Policy #:
Does current plan continue after leaving foster care?: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure		Anticipated end date of coverage:
Current Dentist:	Clinic or Hospital:	Phone #
Dental issues:	Prescriptions:	

VISION needs:	Prescriptions:
----------------------	----------------

Health education:			
<input type="checkbox"/> Substance abuse	<input type="checkbox"/> Healthy relationships	<input type="checkbox"/> Fitness	<input type="checkbox"/> Other:
<input type="checkbox"/> Coping with stress	<input type="checkbox"/> Pregnancy prevention	<input type="checkbox"/> First Aid	<input type="checkbox"/> Other:
<input type="checkbox"/> Nutrition	<input type="checkbox"/> Prevention of STDs	<input type="checkbox"/> Health self-advocacy	<input type="checkbox"/> Other:

RESOURCES AVAILABLE TO ME

Find 'em at www.fosteringconnections.org

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act



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THIS IS MY PLAN Get ideas about how to make a plan at www.fosterclub.org

Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan immediately after I leave foster care:

Long term goals (five years from now, my health, mental health, vision and dental goal is):

READINESS SCALE Needs work: 1 2 3 4 5 6 7 8 9 10 Prepared

12 Steps for Self Care

1. If it feels wrong, don't do it.
2. Say "exactly" what you mean.
3. Don't be a people pleaser.
4. Trust your instincts.
5. Never speak bad about yourself.
6. Never give up on your dreams.
7. Don't be afraid to say "No".
8. Don't be afraid to say "Yes".
9. Be KIND to yourself.
10. Let go of what you can't control.
11. Stay away from drama & negativity.
12. LOVE

Facebook.com/ChangeYourThoughtsToday

Staying Healthy

Before you moved out on your own, someone else probably made dental and doctor appointments for you and made sure you received regular medical care. With so many things to think about when you go out on your own, it might be easy to forget about medical care. However, if you want to stay healthy you need to take good care of yourself. You should have regular physical exams, including pelvic exams if you are female and regular dental and eye exams.

** Remember when you move you will need to find a new doctor. Your records can be transferred. It is important to ask when making an appointment, what insurance coverage is accepted.*

Make sure your current doctor has all your medical history. If you have been in foster care, your social worker or JCO may be able to help you obtain your medical information. There are places in this section that you can write down the information you locate or put information into the protective sleeve or file folder included.

Your local county health department can offer many quality medical services for free or based on a sliding fee scale. Do not ignore your medical needs even if your budget cannot afford sliding fee scales. Contact your local DHS for assistance or referrals to agencies that might help you.

Preventative maintenance is the best policy in having good health. Eating right, exercising, and getting plenty of rest is the best thing you can do for yourself. Remembering to use proper hand washing techniques when you are ill or if you are around sick people is another way to avoid spreading germs and staying healthy. A balanced diet is the basis for staying healthy, but **eating those nutritious meals isn't always** easy. Be aware that convenience or bad habits often interfere with good eating habits so you may need to readjust your daily routine to become health-conscious. But a **balanced diet doesn't always mean you give up** the foods you enjoy-especially if you use a little self-discipline.

Health Insurance

If you are in foster care, you have Medicaid (Title 19) for your health insurance. Your parents may also have medical coverage for you. When you leave foster care on or after age 18, you may qualify for Medicaid (Title XIX) until you turn 26 years old. Your eligibility to continue Medicaid will be determined automatically when you leave care. You need to give your social worker or JCO your forwarding address so you will continue to receive your card. You must report your new address whenever you move. Once during each year, you will receive a review form to make sure you still meet the income guidelines for Title XIX. It is very important to return this review form right away or your medical coverage will stop. If this happens, you must complete a Health Services Application at your local DHS office.

Your employer may offer you health insurance, so be sure to check into it when you start, as there may be a deadline to apply for it.



Expanded Medicaid for Youth Aging Out of Foster Care “E-MIYA”

Former foster youth may be eligible for Expanded Medicaid for Independent Young Adults (E-MIYA), until they reach the age of 26.

- Youth who age out in foster care under Iowa's responsibility will be eligible for E-MIYA up to age 26 without regard to income if they had federally funded Iowa Medicaid at age 18 and other requirements are met.
- The youth must meet other eligibility requirements such as citizenship or alien status, and Iowa residency.
 - Eligible youth will be automatically enrolled for either E-MIYA when they exit foster care.
 - Youth who are not currently receiving Medicaid may apply by completing the new *Application for Health Coverage and Help Paying Costs* as stated below.
- Health care applications received will be screened for potential eligibility under E-MIYA based on how the applicant responds to the question “were you in foster care at 18 or older”. The key to youth being considered for the ACA foster care Medicaid expansion “E-MIYA” group is that they answer “Yes” to this question.
- Those in “relative or suitable other placement” must have been receiving Iowa Medicaid and at the time they aged out (before age 18) in order to qualify for E-MIYA.
- Continued eligibility for E-MIYA will be reviewed annually. For this review, DHS will use information already in the file to see if it matches data from federal and state sources. If DHS is able to determine that eligibility continues by reviewing available information, the youth will not have to return a review form. If DHS needs more information, a review form will be sent so the youth can provide more information to see if Medicaid coverage can continue. As long as the youth provides any requested information, DHS will automatically look at all available coverage groups to see if the youth remains eligible for Medicaid.
- People who didn't get automatically enrolled for some reason or who lost eligibility can apply:
 - Electronically at the health insurance marketplace Web site at www.healthcare.gov or by calling 1-800-318-2596 (TTY 1-855-889-4325). Applications for those who may be eligible for Medicaid will be routed to Iowa's DHS for a Medicaid determination.
 - Electronically at the DHS website at www.dhs.iowa.gov or at <https://dhsservices.iowa.gov/apspssp/spp.portal>
 - By submitting an application in person, by mail, by e-mail, or fax to a Department office.
 - By telephone at 1-855-889-7985 (DHS Contact Center) Monday-Friday 7am-6pm.

Disability Information

If you are in foster care and the State is currently receiving Social Security or SSI on your behalf, when you are discharged from foster care you will need to request a change of payee at the local Social Security Administration office.



Supplemental Security Income: What Happens to My SSI When I Turn 18?

Tip Sheet 3

TRANSITIONS RTC

April 2011

<p><i>Can I keep my SSI?</i></p>		<ul style="list-style-type: none">• The answer is – it depends; you need to re-apply• Social Security will review your case• Since you are not a child anymore, you will need medical evidence to prove that you are disabled as an adult
<p><i>Can I work?</i></p>		<ul style="list-style-type: none">• Yes, you can work• For every \$2 you earn, Social Security will deduct about \$1 from your SSI check• If you earn enough so that there is no money left to deduct from your SSI check, you may still be able to keep your Medicaid (depending on how much you earn)
<p><i>Are there ways to earn money without reducing my SSI check?</i></p>		<ul style="list-style-type: none">• Yes, Social Security has other ways to help you keep more of your SSI check if you are earning money• If you are under age 22 and regularly attending school, Social Security won't count up to \$6,600 of earnings before deducting from your benefit check• Social Security will let you save money for college or training, a computer, and other expenses by helping you write a Plan to Achieve Self Support (PASS Plan)• There are other deductions and programs to help you, too
<p><i>What if Social Security turns me down when I turn 18?</i></p>		<ul style="list-style-type: none">• Appeal your case• You may continue getting your SSI check if:<ul style="list-style-type: none">– Social Security has approved of your participation in a vocational rehabilitation or similar program– You have told Social Security that you are currently participating in an Individualized Education Program (IEP)• You must participate in these programs before Social Security turns you down and at least 2 months afterwards

For help, contact the Work Incentives Planning and Assistance (WIPA) Program in your state. The contact information can be found on the Social Security website by clicking on the Service Provider Directory link at <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

<p>University of Massachusetts UMASS Medical School</p> <p>Systems and Psychosocial Advances Research Center SPARC</p>	<p>Visit Transitions RTC online at http://labs.umassmed.edu/transitionsRTC</p> <p>Suggested Citation: Long, L. (2011). Supplemental Security Income: What Happens to My SSI When I Turn 18? Tip Sheet 3. Worcester, MA: University of Massachusetts Medical School, Department of Psychiatry, Systems and Psychosocial Advances Research Center (SPARC), Transitions Research and Training Center.</p> <p>This publication can be made available in alternative formats upon request through TransitionsRTC@umassmed.edu</p>	<p>NIDRR A Life in the Community for Everyone</p> <p>SAMHSA A Division of the U.S. Department of Health and Human Services</p>
<p>The contents of this tip sheet were developed with funding from the US Department of Education, National Institute on Disability and Rehabilitation Research, and the Center for Mental Health Services, Substance Abuse and Mental Health Services Administration (NIDRR grant H133B090018). Additional funding provided by UMass Medical School's Commonwealth Medicine division. The content of this tip sheet does not necessarily reflect the views of the funding agencies and you should not assume endorsement by the Federal Government.</p> <p>The Transitions RTC is part of the Systems & Psychosocial Advances Research Center (SPARC), formerly known as the Center for Mental Health Services Research (CMHSR), A Massachusetts Department of Mental Health Research Center of Excellence</p>		

Mental Health

Your emotional health is just as important to take care of as your physical health. If you feel depressed, stressed out, or are just not “feeling good about yourself,” reach out and ask for help. You might find talking to a friend would help. If you feel you need more than this call your local mental health department or crisis center. Almost everyone needs to ask for help at some point in his or her life. You may learn the answer is as simple as becoming involved with a volunteer group or helping someone else. You may need more exercise, creative outlets, or ways to relax to help you cope with the frustrations that arise with everyday life. You may need a chance to talk about your past or about future plans. Remember that everyone needs to rely on others. We need the support of our family and friends the rest of our lives regardless of how old, wealthy, or wise we become.



MAKING HEALTHY CHOICES

A GUIDE ON PSYCHOTROPIC MEDICATIONS FOR YOUTH IN FOSTER CARE

WE HAVE OPTIONS.

LEARN MORE TO DECIDE WHAT'S BEST FOR YOU.

It's not always easy to figure out how to handle powerful emotions and behaviors and improve your health. A new guide—written specifically for youth—talks about psychotropic medications, one option that may help you feel better.

**ACCESS *MAKING HEALTHY CHOICES* ON THE NATIONAL RESOURCE CENTER FOR YOUTH DEVELOPMENT WEBSITE:
[HTTP://WWW.NRCYD.OU.EDU/PSYCH-MED-YOUTH-GUIDE](http://www.nrcyd.ou.edu/psych-med-youth-guide)**

MAKING HEALTHY CHOICES CAN HELP YOU:

- RECOGNIZE IF YOU NEED HELP AND WHO CAN HELP
- CONSIDER YOUR OPTIONS—INCLUDING HELPFUL APPROACHES OTHER THAN MEDICATION
- ASK QUESTIONS AND DECIDE WHAT'S RIGHT FOR YOU
- TAKE MEDICATION SAFELY

I CAN GET HELP.

WHAT IS BEST FOR ME?

I AM NOT ALONE!

WHAT I FEEL IS REAL.

I HAVE A CHOICE!



Integrated Health Home Services

If you have mental or physical health needs, you may qualify for a program called Integrated Health Services...



Comm. 522 (Rev. 7/19)

Integrated Health Home (IHH)



Manage and coordinate your health care.

Get access to more services.

Improve your health outcomes.

Integrated Health Home:
More services to help you meet your health care needs.

Questions?
Call 1-800-338-8366

What is the Integrated Health Home Program?

An Integrated Health Home (IHH) is a team of professionals working together to provide whole-person, patient-centered, coordinated care for adults with a Serious Mental Illness (SMI) and children with a Serious Emotional Disturbance (SED).



What are the Extra Benefits of Having an Integrated Health Home?

- You will be provided whole-person care coordination across medical, behavioral and social services and supports.
- You will have a single point of contact to coordinate your health care that will provide different levels of care coordination to meet the different levels of need for you and your family.
- You and your Health Home team will have better communication. You will have access to your care team 24/7.
- Your medical records will be on the computer at your Health Home so your care team can see all of your health records. This will help you get safer care.

Who is Eligible?

- Members who get full Medicaid benefits.
- Members who get full Medicaid benefits who also have Medicare.

How do I Know if I am Eligible?

Individuals who have Serious Persistent Mental Illness (SPMI) from the following list:

- An adult with SMI, which includes a diagnosis of Schizophrenia, Schizo-affective Disorder, Bipolar Disorder, major depression or other serious mental health conditions that cause significant impairment in daily functioning or;
- Children and youth with an SED which includes a diagnosable mental, behavioral or emotional disorder of sufficient duration to meet diagnostic criteria specified within the most current Diagnostic and Statistical Manual of mental disorders (DSM) that results in a functional impairment.

Members in the Following Programs are Not Eligible for the Integrated Health Home:

- Iowa Health and Wellness Plan
- Hawki
- Family Planning Program (FPP)
- Qualified Medicare Beneficiary
- Special Low-Income Medicare Beneficiary
- Program of All-Inclusive Care for the Elderly (PACE)
- Presumptive Eligibles

Iowa Medicaid Contact Information

Iowa Medicaid Members Services can help Fee-for-Service (FFS) members with things like questions about benefits, billing issues, medications, referrals and mailings.

1-800-338-8366 (Toll free)

515-256-4606 (Des Moines area)

515-725-1351 (Fax)

dhs.iowa.gov/ime/members/medicaid-a-to-z/health-home

The Integrated Health Home Program Gives Extra Help to Medicaid Members Living with SMI and SED.

To make sure you get the care you need, a person-centered care plan is made by your IHH providers.

Your Health Home team will ask you about your strengths, preferences and needs.



While on Medicaid, your Health Home team will be there to care for you.



Managed Care Organization (MCO) Contact Information

The MCOs can help IA Health Link members with things like questions about benefits, billing issues, medications, referrals and mailings.

Amerigroup

1-800-600-4441

MPSWeb@amerigroup.com

www.myamerigroup.com/IA

Iowa Total Care

1-833-404-1061

www.iowatotalcare.com

Non-Emergency Medical Transportation (NEMT)



The NEMT services are for members with full Medicaid benefits, who need travel reimbursement or a ride to get to their medical appointments. Eligible members will receive NEMT services from different NEMT brokers depending on their eligibility status and whether they receive coverage directly from Iowa Medicaid Fee-for-Service or are enrolled in the IA Health Link managed care program. An NEMT broker is a contracted provider with the Iowa Department of Human Services (DHS), the Iowa Medicaid Enterprise (IME), and the IA Health Link Managed Care Organizations (MCOs). The broker checks member and trip eligibility, handles claims, and follows up on trips and claims.

NEMT INFORMATION

[Iowa Medicaid Mileage Reimbursement Policy](#)

[Iowa Medicaid Meals and Lodging Claim Form 470-4991](#)

[Iowa Medicaid Mileage Reimbursement Claim Form 470-5480](#)

HOW DO I KNOW IF I CAN GET NEMT SERVICES?

If you have questions about your eligibility status:

1. Contact your Income Maintenance Worker at your local DHS office by calling the DHS IM Call Center at 1-877-347-5678.
2. Contact the IME Member Services Unit at 1-800-338-8366, Monday through Friday, 8 A.M. to 5 P.M.
3. If you are in the IA Health Link managed care program, you may contact your MCO directly at:
 - **Amerigroup Iowa, Inc.**
Phone: 1-800-600-4441
 - **Iowa Total Care**
Phone: 1-833-404-1061

HOW DO I BOOK A TRIP?

Iowa Medicaid Fee-for-Service (FFS) Members:

Access2Care

525 SW 5th Street, Ste. E,

Des Moines, IA 50309-4501

Phone: 866-572-7662 (Toll Free)

Fax: 866-584-7601

[Access2Care Website](#)

IA Health Link Members:

Each of the MCOs has selected an NEMT transportation vendor. Members may contact the NEMT transportation vendor of their assigned MCO at the numbers listed below to schedule their NEMT services:

- **Amerigroup Iowa, Inc.**
Contact Information:
Logisticare
Phone: 1-844-544-1389
- **Iowa Total Care**
Contact Information:
Access2Care
ITC Member Services: 1-833-404-1061

Iowa Medicaid Member Services (Monday to Friday from 8 a.m. to 5 p.m.)

1-800-338-8366 (Toll Free)

515-256-4606 (Des Moines Area)

515-725-1351 (Fax)

For telephone accessibility assistance if you are deaf, hard-of-hearing, deaf-blind, or have difficulty speaking, call Relay Iowa TTY at 1-800-735-2942.

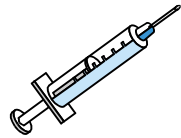
Llame al 1-800-735-2942, a Relay Iowa TTY (teléfono de texto para personas con problemas de audición, del habla y ceguera) si necesita asistencia telefónicamente.



Illnesses & Medical Conditions

Write down when you were diagnosed with any of the following:

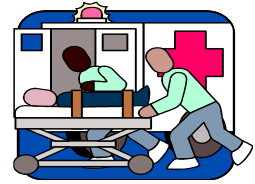
Illness	Month - Year
Allergies	
Anemia	
Anorexia	
Anxiety disorder	
Appendicitis	
Bulimia	
Bronchitis	
Chicken Pox	
Depression	
Diphtheria	
Ear infection	
German Measles = Rubella	
Hay fever (seasonal allergies)	
HIV-AIDS	
Influenza (flu)	
Measles	
Mononucleosis	
Mumps	
PMS	
Pneumonia	
Polio	
Post Traumatic Stress Disorder	
Pregnancy	
Rheumatic Fever	
Roseola Infantum	
Scarlet Fever	
Sinusitis	
Sleep disorder	
STD-Sexually Transmitted Disease	
Substance Abuse	
Tonsillitis	
Tuberculosis (TB)	
Urinary Infection	
Whooping Cough	



Immunization Record

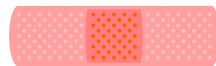
There are free or reduced rate immunization clinics held in many counties. Call your local county health department for more information. You will need proof of your immunizations when you enter school. Ask your social worker, foster care provider, or your school office for a copy of your immunization card.

Vaccine	Dose	Date	Doctor/Clinic
DtaP-Diphtheria, Tetanus, Pertussis	1	_____	_____
	2	_____	_____
	3	_____	_____
	4	_____	_____
	5	_____	_____
Hib-Haemophilus influenzae type B	1	_____	_____
	2	_____	_____
	3	_____	_____
	4	_____	_____
Polio-Inactivated	1	_____	_____
	2	_____	_____
	3	_____	_____
	4	_____	_____
Pneumococcal (A repeat dose may be needed for those at highest risk.*)	1	_____	_____
	2	_____	_____
Varicella*	1	_____	_____
	2	_____	_____
Hepatitis A*	1	_____	_____
	2	_____	_____
Hepatitis B*	1	_____	_____
	2	_____	_____
	3	_____	_____
MMR-Measles, Mumps & Rubella	1	_____	_____
	2	_____	_____
Td (Boosters are needed every 10 years for life.)	1	_____	_____
	2	_____	_____
	3	_____	_____
	Booster	_____	_____
	Booster	_____	_____
	Booster	_____	_____
Other	_____	_____	_____



Hospitalization History

Date	Reason for Hospitalization	Name of Hospital	Address/City
	<hr/> <hr/>		
	<hr/> <hr/>		
	<hr/> <hr/>		
	<hr/> <hr/>		



First Aid

By taking a first aid and CPR class, you can help yourself and others in a crisis situation. It is good to have a first aid kit in your home. You can make your own kit by gathering Band-Aids, antibacterial ointment, tweezers, peroxide, and aspirin and placing them in a plastic container.

Hearing Information

Name of Audiologist	
Address	
Phone Number	
Date of last hearing exam	
Place where purchased hearing aid	

Wearing head phones or ear buds can damage your hearing if you have it turned up. Others often become aware of a hearing loss before the person whom it directly affects. If you're beginning to miss the sounds of life or if your friends' say you don't hear as well as you used to, chances are you have developed a hearing loss. It's important to catch a hearing loss as early as possible. Hearing loss is about more than what you hear, it can affect how you communicate with others. Get your hearing checked by a professional.



Vision Information

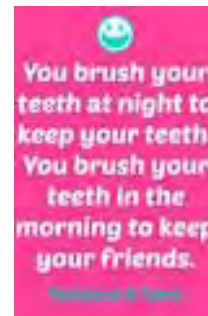
Name of Optometrist or Ophthalmologist	
Address	
Phone	
Date of last eye exam & contacts exam	
Date of most recent eye glasses prescription	
Date of most recent contacts prescription	
Place where purchased glasses	
Place where purchased contacts	

Eye Problems

Being aware of the warning signs of eye problems, eye diseases and visual disorders is critical to getting them treated promptly and properly. You owe it to yourself and to your loved ones to learn about your eyes and what can happen to them. Go to the eye doctor once a year or every other year to have your vision checked.

Nearsightedness (Myopia) About a third of the population is nearsighted; that is, they can see fine up close, but distant objects are a blur. Glasses, contact lenses or refractive surgery can correct myopia.

Farsightedness (Hyperopia) Hyperopia is a visual disorder in which you see better from a distance than up close. Glasses, contact lenses or surgery can correct the problem.



Dental Record

Name of Dentist	
Address	
Phone	
Date of dental exam	
Name of Dental Insurer	
Insurance Number	
Address	
Phone	
Name of Orthodontist (if you have braces)	
Address of Orthodontist	
Phone	

Remember when you move you will need to find a new dentist and transfer records.

Visit Your Dentist on a Regular Basis

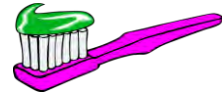
Dental problems often remain silent creating pain only after significant damage has occurred. Dentists can identify many of these potentially devastating problems before they cause major damage. Additionally, dentists can detect places in your mouth that you miss when brushing. These areas are prime targets for cavity formation. In areas where cavities are just beginning to form, dentists can use high concentration fluoride treatments to prevent the need for the dental drills and fillings.

With proper oral hygiene and attention to what we eat and when we eat, cavities can be virtually eliminated.

A Little Flossing Just Might Save Your Teeth

O.K. so you've heard that you need to floss at least once a day. But has anyone ever told you why? You see it all has to do with bacteria again. Bacteria hides between teeth and can create cavity causing acid. Worst yet - if allowed to remain for a long time, these bacteria invade and destroy gum tissue as well as the bones and ligaments that support teeth. Flossing removes these bacteria from between teeth so they can no longer cause problems.

Personal Hygiene



Good Hygiene Habits for Teens

- Brush teeth twice daily. Floss daily. See the dentist every 6 months for best oral hygiene.
- Shower or bathe daily with soap, and wash hair with shampoo.
- Wash hands often throughout the day with soap to help stop spreading germs and to keep you healthy.
- Shave regularly.
- Brush hair at least daily and get a haircut every 4-6 weeks.
- Clip and groom finger/toe nails once a week. Make sure there is no dirt under your nails.
- Take care of any injuries as they happen and until they are healed.
- Use personal hygiene products correctly, including: deodorant, feminine hygiene products, facial acne cleansers, etc.
- Wear clean clothes and change underclothing daily. You will feel better if you are dressed nicely.

Other Healthy Habits for Teens

- Get adequate sleep. Teens need about 9 hours of sleep per night. Too little sleep may contribute to mood swings, behavioral problems and concentration (Mayo Clinic). (Note: Sleeping too much could be a sign of depression or other medical problem).

<http://www.mayoclinic.org/healthy-living/tween-and-teen-health/basics/tween-and-teen-health/HLV-20049436>

- Eat breakfast every morning for the fuel your body needs.
- Eat healthy foods and limit junk food and sodas.
- Exercise regularly, at least 3 times a week.
- Develop healthy ways to handle stress. Get counseling when you need it!
- Seek positive people for healthy social interactions as well as find alone time.
- Exercise the brain by doing puzzles, reading, or learning a musical instrument.
- Do not start smoking, drinking alcohol, or using drugs. Your body will thank you!

Adapted from www.parentingteens.about.com

Family Medical History

Record your family's medical history here. You will need to gather this information from various sources.

Family Member Name	Condition	Age or date of birth	If not living, cause of death	Age at death
Mother				
Father				
Sibling				
Sibling				
Sibling				
Sibling				
Maternal Grandmother				
Maternal Grandfather				
Paternal Grandmother				
Paternal Grandfather				

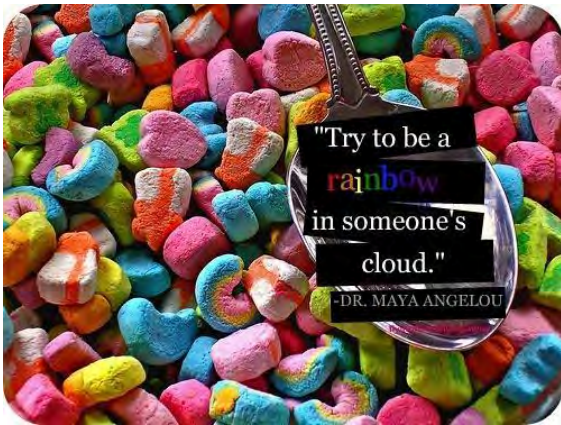
LGBTQ+

<http://www.plannedparenthood.org/teens/lgbtq/>

About LGBTQ:

- LGBTQ stands for lesbian, gay, bisexual, transgender, or questioning.
- Sexual orientation — gay, lesbian, bisexual, pansexual — describes which gender identities you're attracted to.
- Gender identity is the way you feel about and express your gender (male, female, both, neither).

Hotlines & Support



The Trevor Project
Anti-bullying Hotline
866-488-7386 Talk 24/7

Your Life Iowa
Suicide Prevention, Bullying Support
855-581-8111 Talk 24/7
Text Line: 1-855-895-8398

GLBT National Youth Talkline
800-246-7743
M-F, 1:00 pm – 9:00 pm (PST)

Parents & Friends of Gays & Lesbians (PFLAG)

Ask TxTina- Talking Sex Together

www.asktxtina.com

Just text "Tina" to 877877, to get answers to your questions about sex, relationships, bullying, etc. Answered by a health educator in Iowa.

Dating Violence – National Hotline

Love Is Respect

1-866-331-9474 Talk 24/7

text / chat

Statewide Hotlines

Iowa Domestic Violence Hotline

800-770-1650

24-Hour Crisis Line

800-284-7821

Is Your Relationship Healthy?

Take A Quiz - Questions to Ask Yourself About a Partner: Answer the following questions with a "yes" or a "no".

Part One

1. Can you say what you like or admire about your partner?
2. Is your partner glad that you have other friends?
3. Is your partner happy about your accomplishments and ambitions?
4. Does your partner ask for and respect your opinions?
5. Does s/he really listen to you?
6. Can s/he talk about her/his feelings?
7. Does your partner have a good relationship with his/her family?
8. Does s/he have good friends?
9. Does s/he have interests besides you?
10. Does s/he take responsibility for her/his actions and not blame others for his/her failures?
11. Does your partner respect your right to make decisions that affect your own life?
12. Are you and your partner friends? Best friends?

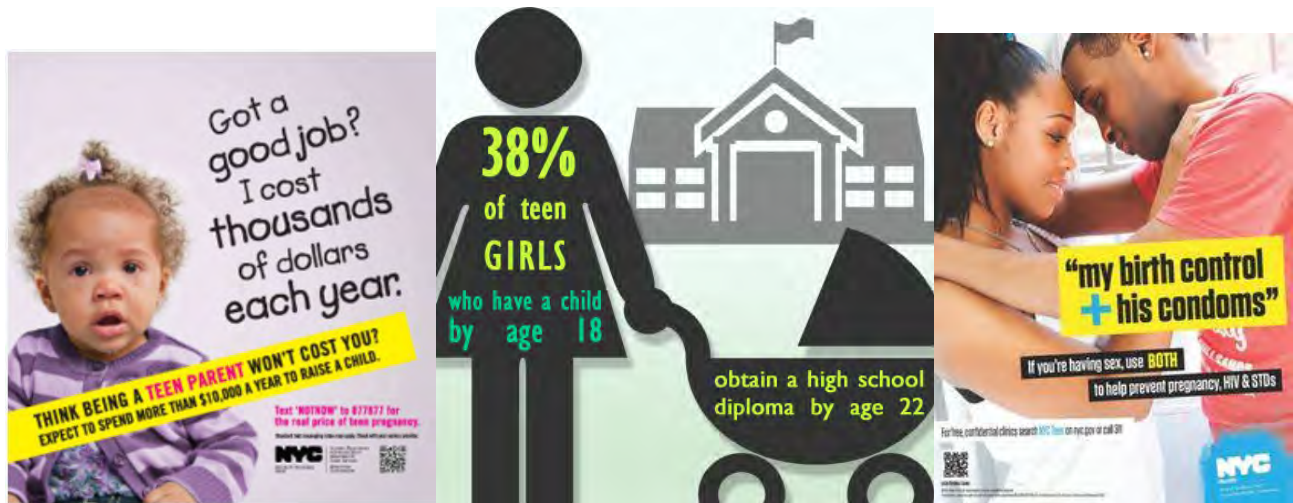
If you answered most of questions 1-12 with a "yes", you probably are not in a relationship that is likely to become abusive. If you answered "no" to some or most of these questions you may be in an abusive relationship. Please go on to the next set of questions.

Part Two

13. When your partner gets angry, does s/he break or throw things?
14. Does your partner lose his/her temper easily?
15. Is your partner jealous of your relationships with friends or family?
16. Does your partner think you're cheating on him/her if you talk or dance with someone else?
17. Does your partner expect to be told where you have been when you're not with him/her?
18. Does your partner drink or take drugs almost every day, or go on binges?
19. Does s/he ridicule, make fun of you, or put you down?
20. Does your partner think there are some situations in which it is okay for a man to hit a woman or a woman to hit a man?
21. Do you like yourself less than usual when you've been with your partner?
22. Do you find yourself ever afraid of your partner?

If you answered "yes" to questions 13-22 you may want to be careful and think about your safety in your relationship. Your partner may not choose to talk about the problems that s/he needs to find ways of dealing with conflict without resorting to hurting others.

If you believe you are in a violent situation, please call the Iowa Domestic Violence Hotline at 1-800-770-1650. Related information can be found at www.survivorshelpline.org.



Pregnancy Prevention

Decision-making plays a primary role in each of our lives, but even more predominantly in teens. Can you think of a decision you have made that left you accountable for feelings that were pleasant, horrifying, unexpected, long term or short term? How did those decisions affect your future? The decision to have sex could create barriers to reaching your goals, dreams and plans for the future.

You are encouraged to:

- 1) define your family and personal values regarding sexuality
- 2) take responsibility for your personal actions
- 3) know and understand the consequences of pregnancy, as well as
- 4) use accurate information to guide personal behavior and prevent pregnancy

The decision to become sexually involved with a partner can affect the lives of others in multiple ways. If being a parent is not what you want in your future, how should that affect the choices and decisions you make? Take the time to step back and reflect on the goals and dreams you have for yourself. You hold the future in your hands.

There are many birth control options available. One must also consider the prevention of sexually transmitted diseases/infections. Be sure you have sufficient medically accurate information to make the correct choices. Abstinence, of course, is the safest and healthiest choice. There are many choices available such as: the Pill, IUD, shots, implants, the Patch, condoms, tubal sterilization, and emergency contraception. The decision is yours and you are responsible for the decisions you make. Planned Parenthood can be found at www.plannedparenthood.org. If you are currently pregnant or parenting, support groups are offered for teens and young adults and their children. You can search for a local agency that provides these services at www.eyesopeniowa.org.

Young Parent?

Are you a teen mom or dad, or going to become one soon? Eyes Open Iowa believes in supporting all parents on this journey, and have put together a list of resources that you can access in the state of Iowa. <https://www.eyesopeniowa.org/resources/teen-parent>

You can also find the Boost Handbook which can be helpful if you are expecting or parenting.

Age of Consent for Sexual Activity

From: www.eyesopeniowa.org

Minors' Consent Laws

Iowa law establishes an age of consent, and grants access to contraceptive services, STD testing and treatment for teens.

- o Twelve- and 13-year old minors are unable to give legal consent for sexual activity. If a 14- or 15-year old minor has a partner who is less than 4 years older, s/he can give legal consent for sexual activity as long as s/he is not being coerced. As long as a 16- or 17-year old minor is not being coerced, s/he is of legal age of consent to sexual activity. (Iowa Code § 709.4)
- o In Iowa, minors, 12-17 years old, may consent to contraceptive services and HIV/STD testing and treatment. A parent must be notified of a positive HIV test result. (Iowa Code § 139A.35, 141A.7)
- o Under Iowa law, at least one parent must be notified in a minor's decision to have an abortion; exceptions are granted in a medical emergency and in cases of abuse, assault, incest, or neglect. A minor may obtain a court waiver or give reason to notify a grandparent in lieu of parental notification. (Iowa Code § 135L.3)



SEXUALLY TRANSMITTED INFECTIONS AND YOUNG PEOPLE

From www.iwannaknow.org

Sexually transmitted diseases (STDs), also called sexually transmitted infections (STIs), affect people of all ages, backgrounds, and from all walks of life. In the U.S. alone there are approximately **20 million new cases each year, half of which occur among youth ages 15-24 years.**

The statistics are striking. According to the Centers for Disease Control and Prevention (CDC):

- **One in four** new STI cases occur in teenagers.
- Young people (age 15-24) have **five times** the reported rate of chlamydia of the total population, **four times** the rate of gonorrhea and **three times** the rate of syphilis.
- In 2006, an estimated 5,259 young people aged 13-24 in the 33 states reporting to CDC were diagnosed with HIV/AIDS, representing about 14% of the persons diagnosed that year.

While anyone who is sexually active is at risk for getting an STI, women, youth and people of color are more likely to become infected. They can also face more serious medical complications. Getting the facts about STDs/STIs and sexual health is important. Here you can learn more about STIs, get tips for reducing your risk, and find ways to talk with healthcare providers and partners.

HOW ARE STIS SPREAD?

STIs usually are spread through sex - vaginal, oral or anal. STIs can be spread through any type of sex: from a male to a female, a female to a male, a male to another male or a female to another female.

Some STIs can be spread through any contact between the penis, vagina, mouth or anus - even if there is no penetration. For example, genital herpes is transmitted through direct skin-to-skin contact, and can be transmitted even if there is no penetration. Some STIs can be spread in other ways also. For example, HIV and hepatitis B are also spread through sharing needles for injecting drugs or medicine

HOW DO I KNOW IF I HAVE AN STI?

Some STIs will cause very obvious symptoms. But many STIs cause no symptoms or only mild symptoms, so you could not know you have an infection. In fact, most people who have an STI have no symptoms. A test from your healthcare provider may be the only sure way to tell if you are infected.

If you do have symptoms, they may appear right away, or they might not show up for weeks or even months. They might come and go. Even if the symptoms disappear, you may still have an STI.

If you've had unprotected sex, have a new partner (or more than one partner), or for any reason are worried you have been exposed to an STI, talk to your healthcare provider about getting tested be tested. Learn more about testing [here](#).

HOW CAN I PROTECT MYSELF FROM STIS

There are lots of ways to reduce your risk of getting a sexually transmitted infection (STI). Of course, the best way to avoid STIs and unwanted pregnancy is not to have sex. For those who do chose to become sexually active, though, there are ways you can help reduce your risk of contracting an STI.

- **Communicate:** Talk with your partner(s) about STIs, sexual health, and prevention [prior to sexual activity](#). Open communication encourages trust and respect among partners and helps reduce the risks for STIs. Also, don't be afraid to talk honestly with your healthcare provider about your sexual practices or to ask about STI tests.
- **Get Tested:** If you have never had any sexual contact of any kind with another person, there is no risk of STD/STIs. But you or your partner has ever had sex with anyone else, then testing can help you learn whether you may have contacted an STI. You can't rely on symptoms to know whether you have an STI--many STIs can be "silent," causing no noticeable symptoms. Also, some STD/STIs may not be detectable through testing for anywhere from a few weeks to a few months, so talk to your healthcare provider about the right time to get tested.
- **Limit the number of partners you have:** If you are going to have sex, have it with just one person and ask about his or her sexual history. The fewer partners you have, the less chance you will get an STI.
- **Protect Yourself:** [Condoms](#) work really well in stopping most STIs from being passed from an infected partner to another when they are used consistently and correctly every time a person has oral, vaginal or anal sex. Consistently and correctly means that a person makes sure they use a [condom](#) every time they have oral, vaginal or anal sex and put it on and [use it the right way](#).
- **Learn about vaccines:** One important prevention tool against STIs is vaccination. Currently, vaccines are available to protect against infection with [HPV](#), [hepatitis A](#) and [hepatitis B](#). Talk to your [healthcare provider](#) to see which vaccines might be recommended for you.
- **Avoid alcohol and drug use:** Avoiding alcohol and recreational drug use reduces the risk of contracting an STI, having an unwanted pregnancy, or being coerced to have sex. Alcohol and drug use can reduce our ability to make good decisions. It may also make us more likely to be talked into participating in an activity without being able to give our full consent. Learn more [here](#). www.iwannaknow.org

Other Resources:

Additional information about Sex, pregnancy prevention, and STI's can be found at:

www.cdc.gov

www.didjaknow.org

www.asktxtina.com

www.eyesopeniowa.org

<http://www.idph.iowa.gov>

Human Trafficking

www.polarisproject.org

Recognizing the Signs

Are you or someone you know being trafficked? Is human trafficking happening in your community? Knowing the red flags and indicators of human trafficking is a key step in identifying more victims and helping them find the assistance they need.

To request help or report suspected human trafficking, call the [National Human Trafficking Resource Center hotline](https://www.humantraffickingresourcecenter.org) at 1-888-373-7888. Or text INFO or HELP to us at: BeFree (233733).

Common Work and Living Conditions: The Individual(s) in Question

- Is not free to leave or come and go as he/she wishes
- Is under 18 and is providing commercial sex acts
- Is in the commercial sex industry and has a pimp/ manager
- Is unpaid, paid very little, or paid only through tips
- Works excessively long and/or unusual hours
- Is not allowed breaks or suffers under unusual restrictions at work
- Owes a large debt and is unable to pay it off
- Was recruited through false promises concerning the nature and conditions of his/her work
- High security measures exist in the work and/or living locations (e.g. opaque windows, boarded up windows, bars on windows, barbed wire, security cameras, etc.)

Poor Mental Health or Abnormal Behavior

- Is fearful, anxious, depressed, submissive, tense, or nervous/paranoid
- Exhibits unusually fearful or anxious behavior after bringing up law enforcement
- Avoids eye contact

Poor Physical Health

- Lacks health care
- Appears malnourished
- Shows signs of physical and/or sexual abuse, physical restraint, confinement, or torture

Lack of Control

- Has few or no personal possessions
- Is not in control of his/her own money, no financial records, or bank account
- Is not in control of his/her own identification documents (ID or passport)
- Is not allowed or able to speak for themselves (a third party may insist on being present and/or translating)

Other

- Claims of just visiting and inability to clarify where he/she is staying/address
- Lack of knowledge of whereabouts and/or do not know what city he/she is in
- Loss of sense of time
- Has numerous inconsistencies in his/her story

This list is not exhaustive and represents only a selection of possible indicators. Also, the red flags in this list may not be present in all trafficking cases and are not cumulative. Learn more at www.traffickingresourcecenter.org.



Smoking

11 Facts About Teen Smoking

<https://www.dosomething.org/facts/11-facts-about-teen-smoking>

Welcome to DoSomething.org, one of the largest orgs for young people and social change! After you've browsed the 11 facts (with citations at the bottom), take action and volunteer with our millions of members. Sign up for a [campaign](#) and make the world suck less.

1. 90% of smokers began before the age 19.
2. Every day, almost 3,900 adolescents under 18 years of age try their first cigarette. More than 950 of them will become daily smokers.
3. Tobacco use is the leading cause of preventable death in the United States.
4. About 30% of teen smokers will continue smoking and die early from a smoking-related disease.
5. Teen smokers are more likely to have panic attacks, anxiety disorders and depression.
6. Studies have found that nearly all first use of tobacco takes place before high school graduation.
7. Approximately 1.5 million packs of cigarettes are purchased for minors annually.
8. On average, smokers die 13 to 14 years earlier than nonsmokers.
9. According to the Surgeon General, teenagers who smoke are 3 times more likely to use alcohol, 8 times more likely to smoke marijuana, and 22 times more likely to use cocaine.
10. In fact, hookah smoke has been shown to contain concentrations of toxins, such as carbon monoxide, nicotine, tar, and heavy metals, that are as high, or higher, than those that are seen with cigarette smoke.
11. Cigarette smokers are also more likely to get into fights, carry weapons, attempt suicide, suffer from mental health problems such as depression, and engage in high-risk sexual behaviors.

Vaping: What You Need to Know

http://kidshealth.org/teen/drug_alcohol/tobacco/e-cigarettes.html#

What Is Vaping?

Vaping is the inhaling of a vapor created by an electronic cigarette (**e-cigarette**) or other vaping device.

E-cigarettes are battery-powered smoking devices. They have cartridges filled with a liquid that usually contains nicotine, flavorings, and chemicals. The liquid is heated into a vapor, which the person inhales. That's why using e-cigarettes is called "vaping."

What Are the Health Effects of Vaping?

Vaping hasn't been around long enough for us to know how it affects the body over time. But health experts are reporting serious lung damage in people who vape, including some deaths.

Vaping puts nicotine into the body. Nicotine is highly addictive and can:

- slow brain development in teens and affect memory, concentration, learning, self-control, attention, and mood
- increase the risk of other types of [addiction](#) later in life

E-cigarettes also:

- irritate the lungs
- may cause serious lung damage and even death
- can lead to [smoking cigarettes](#) and other forms of tobacco use

Some people use e-cigarettes to vape [marijuana](#), THC oil, and other dangerous chemicals. Besides irritating the lungs, these drugs also affect how someone thinks, acts, and feels.

How Do E-Cigarettes Work?

There are different kinds of e-cigarettes. But many people use the Juul. This e-cigarette looks like a flash drive and can be charged in a laptop's USB port. It makes less smoke than other e-cigarettes, so some teens use them to vape at home and in school. The Juul pod's nicotine levels are the same as in a full pack of cigarettes.

Do I Have to Vape Every Day to Get Addicted?

Even if you don't vape every day, you can still get addicted. How quickly someone gets addicted varies. Some people get addicted even if they don't vape every day.

What About E-cigarettes That Don't Have Nicotine?

Most e-cigarettes do have nicotine. Even those that don't do have chemicals in them. These chemicals can irritate and damage the lungs. The long-term effects of e-cigarettes that don't have nicotine are not known.

Why Should I Quit?

Wanting to be the best, healthiest version of yourself is an important reason to quit vaping. Others include:

- **Unknown health effects:** The long-term health consequences of vaping are not known. Recent studies report serious lung damage in people who vape, and even some deaths.
- **Addiction:** Addiction in the growing brain may set up pathways for later addiction to other substances.
- **Brain risks:** Nicotine affects your [brain](#) development. This can make it harder to learn and concentrate. Some of the brain changes are permanent and can affect your mood and ability to control your impulses as an adult.
- **Use of other tobacco products:** Studies show that vaping makes it more likely that someone will try other tobacco products, like regular cigarettes, cigars, hookahs, and [smokeless tobacco](#).

- **Toxins (poisons):** The vapor made from e-cigarettes is **not** made of water. The vapor contains harmful chemicals and very fine particles that are inhaled into the lungs and exhaled into the environment.
- **Sports:** You want to do your best in sports, and vaping may lead to lung inflammation (irritation).
- **Money:** Vaping is expensive! The cost of the cartridges over time starts to add up. Instead, you could spend that money on other things you need or enjoy.
- **To go against tobacco company advertising:** Many e-cigarettes are made by the same companies that produce regular cigarettes. Their marketing targets young people by making fun flavors for e-cigarettes and showing young, healthy people vaping. They're trying to make you into their new, lifetime customer.

How Can I Quit?

- Decide why you want to quit and write it down or put it in your phone. Look at the reason(s) when you feel the urge to vape.
- Pick a day to stop vaping. Put it on the calendar and tell supportive friends and family that you're quitting on that day.
- Get rid of all vaping supplies.
- Download tools (such as apps and texting programs) to your phone that can help with cravings and give encouragement while you try to stop vaping.
- Understand withdrawal. Nicotine addiction leads to very strong cravings for nicotine. It can also lead to:
 - [headaches](#)
 - feeling tired, cranky, angry, or depressed
 - trouble concentrating
 - trouble sleeping
 - hunger
 - restlessness

The signs of withdrawal are strongest in the first few days after stopping. They get better over the following days and weeks.

Get ready for feelings, people, and places that make you want to vape. These are called **triggers**. If possible, avoid places and people that trigger the urge to vape. If you feel the urge to vape, try these things instead:

- Chew sugar-free gum or drink water.
- Text, call, or hang out with a friend who will support you.
- Listen to your favorite playlist.
- Go for a walk or jog.
- Try [yoga or meditation](#).
- Take 10 deep breaths.
- Keep your hands busy with a hobby, like drawing or making jewelry.
- Go somewhere where smoking/vaping isn't allowed.

What Else Can I Do?

Now that you understand the risks of vaping, take control of your health. If you're having a hard time quitting, talk to your health care provider about local programs and websites that can help you quit vaping.

If you vape, know that it may cause serious lung damage, and even death. Call your doctor right away if you vape and have:

- coughing, shortness of breath, or chest pain
- nausea, vomiting, or [diarrhea](#)
- tiredness, fever, or weight loss

Reviewed by: [Lonna P. Gordon, MD](#)

Date reviewed: September 2019

Substance Abuse

The social pressures on young people today to try drugs are unrelenting. The choice and the availability of drugs and alcohol continue to grow. Take a strong stand against drug use.

Alcohol

From <http://www.drugfree.org/drug-guide/alcohol/>

What are the street names/slang terms?

Booze, Brew, Hooch, Juice, Sauce.

What is Alcohol?

Alcohol is a depressant and contains ethyl alcohol or ethanol. Ethanol is an intoxicating ingredient in beer, wine and liquor, and produced by the fermentation of yeast, sugars and starches.

What are its short term effects?

When a person drinks alcohol, the alcohol is absorbed by the stomach, enters the bloodstream, and goes to all the tissues. The effects of alcohol are dependent on a variety of factors, including a person's size, weight, age and sex, as well as the amount of food and alcohol consumed. The disinhibiting effect of alcohol is one of the main reasons it is used in so many social situations. Other effects of moderate alcohol intake include dizziness and increased sociability; the immediate effects of a larger amount of alcohol include slurred speech, disturbed sleep, nausea and vomiting. Alcohol, even at low doses, significantly impairs the judgment and coordination required to drive a car safely. Low to moderate doses of alcohol can also increase the incidence of a variety of aggressive acts, including domestic violence and child abuse. Hangovers are another effect after large amounts of alcohol are consumed; a hangover consists of headaches, nausea, thirst, dizziness and fatigue.

What are its long-term effects?

Prolonged, heavy use of alcohol can lead to addiction (alcoholism). Sudden cessation of long term, extensive alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations and convulsions. Long-term effects of consuming large quantities of alcohol, especially when combined with poor nutrition, can lead to permanent damage to vital organs such as the brain, heart, pancreas and liver. Drinking too much alcohol can also weaken the immune system and can increase the risks of developing cancers. In addition, mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants may suffer from mental retardation and other irreversible physical abnormalities. In addition, research indicates that children of alcoholic parents are at greater risk than other children of becoming alcoholics.



Synthetic Drugs (Bath Salts, Synthetic marijuana, K2, Spice, etc.)

From <http://www.iowa.gov/odcp/docs/SyntheticDrugsinIowaApril2012.pdf>

Synthetic Drugs in Iowa: Get the Facts

The use of synthetic cannabinoids and synthetic cathinones is growing in Iowa, putting many teens and young adults at risk. Despite various claims, these products are NOT safe. They can cause extreme anxiety, delusions, prolonged psychotic episodes, violence, suicidal thoughts, vomiting, increased heart rate, seizures and possibly even death. People who use these drugs become a safety risk to others.

Synthetic Cannabinoids ("K2, Spice, and Herbal Incense") similar to marijuana, are smoked, and sold at some convenience stores and smoke shops in small re-sealable packages.



Synthetic Cathinones ("Bath Salts, Vanilla Sky, Ivory Wave") are a pure white or brown powder and similar to ecstasy, PCP and cocaine and can be injected, snorted, smoked or swallowed. They are sold at some convenience stores and smoke shops, with "not for human consumption" on the package.



While there is much work being done to remove these products from sale; a key to preventing synthetic drug use in Iowa is the education of youth, parents, and communities.

For additional information about synthetic drugs and other substances, please contact the Partnership @ DrugFreeIowa.org, the Office of Drug Control Policy, or the Iowa Substance Abuse Information Center.



IOWA SUBSTANCE ABUSE INFORMATION CENTER
ISAIC: the link to prevention and recovery

24/7 Helpline (866)-242-4111

www.drugfreeinfo.org

Synthetic Cannabinoids – More Facts (“K2, Spice, and Herbal Incense”)

- THC-LIKE **pharmacological properties** give them the name “synthetic cannabinoids.” Have been found to have much more severe reactions than THC.
- Many variations of chemical compounds – were primarily developed for research purposes and have not been approved by FDA for human consumption.
- Effects could last as long as 3-5 hours.
- The synthetic chemicals are sprayed on plant material (similar to potpourri) and packaged as “incense.” **Looks like oregano or marijuana.**
- **Often labeled “not for human consumption” and “does not contain (banned compounds).”**
- Chemicals target cannabinoid receptors in the body and brain.
- Physical effects include: Vomiting, Tachycardia, Elevated blood pressure, Seizures, Non-responsiveness, May be addictive.
- Psychological effects include: Agitation, Anxiety, Hallucinations (can be very intense), Panic attacks, Paranoia, Psychotic episodes, and suicidal tendencies.



Synthetic Cathinones – More Facts (“Bath Salts, Vanilla Sky, Ivory Wave”)

- **NOT real bath salts!** They are referred to as novelty items, and are labeled “not for human consumption.”
- Also marketed as bath crystals, plant food, and herbal incense.
- Described as a white, tan or brown odorless, powdery substance.
- Compounds are central nervous stimulants.
- **Effects are similar to cocaine, methamphetamine, or MDMA. Sometimes called “fake” cocaine or “fake” meth.**
- Can be snorted, injected, or eaten.
- Physical Effects: racing heartbeat, extreme elevations of blood pressure, sleeplessness, loss of appetite, strange eye movements, white powder on nostrils or lips.
- Psychological Effects: extreme agitation or anxiety, hallucinations, paranoia, change in personality, depression, aggression or disturbed behavior, delusions, hostility, violence, suicidal thoughts.
- MDPV and mephedrone can cause intense cravings and can lead to binges lasting several days.

Types of Drugs and Effects:

From <http://eschooltoday.com/drug-abuse-and-teens/types-and-effects-of-drugs.html>

Categories & types of drugs, and their effects.

Cannabinoids

● **Marijuana** (street names: Blunt, dope, ganja, grass, herb, joint, Mary Jane, pot, reefer, green, sinsemilla, skunk, weed etc)

● **Hashish** (street names: Boom, gangster, hash, hash oil, hemp, etc)

Acute Effects: Euphoria; relaxation; slowed reaction time; distorted sensory perception; impaired balance and coordination; increased heart rate and appetite; impaired learning, memory; anxiety; panic attacks; psychosis

Health Risks: Cough, frequent respiratory infections; possible mental health decline; addiction

Opioids

● **Heroin** (street names: Diacetylmorphine, smack, horse, brown sugar, dope, H, junk, skag, skunk, white horse, China white, etc)

● **Opium** (street names: Laudanum, paregoric: big O, black stuff, block, gum, hop, etc)

Acute Effects: Euphoria; drowsiness; impaired coordination; dizziness; confusion; nausea; sedation; feeling of heaviness in the body; slowed or arrested breathing

Health Risks: Constipation; endocarditis; hepatitis; HIV; addiction; fatal overdose

Stimulants

● **Cocaine** (Street names: Cocaine hydrochloride: blow, bump, C, candy, Charlie, coke, crack, flake, rock, snow, toot, etc)

● **Amphetamine** (Street names: Biphphetamine, Dexedrine: bennies, black beauties, crosses, hearts, LA turnaround, speed, truck drivers, uppers, etc)

● **Methamphetamine** (Street names: Desoxyn: meth, ice, crank, chalk, crystal, fire, glass, go fast, speed, etc)

Acute Effects: Increased heart rate, blood pressure, body temperature, metabolism; feelings of exhilaration; increased energy, mental alertness; tremors; reduced appetite; irritability; anxiety; panic; paranoia; violent behavior; psychosis, Severe dental problems (for methamphetamine), Nasal damage from snorting (for cocaine)

Health Risks: Weight loss, insomnia; cardiac or cardiovascular complications; stroke; seizures; addiction

Club Drugs

These drugs are often used by young adults at all-night dance parties, dance clubs and bars. They include:

● **MDMA** (methylenedioxy-methamphetamine). Street names: Ecstasy, Adam, clarity, Eve, lover's speed, peace, uppers, etc.

● **Flunitrazepam** (Street names: forget-me pill, Mexican Valium, R2, roach, Roche, roofies, roofinol, rope, rophies, etc)

● **GHB** (Street names: G, Georgia home boy, grievous bodily harm, liquid ecstasy, soap, scoop, goop, liquid X, etc)

Acute Effects: for MDMA - Mild hallucinogenic effects; increased tactile sensitivity; empathic feelings; lowered inhibition; anxiety; chills; sweating; teeth clenching; muscle cramping.

For Flunitrazepam - Sedation; muscle relaxation; confusion; memory loss; dizziness; impaired coordination

For GHB - Drowsiness; nausea; headache; disorientation; loss of coordination; memory loss

Health Risks: for MDMA - Sleep disturbances; depression; impaired memory; hyperthermia; addiction

For GHB - Unconsciousness; seizures; coma

Dissociative Drugs

These include: **Ketamine, PCP and analogs, Salvia divinorum, Dextromethorphan (DXM)**

Acute Effects: **Feelings of being separate from one's** body and environment; impaired motor function

For Ketamine - Analgesia; impaired memory; delirium; respiratory depression and arrest; death

For PCP and analogs - Analgesia; psychosis; aggression; violence; slurred speech; loss of coordination; hallucinations

For DXM - Euphoria; slurred speech; confusion; dizziness; distorted visual perceptions

Health Risks: Anxiety; tremors; numbness; memory loss; nausea

Hallucinogens

They include **LSD Mescaline Psilocybin**

Acute Effects: Altered states of perception and feeling; hallucinations; nausea

For LSD - Increased body temperature, heart rate, blood pressure; loss of appetite; sweating; sleeplessness; numbness, dizziness, weakness, tremors; impulsive behavior; rapid shifts in emotion

For Mescaline - Increased body temperature, heart rate, blood pressure; loss of appetite; sweating; sleeplessness; numbness, dizziness, weakness, tremors; impulsive behavior; rapid shifts in emotion

For Psilocybin - Nervousness; paranoia; panic

Health Risks: for LSD - Flashbacks, Hallucinogen Persisting Perception Disorder

Other Compounds

Anabolic steroids (Anadrol, Oxandrin, Durabolin, Depo-Testosterone, Equipoise: roids, juice, gym candy, pumpers)

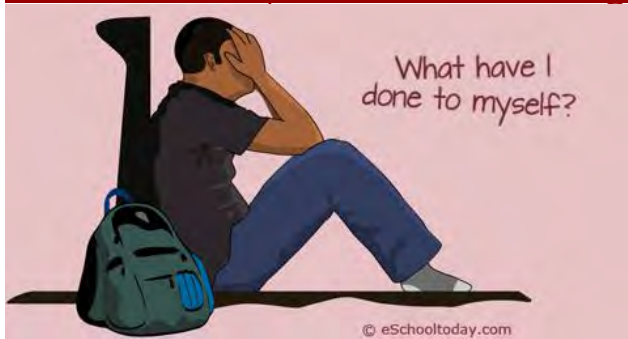
Inhalants (Solvents (paint thinners, gasoline, glues); gases (butane, propane, aerosol propellants, nitrous oxide); nitrites (isoamyl, isobutyl, cyclohexyl): laughing gas, poppers, snappers, whippets

Acute Effects: for Anabolic steroids - No intoxication effects, Also, for Inhalants (varies by chemical) - Stimulation; loss of inhibition; headache; nausea or vomiting; slurred speech; loss of motor coordination; wheezing

Health Risks: for Anabolic steroids - Hypertension; blood clotting and cholesterol changes; liver cysts; hostility and aggression; acne; in adolescents—premature stoppage of growth; in males—prostate cancer, reduced sperm production, shrunken testicles, breast enlargement; in females—menstrual irregularities, development of beard and other masculine characteristics

Also, for Inhalants - Cramps; muscle weakness; depression; memory impairment; damage to cardiovascular and nervous systems; unconsciousness and sudden death

The consequences of drug abuse!



LEGAL

Very clear, explicit laws on drug abuse exist in every nation. Some nations have very hard laws and sentences. You can spend a lifetime in jail, or many years including huge fines that can potentially damage your finances for life. Other things that will follow include:

● Criminal Record:

You will have a criminal record on your file, and will not look good if you have a case with authorities.

● Career and employment:

Many employers will turn you down because you have a criminal record. Employers do not want criminals around.

● Licenses:

Having a criminal record can prevent a person from getting many sorts of licenses; for example, licenses for driving a taxi or running a liquor store.

● Travel:

Many countries require that people traveling there get a visa. These countries can refuse to give a person a visa if they have a criminal record.

● Social Status:

Many individuals and groups of people discriminate against people with criminal records. A criminal record can affect your standing in the community, the attitudes of your co-workers, neighbors and your relationships with your family and friends.

HEALTH

● Physical Health

Drug abuse can adversely affect every major system in the human body. [See more on this page](#)

● Mental Health

Mental health problems such as [depression](#), developmental lags, apathy, withdrawal, and other psychosocial dysfunctions frequently are linked to substance abuse among adolescents. Others include conduct problems, personality disorders, suicidal thoughts, attempted suicide, and suicide. Marijuana use, which is prevalent among youth, has been shown to interfere with short-term memory, learning and psychomotor skills.

● Addiction

People think they will never get addicted, but many end up addicted. Someone who is addicted loses control and judgment and when use of the drug is stopped, may suffer severe psychological or physical symptoms, such as anxiety, irritability, unhappiness and stress.

SOCI AL

Drugs directly affect the brain, and our brains control almost everything we do. Your actions will therefore affect:

● Relationships:

Your behavior to loved ones will change, you will begin to do and say things that you usually will never do or say. This will damage your relationship with others.

● Families:

Substance abuse affects the emotional, financial, and psychological well-being of the entire family. Teens who use drugs withdraw from their family members and family activities, as well as set bad examples for any younger siblings. Because their judgment and decision-making ability becomes greatly impaired, they may become more hostile toward family members and even steal from them to get money for drugs.

● Peers:

Your peers will stay away from you. No one will like to have bad influence, and they will feel scared around you. You will lose good friends, and only bad friends will stay with you.

● School:

Chances are, you will drop out of school. Why? Your brain is affected, and you are no more in control of your school work. You may rebel and get a suspension, You are more likely to commit a crime, and the results... you know it.

FINANCES

No doubt you shall soon begin to sell your personal belongings, phones, music iPods, personal jewelry that your parents gave you, etc, as you will need more money to buy more drugs. Remember that there is a big drug dealer who is making money out of your situation. They use your money to do more organized crime and we all get to suffer the consequences.

You can obtain free anti-drug information from:

National Clearinghouse for Alcohol and Drug Information (NCADI)

www.health.org

The National Center on Addiction and Substance Abuse at Columbia University (CASA)

www.casacolumbia.org

Elks Drug Awareness Program

www.elks.org/drugs/default.cfm

Partnership for a Drug-Free America (PDFA)

www.drugfree.org

Scott Newman Center

www.scottnewmancenter.org

American Council for Drug Education (ACDE)

www.acde.org

Drug Strategies

www.drugstrategies.org

Youth Anti-Drug Organizations:

Learning For Life

www.learning-for-life.org

PRIDE Youth Programs

www.prideyouthprograms.org

Drug Abuse Resistance Education (DARE America) (DARE)

www.dare.com

Students Against Destructive Decisions (SADD)

www.sadd.org

Teens In Prevention

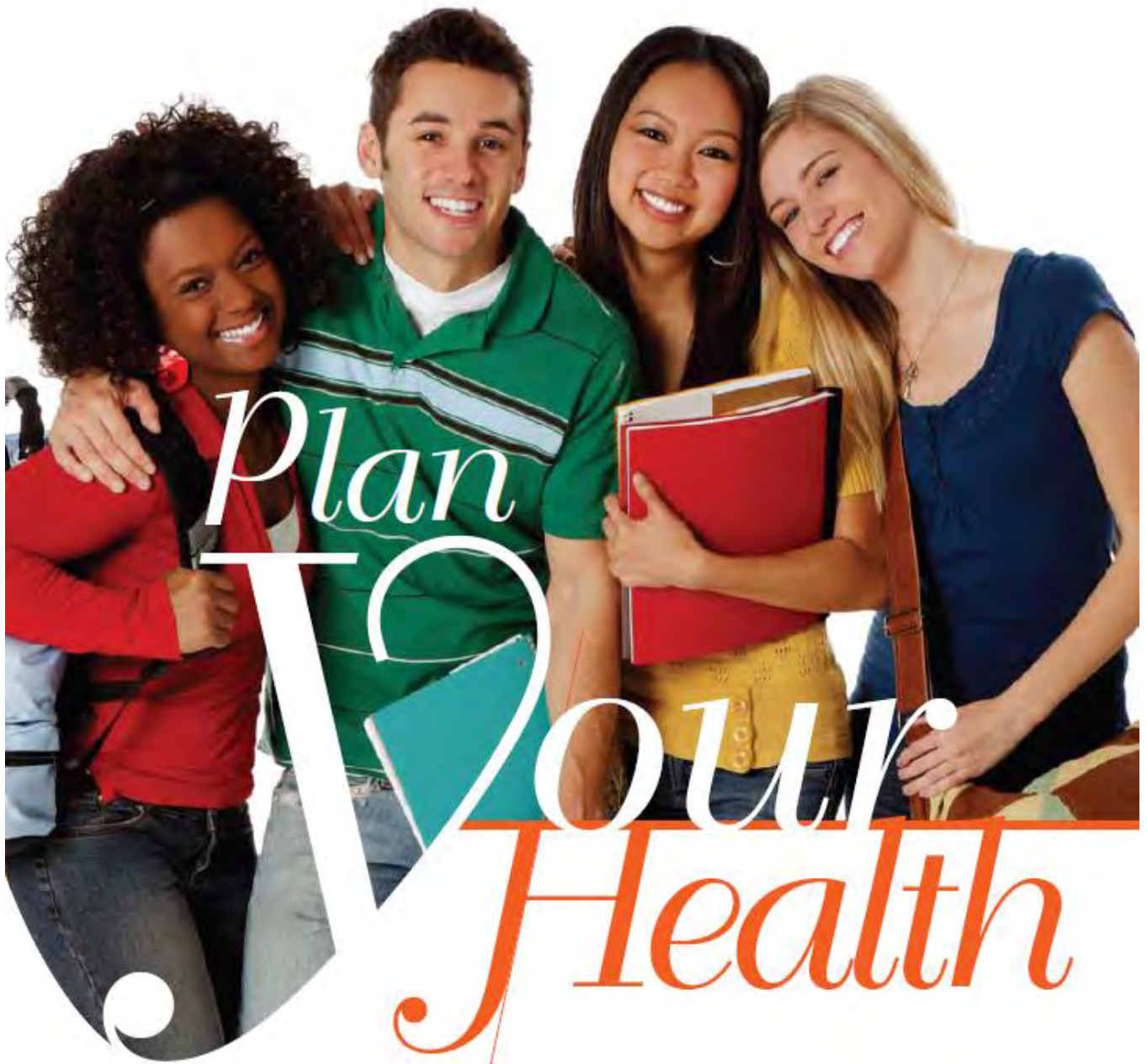
www.deatip.net

Law Enforcement Exploring

www.learning-for-life.org/exploring/lawenforcement/

Youth Crime Watch of America

www.ycua.org



Plan

VS *Your*

Health

Live
your *Life*



Between school, sports, and friends, you have a lot going on in your life. It's exciting and new and most of all, fun! And probably the last thing you want to do is sit down and make *A Plan*. But here's the deal: You need some idea of how you want your life to unfold. For instance, do you want to go to college? What kind of career do you want? And here's a big one: Do you want to be a mom or a dad someday? That's why we're calling this your Reproductive Life Plan—because becoming a parent before you've *planned* to can really interfere with all the fun.

What is a Reproductive Life Plan (RLP)?

An RLP is about deciding when (or if) you want to become a parent, even if being a mom or a dad is years away for you. Your plan includes things like college, a career, and goals to improve your personal health.

Your RLP might change, but the important thing is to start thinking about it now. Because 280,000 girls under age 18 become pregnant each year, and 87% of them didn't plan on it!

YOUR FUTURE: ASTRONAUT? SENATOR? PARENT?

It takes a lot of work, commitment and energy to be a parent. Think about how being a dad or a mom will fit in with your other goals, then answer the following questions:

Where do you see yourself in the next 5 years? The next 10 years? Married? Single? In school? Working? Living in a home or apartment? Something else?

How much education do you want? Do you want to go to college? Where? When?

Do you plan on having a career? What career do you want? Where do you want to work?

Do you want to be a dad or a mom someday?
 YES NO

If you answered YES:

How old do you want to be when you have your first baby?



How many kids do you want? _____

How close in age do you want your kids to be? _____

How will being a mom or dad affect your ability to reach your other goals? _____

Even if you don't want to be a parent, it's important to have an RLP. It can keep you on track to stay healthy so you can reach the rest of your goals. Here are some other things to consider in your RLP.

PERSONAL HABITS: ARE YOU A CLEAN MACHINE?

Some behaviors can increase your health risks and affect the health of your future babies. That's why they should be avoided starting now. Check any of the following behaviors that apply to you.

- Smoking*
- Underage drinking (younger than 21) or binge drinking (5 or more drinks in one sitting) at any age*
- Using illegal drugs (marijuana, methamphetamine, cocaine, crack, etc.)*
- Overeating or unhealthy dieting*

If you need help quitting any of these habits talk to an adult you trust. Together you can find information or a program to help you.

GET YOUR PLAN ON.

Most people end up having at least one baby, even if they don't plan on it. The best thing you can do for yourself, and for the health of any future babies, is to start living a healthy life *now*, long before you become pregnant.

How many healthy lifestyle choices have you made already? Check all that apply:

- Eating plenty of fruits, vegetables and whole grains*
- Exercising regularly. Remember, you don't have to go to a gym to exercise. You can take a walk, go for a hike, or ride your bike. You should exercise at least 150 minutes a week, which is about 25 minutes a day. And it should be fun!*
- Taking a multivitamin that contains folic acid every day is very important for women, starting in their teen years.*

Folic acid is a nutrient that helps to prevent certain birth defects, but it needs to be taken before a woman gets pregnant as well as during pregnancy. Most multivitamins contain the 400 micrograms of folic acid that women need. Be sure to check the label.

- *Getting regular checkups with your doctor and your dentist*
- *Getting enough sleep. Sleep recharges your brain and your body and helps fight diseases like obesity, diabetes, and depression. Most teens need about 8½ hours of sleep a night.*



BE HEALTHY (FOR NOW & FOR LATER).

Your health will affect the health of your future babies, so make sure any problems are under control *before* you ever get pregnant. Do you have health problems now? Check any that apply.

- *Thyroid problems*
- *Underweight or overweight*
- *Diabetes*
- *Asthma*
- *Mental illness, including depression*
- *Heart defect*
- *Any infections: Which one(s)? _____*
- *Any diseases: Which one(s)? _____*
- *Other _____*



IS AUNT FLOW IN TOWN?

The healthiest pregnancy is a *planned* pregnancy. When you visit with your doctor, don't be afraid to ask questions about how to prepare for a healthy pregnancy even if you don't plan to have a baby for a long time. When you *are* ready to have a baby, see your health care provider at least 3 months ahead of time to make sure you're in good health. Among other things, you'll probably be asked about your periods. Did you know that half of all women don't have regular periods? What else do you know about reproduction and your period?

Do you track your periods using a calendar?

— YES — NO

How far apart are your periods? _____

How long do they last? _____

Is your flow heavy or light? _____

Do you have painful periods (cramps, bloating, etc.)? _____

Is there someone you can talk to about reproductive (or sexual) issues? — YES — NO

If so, who? _____

VACCINES/IMMUNIZATIONS: PLAN TO ROLL UP YOUR SLEEVE.

Vaccines (or immunizations) help *protect* you from certain diseases and illnesses, like the ones listed on the next page. When you're protected, your antibodies are passed on to your future babies, protecting them for the first few months after birth.

After that, a baby needs his or her own vaccines. The important thing is to make sure your vaccines are up to date *before* you get pregnant.





Have you been vaccinated for the following?

- Tetanus (Td or Tdap)
- Hepatitis A
- Hepatitis B
- Varicella (Chickenpox)
- Measles, Mumps, Rubella
- Inactivated Polio Virus (IPV)
- Meningococcal meningitis

And don't forget booster shots. You need a tetanus booster every 10 years, and your health care provider might recommend a one-time booster against pertussis, too. You should also get a flu shot every year. Your doctor will keep track of what you've had and what you need, so be sure to ask.

WHAT'S IN YOUR MEDICINE CABINET?

Always make sure your health care provider knows what prescription drugs *and* over-the-counter drugs you are taking. It's important for your health and for the future, because some medications are not safe to take during pregnancy.

What medications are you taking?

FAMILY HEALTH HISTORY: WHAT KIND OF GENES ARE YOU WEARING?

Health problems can often run in families, so it's important to know your family history for yourself and your children if and when you have them. The Surgeon General has an excellent website to help you create a family health history at: www.hhs.gov/familyhistory/.

Has anyone in your family had any of the following?

- A baby born too early (premature baby)
- A baby who weighed less than 5½ pounds (low-birth-weight baby)

- Preeclampsia/eclampsia (toxemia, high blood pressure, seizures)
 - Diabetes that started during pregnancy (gestational diabetes)
 - Problems getting pregnant
 - Two or more miscarriages
 - Stillborn baby (a baby born dead)
 - A baby born with a birth defect. If so, what kind of defect?
-

Talk with your family first and find out what health problems they have, if any. Then talk to your health care provider about the ways you can lower your risk for the same conditions.

- Depression
- Asthma
- Obesity
- Heart disease
- Heart defect
- Stroke
- Other _____

SEXUALLY TRANSMITTED INFECTIONS (STIs): PLAN A-1: AVOID THEM.

Nine million teens and young adults (aged 15-24) get a sexually transmitted infection, or STI, every year! STIs can lead to general health problems, infertility, or serious pregnancy problems. Your RLP should always include getting screened for STIs, and that includes HIV/AIDS.



PERSONAL SAFETY: IT'S NO LAUGHING MATTER.

It's sad but it's true: Teenagers and adults are sometimes abused by people close to them. Abuse is NEVER okay. It creates an unsafe living environment for you and any future children.

Are any of the following happening to you?

- Is there anybody in your life who physically hurts you (pushes, hits, slaps, kicks, chokes, etc.)?*
- Does someone in your life say mean or hurtful things to you, a lot?*
- Are you ever forced to take part in any sexual activities (including touching) that make you feel uncomfortable?*

If you answered YES to any of these questions, there is help available. Please call 1-800-897-LINK (5465) for help.



EMOTIONAL HEALTH: WHAT'S ON YOUR MIND?

The way you handle stressful situations can affect your health as well as the health and safety of your future children. Ask yourself the following questions to learn more about your own emotional health.

When you feel sad, do you usually bounce back quickly, or do you stay sad for a long time (2 weeks or more)?

How often do you find yourself feeling overly nervous, anxious, or worried? What makes you feel that way?

What do you do when you're in a stressful situation, or feel overwhelmed? _____

Do you get angry easily? What makes you angry?

When you get angry, how do you calm yourself down?

How do you generally treat people who are close to you?

What do you do if someone says or does something you don't like? _____

Is there any part of your emotional health you don't feel good about? After all, emotions are complicated, and many people need help understanding them. If so, it's important to ask for help. **Don't be embarrassed!**

Talk to an adult you trust: a parent, a teacher, a principal. Help is always available, you only have to ask.

FINANCIAL SECURITY/INSURANCE: WHAT'S YOUR PLAN OF ATTACK?

Life is already expensive, and having a baby will definitely add to the expense. It's a good idea to make a financial plan whether you plan to have kids someday or not. Think about the following as your plan for your future:

- A place to live*
- Money for groceries*
- Transportation (car, bus, etc.)*
- Health, dental, and auto insurance*
- Money for your babies' basic needs*

Get ready for some financial reality—these are just some of the expenses you'll have during the first year of a baby's life. Most experts agree that a baby costs about \$10,000 in his or her first year alone.

- *Diapers \$5,000*
- *A stroller \$125.00*
- *A car seat \$100.00*
- *Bottles \$100.00*
- *A crib \$200.00*
- *Food for one year \$1,000*

And this doesn't even count clothes, sheets, soap, wipes, toys, etc.!

"DAD" IS A VERY BIG WORD.

As a photographer Ann Geddes, said "Any man can be a father, but it takes someone special to be a dad." And there's a lot more to it than bringing home the bacon! Dads provide a sense of safety and support, and they introduce kids to all kinds of wonderful things throughout their lives. Moms are absolutely necessary, but where would we be without dads? Did you know that:

- Kids who grow up with an involved dad are less likely to use drugs and abuse alcohol.
- Kids who grow up with an involved dad are more likely to be well-adjusted teenagers and adults.
- Kids who grow up with an involved dad are less likely to break the law.

Take the time to put together your own RLP. It's a great way to avoid unpleasant surprises, and gain more control over your future while you're at it.

Please take our survey (at <http://health.utah.gov/rhp/survey/index.php?m=t>) and tell us what you think of this brochure.



REFERENCES:

Recommendations to Improve Preconception Health and Health Care – United States. Department of Health and Human Services, Centers for Disease Control and Prevention. Morbidity and Mortality Weekly Report. April 21, 2006/Vol.55/No.RR06. Preconception Health and Care, 2006.

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This document was created by the Utah Department of Health, Reproductive Health Program (Sep 2009)

For more information, please call 801-538-9970

Durable Health Care Power of Attorney

Modified from www.americanbar.org

What is a "Durable Health Care Power of Attorney?"

A Durable Health Care Power of Attorney is a legal document. It allows you to choose someone to make health care decisions for you **if you do not have or do not want a relative or spouse who would otherwise be authorized under State law to make such decisions, if you can't.**

If you name someone to be your "health care agent" when you are healthy, you will make sure that someone you trust can make health care decisions for you if you become too ill or injured to make them yourself.

To properly use the form, you must do 3 things:

1. Think carefully about the person you may choose to be your health care agent. Do you have a reliable person in your life that you can trust, and feel they would act in your best interest, if you become unable to make the decisions for yourself?
2. Think about what guidance you want to give your health care agent in making treatment decisions for you. Then talk about your decisions with that person.
3. Fill out the form, A Power of Attorney for My Health Care, and follow the instructions for signing it in the presence of a notary and 2 witnesses.

GENERAL INFORMATION REGARDING DURABLE POWER OF ATTORNEY FOR HEALTH CARE

1. "Health care" means any care, treatment, service, or procedure to maintain, diagnose, or treat an individual's physical or mental condition. Health care decisions also include decisions about life-sustaining procedures, which means any medical procedure, treatment, or intervention which utilizes mechanical or artificial means to sustain, restore, or supplement a spontaneous vital function, and when applied to a person in a terminal condition, would serve only to prolong the dying process. Life sustaining procedure does not include administration of medication or performance of any medical procedure deemed necessary to provide comfort care or to alleviate pain.
2. The following individuals shall not be designated as the attorney in fact to make health care decisions under a durable power of attorney for health care:
 - A. a health care provider attending the principal on the date of execution;
 - B. an employee of such a health care provider unless the individual to be designated is related to the principal by blood, marriage, or adoption within the third degree of consanguinity.

3. The power of attorney for health care decisions may be revoked at any time and in any manner by which the principal declarant is able to communicate the intent to revoke, without regard to mental or physical condition. A revocation is only effective as to the attending health care provider upon its communication to the provider by the principal declarant or by another to whom the principal/declarant has communicated the revocation.
4. It is the responsibility of the principal declarant to provide the attending health care provider with a copy of this document.

SUGGESTIONS AFTER FORM IS PROPERLY SIGNED, WITNESSED OR NOTARIZED

1. Provide a copy to the designated attorney-in-fact (agent) and to alternate designated attorney-in-fact (if any).
2. Place original in a safe place known and accessible to family members or close friends.
3. Provide a copy to your doctor.
4. Provide a copy(s) to family member(s).

NOTE: For additional copies of this form, go to the Iowa Legal Aid Website (iowalegalaid.org). You may go directly to a pdf file of this document by putting www.iowalegalaid.org/link.cfm?900 in your browser.

DURABLE POWER OF ATTORNEY FOR HEALTH CARE DECISIONS
(Medical Power of Attorney)

I, _____, hereby designate _____, of

(address, city, state and telephone number)

as my attorney-in-fact (my agent) and give to my agent the power to make health care decisions for me. This power exists only when I am unable, in the judgment of my attending physician, to make those health care decisions. The attorney-in-fact must act consistently with my desires as stated in this document or otherwise made known.

Except as otherwise specified in this document, this document gives my agent the power, where otherwise consistent with the laws of the State of Iowa, to consent to my physician not giving health care or stopping health care which is necessary to keep me alive.

This document gives my agent power to make health care decisions on my behalf, including to consent, to refuse to consent, or to withdraw consent to any care, treatment, service or procedure to maintain, diagnose or treat a physical or mental condition. This power is subject to any statement of my desires and any limitations included in this document. My agent has the right to examine my medical records and to consent to disclosure of such records. I also appoint my agent as my Personal Representative (as that term is used in the Health Insurance Portability and Accountability Act of 1996, as amended, and its promulgating regulations) and to have access to my personally identifiable health care and related information of all kinds in any form, and to execute any other document that may be required or requested in order to do so.

Additional provisions:

If the person designated as agent above is unable or unwilling to serve, I designate the following person to serve as my agent with the power to make health care decisions for me:

(name, address and telephone number).

Signed this ___ day of _____, _____.

(Signature of Declarant/Principal)

Address: _____

SSN:# _____

IMPORTANT NOTE: THIS DOCUMENT MUST BE SIGNED BEFORE A NOTARY PUBLIC OR TWO WITNESSES. IF YOU HAVE QUESTIONS REGARDING THIS FORM OR NEED ASSISTANCE TO COMPLETE IT, YOU SHOULD CONSULT AN ATTORNEY.

(OVER)

NOTARY PUBLIC FORM

STATE OF IOWA, COUNTY OF _____, SS:

On this ___ day of _____, _____, before me, the undersigned, a Notary Public in and for said state, personally appeared _____, to me known to be the person named in and who executed the foregoing instrument and acknowledged that he/she executed the same as his/her voluntary act and deed.

Notary Public in and for the State of Iowa

WITNESS FORM

We, the undersigned, hereby state that:

- we signed this document in the presence of each other and the Declarant;
- we witnessed the signing of the document by the Declarant or by another person acting on behalf of the Declarant at the direction of the Declarant;
- neither of us are health care providers who are presently treating the Declarant, or employees of such a health care provider;
- we are both at least 18 years of age; and
- at least one of us is not related to the Declarant by blood, marriage or adoption.

Signature of 1st Witness

Signature of 2nd Witness

(Type or Print Name of Witness)

(Type or Print Name of Witness)

Street Address

Street Address

City State Zip Code

City State Zip Code

SECTION 6

PERMANENCE



What's Important to Me
Youth Transition Decision Making (fka: Dream Teams)
50 Things to Help Someone
Permanency Pact



PERMANENCE
PERSEVERANCE & PERSISTENCE
IN SPITE OF ALL OBSTACLES
DISCOURAGEMENTS
& IMPOSSIBILITIES:
IT IS THIS, THAT IN ALL THINGS
DISTINGUISHES THE **STRONG**
SOUL FROM THE WEAK.

Thomas Carlyle

celebquote.com

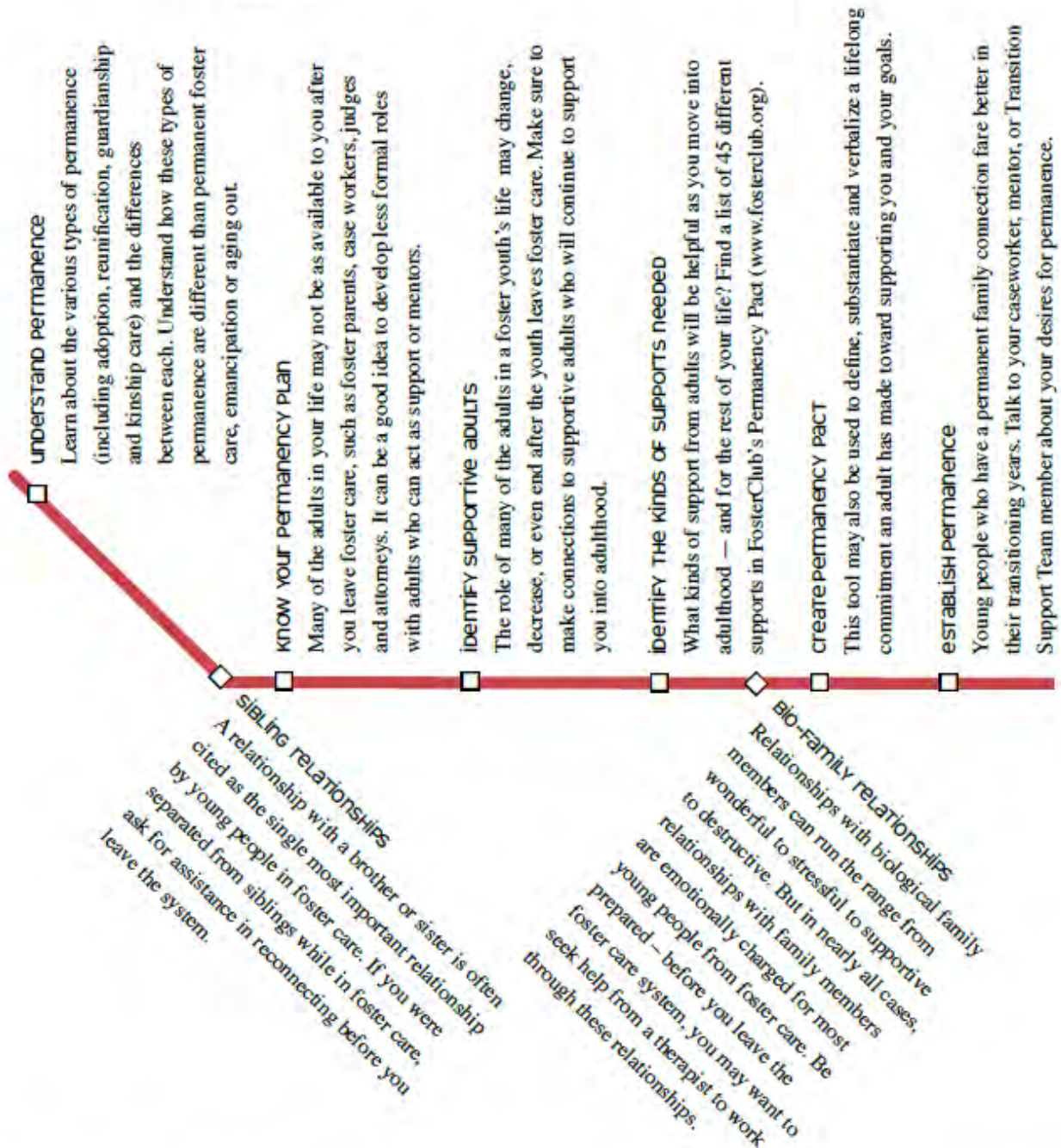
You were born with potential.
You were born with
goodness and trust.
You were born with
ideals and dreams.
You were born with greatness.
You were born with wings.
You are not meant
for crawling, so don't.
You have wings.
Learn to use them and fly.

Rumi

Be who you are and say what you mean. Because those who mind don't matter and those who matter don't mind." Dr. Seuss

Unless someone like you cares a whole awful lot, nothing is going to get better. It's not." Dr. Seuss

*Permanence is number one.
It's the top reason young people successfully
transition to adulthood.*



WHAT I HAVE Looking for instructions? Download at www.fosterclub.org

My current permanency plan:	
<input type="checkbox"/> Reunification <input type="checkbox"/> Adoption <input type="checkbox"/> Kinship (live with relative) <input type="checkbox"/> Guardianship <input type="checkbox"/> APPLA <input type="checkbox"/> Not sure	
If permanence has been achieved, who with? Name(s):	Phone:
Address:	
City, State, Zip:	E-mail:

OTHER SUPPORTIVE ADULTS

Name(s):	Phone:
Address:	
City, State, Zip:	E-mail:
Relationship & supports provided:	<input type="checkbox"/> Permanency Pact completed

Name(s):	Phone:
Address:	
City, State, Zip:	E-mail:
Relationship & supports provided:	<input type="checkbox"/> Permanency Pact completed

Name(s):	Phone:
Address:	
City, State, Zip:	E-mail:
Relationship & supports provided:	<input type="checkbox"/> Permanency Pact completed

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act



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RELATIONSHIP WITH BIOLOGICAL RELATIVES

Biological relatives (including siblings): Relationship (parent, aunt, etc.) Status

Biological relatives (including siblings):	Relationship (parent, aunt, etc.)	Status

RESOURCES AVAILABLE TO ME Find them at www.fosteringconnections.org

Assistance type Eligibility (what I need to qualify) Who I contact (and how to apply)

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

THIS IS MY PLAN Get ideas about how to make a plan at www.fosterclub.org

Short term (1 year) goals Steps & services (and who will help me) Progress

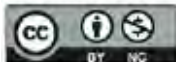
Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan after I leave foster care:

Long term goals (five years from now, my housing goal is):

READINESS SCALE Needs work: 1 2 3 4 5 6 7 8 9 10 Prepared

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act



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What's Important to Me?

Finish each sentence below and see if you learn something new about yourself!

One thing I admire about myself is... _____

I get really angry when people... _____

I enjoy it when my friends... _____

When I'm 21, I will... _____

I appreciate adults who... _____

The person I admire most is... _____

If I had a million dollars, I would... _____

A good friend is someone who... _____

If I could have any job in the world, I'd... _____

On Saturday, I like to... _____

If I could change one thing **in the world**, I would... _____

One thing that is really important to me is... _____

What did you discover about the importance of friends, adults, and a job? What helps you feel happy, sad, angry or proud? How do you see yourself?



Youth Transition Decision-Making and Youth Centered Meetings

For those youth transitioning into adulthood the Youth Transition Decision-Making (YTDM) model can be used.

Building teams to support youth and young adults who are at risk of homelessness, unemployment, and poor health has been identified as an effective means to address the factors that threaten a successful transition to adulthood.

When properly facilitated, the YTDM planning process:

- Supports a trust-based relationship
- Facilitates youth engagement, and
- Sustains the youth's interest and involvement in a successful transition process

YTDM provides a positive and action-oriented response by caring adults and professionals to address the needs and desires of the youth. The YTDM planning process will help the worker complete case plans through a youth-adult partnership approach. Planning for education, employment, health, support networks, and housing will all be addressed throughout the process.

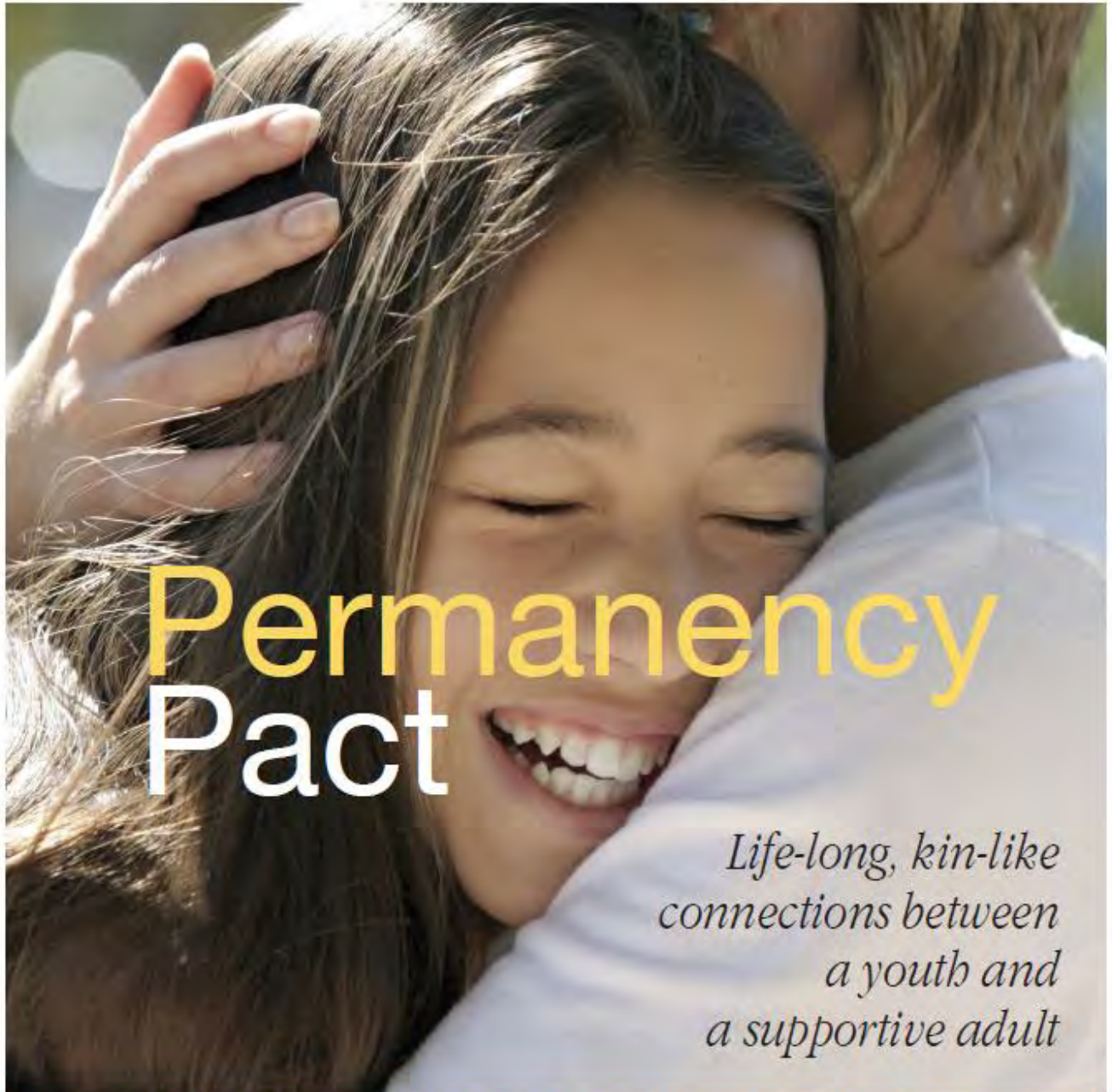
***For more information, or if you would like to have your own Youth Transition Decision Making "YTDM" Meeting, contact your JCO or DHS worker.**



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50 THINGS TO HELP SOMEONE GET READY FOR BEING ON THEIR OWN

1. Help them get an original copy of their Birth Certificate.
2. Help them get their Social Security card.
3. Enroll them in an education program in which they can succeed.
4. Help them get a state issued photo ID card.
5. Explore any medical insurance benefits they may be eligible for.
6. Help them get copies of their medical & dental records.
7. Start a “life book” that will contain all of their important papers *and* pictures.
8. Help them open a bank account.
9. Teach them how to write and cash a check or money order.
10. Take them for a dental checkup and line them up with a dentist they can use when they are on their own.
11. Take them for a physical and line them up with a doctor they can use when they are on their own.
12. Help them put together a family scrapbook.
13. Help them renew contact with family members.
14. Help them develop at least one friendship.
15. Line them up with a good counselor.
16. Take them to join a local recreation center.
17. Show them some new ways to have fun.
18. Connect them with a church group, 4-H, Scouting, extra-curricular activities in school, etc.
19. Help them find a job or a better paying job.
20. Make sure they really understand birth control.
21. Show them the best places to shop for food, clothing, furniture, etc.
22. Help them learn how to look up possible resources in the phone book and Internet.
23. Help them work through an independent living skills workbook.
24. Teach them how to read a map. Give the youth a map of the community.
25. Take them on a tour of the community.
26. Teach them how to use public transportation and read schedules.
27. Buy them an alarm clock and teach them how to use it.
28. Help them get a library card and show them how to use the library.
29. Help them get a driver’s license and price insurance.
30. Role-play contacts with police, bank tellers, doctors, landlords, etc.
31. Role-play several different styles of job interviews.
32. Help them put together a resume and a fact sheet with information needed for filling out applications.
33. Make a list of important phone numbers.
34. Teach them how to cook five good meals.
35. Teach them how to store food.
36. Teach them how to use coupons and comparison shop.
37. Teach them how to read a paycheck stub.
38. Teach them how to use an oven and microwave.
39. Teach them how to thoroughly clean a kitchen and bathroom.
40. Take them to a session of adult court: traffic and criminal.
41. Teach them how to find and retain a lawyer and when one is needed.
42. Help them understand a lease or rental agreement.
43. Teach them how to do, or seek help to complete yearly tax return forms.
44. Teach them how to write a letter and use the post office.
45. Help them develop good phone communication skills.
46. Explain to them tenant and property owner rights.
47. Teach them how to find a safe, affordable place to live.
48. Work with them on how to budget and manage finances.
49. Work with them on how to find and get along with a roommate.
50. Talk to them often about their feelings and about what it might be like to live on their own.



Permanency Pact

*Life-long, kin-like
connections between
a youth and
a supportive adult*

A free tool to support permanency for youth in foster care



FosterClub

The national network for young people in foster care

www.fosterclub.org

get educated
advocate
speak up
belong
involved + informed

What's a Permanency Pact? A pledge by a supportive adult to provide specific supports to a young person in foster care with a goal of establishing a lifelong, kin-like relationship.

Permanency Pact

Youth transitioning from foster care are often unsure about who they can count on for ongoing support. Many of their significant relationships with adults have been based on professional connections which will terminate once the transition from care is completed. It is critical to the youth's success to identify those adults who will continue to provide various supports through and beyond the transition from care. Clarifying exactly what the various supports will include can help to avoid gaps in the youth's safety net and misunderstandings between the youth and the supportive adult.

A Permanency Pact provides:

- structure and a safety net for the youth
- a defined and verbalized commitment by both parties to a long term supportive relationship
- clarity regarding the expectations of the relationship

A Permanency Pact creates a formalized, facilitated process to connect youth in foster care with a supportive adult. The process of bringing the supportive adult together with youth and developing a pledge or "Permanency Pact" has proven successful in clarifying the relationship and identifying mutual expectations. A committed, caring adult may provide a lifeline for a youth, particularly those who are preparing to transition out of foster care to life on their own.

Participants in a Permanency Pact

In addition to the two primary parties in a Permanency Pact (the youth and the supportive adult), it is recommended that a Facilitator assist in developing the Pact.

The *Facilitator* may be a Case Worker, Independent Living Provider or other adult who:

- is knowledgeable in facilitating Permanency Pacts*
- is familiar with the youth, and
- can provide insight into the general needs of the youth transitioning from care

The *Supportive Adult* is an adult who:

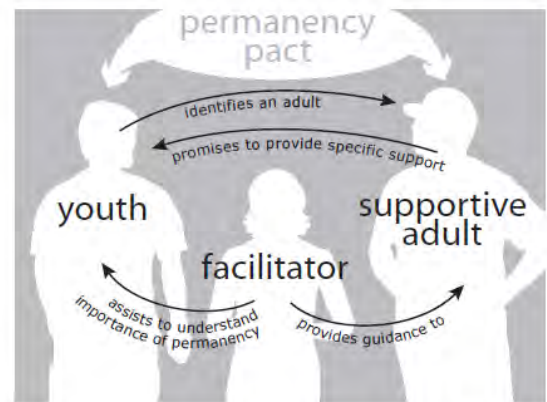
- has been identified by the youth
- has a relationship with the youth
- is willing to commit to a life-long relationship with the youth
- is a positive role-model and
- is able to provide the youth with specific support on an on-going basis

*A Permanency Pact Toolkit will be available Summer, 2007 at www.fosterclub.org



Shawn from Michigan,
FosterClub All-Star

"As I get older I am seeing the importance of family, community and peer support. Ever since I became engaged and active in my community my circle of support has expanded. My life has become so much more enriched now that I have accepted that I have a lot of people that care about me, I genuinely believe that family: peers, bio, foster, adoptive, in-laws are the most valuable thing a person can have in their life."



the national network for young people in foster care

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Developing a Permanency Pact

The first step is to engage the youth to identify the supports they want or need as they prepare for the transition out of foster care, and beyond to adulthood. The following list of 45 Suggested Supports can help with this process. Together with the youth, the Facilitator can then begin to develop a list of adults who may be able to provide some of those supports. This list may include current relationships or adults with whom the youth has had a previous connection to which they wish to reestablish.

The Facilitator then:

- obtains necessary releases of information
- makes initial contact with the indentified adult(s)
- updates them regarding the youth's current situation
- gauges their level of interest
- assists the adult in identifying possible supports they will provide, and
- schedules and facilitates the Permanency Pact meeting

Working with the Supportive Adult, the Facilitator can use the following list of 45 Suggested Supports to draft a list of supports that the adult wishes to offer the youth. The list is then presented to the youth who will acknowledge the offer and accept those supports that they feel would be most beneficial. Additional supports may be suggested by either the youth or the supportive adult.

The final list may then be hand written using the attached list or entered into the Pact template, available in Microsoft Word, Wordperfect, and PDF formats (available in the Permanency Pact toolkit, order through www.fosterclub.org starting Summer 2007). The youth and Supportive Adult sign the Pact and the Facilitator provides a witness signature. Copies of the Permanency Pact are provided to the youth, the Supportive Adult and maintained in the case record as part of the youth's Transition Plan. It is recommended that a certificate be prepared which documents the Pact between the adult and youth (certificate templates available in the Permanency Pact toolkit). All other members of the youth's Transition Team, including foster parents, CASA, judge, etc. should also receive copies of the Permanency Pact.

Taking a step toward trusting a relationship is often a very great accomplishment for a youth with a background where relationships are broken, promises are often not kept, and disappointment in caretakers prevails. The gift that a Supportive Adult contributes by way of a life-long commitment to the relationship is heroic. The impact of the forged relationship may be profound to all parties. To symbolize the importance of the commitment, it is recommended that a Permanency Pact be held in conjunction with some sort of ceremony or celebration. The Supportive Adult may want to give the youth a token keepsake gift (a piece of jewelry, photo frame, watch, engraved item, a special note, photo album, etc.), a celebration meal can be enjoyed.

A Certificate has been provided in this packet which may be used to affirm the Permanency Pact made between a youth and supportive adult.

*FosterClub member Caliguy94037,
age 18, from California*

"I consider permanency to be a life long connection with an adult and consider it very important. In my experiences, I have just met adults that seem to stay in my life and that connection with them helps me to succeed in life."



*Schylar From Montana,
Fosterclub All-Star*

"I have been through a lot in my life, and sometimes felt as if I were the only one alive in the world even when I was surrounded by lots of people. I am not always sure why I felt this way, maybe because I was a foster kid or maybe because I had always been told I was meant for nothing. But after a life of trials, I found someone that can almost make me forget a lot of the hurt and bad relationships. He is my 6th grade music teacher, my mentor, my savior through 11 placements, and now... my dad. I am 23, and am soon to be adopted your never too old to be adopted."

the national network for young people in foster care

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45 Suggested Supports...

...that a Supportive Adult might offer to a youth transitioning from care

- A HOME FOR THE HOLIDAYS**
Spending the holidays without a family and with nowhere to go is a significant issue cited by young people who have transitioned out of foster care. Extending an invitation to holiday celebrations, or birthdays can help a youth fend off the depression that usually sets in around these important times of year.
- A PLACE TO DO LAUNDRY**
Many adults can look back at the times they returned home as a youth with bags loaded with dirty clothes to wash. The offer to use laundry facilities can be a great way to keep a regular connection with a youth and provide them with a way to maintain pride in their appearance, regardless of an unstable housing situation.
- EMERGENCY PLACE TO STAY**
Statistics show 25% of young persons will spend at least one night homeless within the first 2-4 years of leaving foster care. The offer of an emergency couch to sleep on or a guest bedroom to stay in can reduce anxiety and keep young people safe during hardships. Supportive adults may want to specify limits in time or expectations (help with housework, etc.) as a condition of this offer.
- FOOD/OCCASIONAL MEALS**
A friendly, family-style meal every thursday evening or an invitation to Sunday brunch or a monthly lunch can provide a youth with a healthy alternative to the fast-food that often composes a youth's diet. It also provides a chance to connect and to role-model family life. An open invite to "raid the pantry" can be very comforting to young students or those on a limited budget and will help to ensure that the youth's health isn't jeopardized when funds are low.
- CARE PACKAGES AT COLLEGE**
Students regularly receive boxes of homemade cookies, a phone card or photos from their parents when away at college. A regular package to a foster youth who has transitioned from care reminds them of connections "back home", and allows them to fit in with their peers.
- EMPLOYMENT OPPORTUNITY**
An employer or person in a position to hire, can help by providing special consideration when hiring for a new position. A phone call to the youth inviting them to apply, help with a written application, coaching for a job interview are all ways to help. Supportive adults can offer a youth the chance to help with yard work, housecleaning, babysitting, etc. in order to earn extra money and to establish a work reference.
- JOB SEARCH ASSISTANCE**
Finding a job can be a daunting task for anyone. Advice, help filling out applications or creating a resumé, rehearsal of interview questions, transportation to interviews, preparation of appropriate clothing, discussion of workplace behavior, and just plain cheering on can help a youth successfully land a job.
- CAREER COUNSELING**
An adult working in the youth's field of interest can offer advice which could launch a youth's career. Youth particularly benefit from connections and introductions which lead to apprenticeships, job shadows, or other real-world experience. Supportive adults can help the transitioning youth make these contacts.
- HOUSING HUNT**
Securing a first apartment is a rite of passage to adulthood. But without guidance, finding housing can turn into an overwhelming experience. Youth leaving care often lack references or a co-signer which a supportive adult may be able to offer. Former foster youth may have opportunities for financial assistance, but may need help locating it or applying for it. Also, supportive adults can utilize apartment hunting as an opportunity to discuss other daily living challenges, like roommates, utilities, selecting a neighborhood, transportation to job and needed services, etc.
- RECREATIONAL ACTIVITIES**
Extending an invitation to a youth to go bike riding, go bowling, shoot some hoops or to simply take a walk can promote health, relieve anxiety, and provide a comfortable way to connect. Recreational activities like cooking, woodworking, painting or playing guitar can provide an outlet for youth and help to develop skills. Other activities include going to a movie, playing cards or chess or Monopoly, taking photographs, going shopping or taking a short trip.
- MENTOR**
Mentors have proven to be an effective influence on youth. Whether a formal or informal mentor to a youth in care, the supportive adult can be a role-model, coach and a friend.
- TRANSPORTATION**
Youth often need help with transportation and may have no one to turn to. A supportive adult can be a transportation resource, specifying the limits of the offer, i.e. for school, to find employment, for medical appointments, to visit relatives, etc. Youth can often use help to figure out how to use public transportation.



❑ **EDUCATIONAL ASSISTANCE**

According to statistics, only 50% of foster youth will graduate from high school. These shocking statistics show that many youth in care struggle through school against terrible odds including multiple moves, learning disabilities, lack of parental support and missed time in class. A supportive adult can help by becoming a tutor, an educational advocate, or by simply providing advice when needed. Youth planning to attend college can use help with college applications, finding financial aid, and visits to perspective college campuses.

❑ **RELATIONSHIP/MARRIAGE/PARENTING COUNSELING**

Youth coming out of foster care often lack the skill to cultivate and maintain lasting personal relationships. In many cases, role-modeled relationships for the youth have included biological parents with dysfunctional relationships and paid caretakers from group homes or facilities. Supportive adults can provide frank discussions about relationships, marriage, the role of a spouse and how to be a good parent when the time comes.

❑ **ASSISTANCE WITH MEDICAL APPOINTMENTS/ CHAPERONE**

It can be scary attending a medical appointment all alone. A supportive adult can accompany a youth to a medical appointment or rehearse what questions to ask, interpret a doctor's instructions, or provide advice about obtaining a second opinion.

❑ **STORAGE**

Sometimes the life of a youth can be transient, moving from location to location before getting settled. The supportive adult can provide a safe place to store valuables and help ensure that the youth doesn't lose track of valuables, including photo albums, family keepsakes, and records.

❑ **MOTIVATION**

Everyone does better with a personal cheering section. The supportive adult may be the only one to offer encouraging words to a youth.

❑ **SOMEONE TO TALK TO/DISCUSS PROBLEMS**

When a youth transitions out of care, there are often moments of insecurity, loneliness and anxiety. The supportive adult can provide a listening ear for a youth to vent, offer advice and wisdom, or be a sounding board for ideas. It may be wise to establish "calling hours" to avoid late night or early morning calls, if that is a concern.

❑ **A PHONE TO USE**

Sometimes a phone is simply not an affordable luxury for a youth starting out on their own. A supportive adult could provide use of their phone as a message phone for the youth's prospective employers or landlords. Use of the phone can be helpful to keep in touch with caseworkers, siblings, parents, former foster parents, or to access resources in the community.

❑ **A COMPUTER TO USE**

Access to a computer is a valuable tool for a youth for school work, employment or housing search, or contact with siblings or other relatives. A supportive adult can provide this access from a computer at work or at home, and may want to establish limits in time, websites visited, or downloads that are acceptable.

❑ **CLOTHING**

A youth may need assistance and/or advise in purchasing or preparing clothing for events like a job interview, weddings or special occasions, or graduation. Sometimes special opportunities need special gear, like a school ski trip, a costume party, etc. A supportive adult can assist with laundry, ironing, mending, shopping for new clothes, or occasionally purchasing a new item. Improving a youth's personal appearance can boost self confidence.

❑ **SPIRITUAL SUPPORT**

Youth often develop the same spiritual beliefs as their parents. Youth coming from care may have lacked this spiritual guidance. A supportive adult can invite a youth to join them as they search for their own spiritual path. The adult can offer to explore religion with the youth and invite them to participate in church or other spiritual activities.

❑ **LEGAL TROUBLES**

A youth emerging from care who gets into legal trouble usually cannot afford legal advice. When youth have a tangle with the law, they often land in deeper trouble because of their lack of experience and resources in navigating the legal system. A supportive adult can assist by connecting youth to needed legal services. The supporter may also wish to provide preventative advice to the youth who may be headed for legal entanglement.



*JJ from Michigan,
FosterClub All-Star*

"Permanency is a feeling that is different for everyone, it is not bound by time nor can it be measured. It has to be discovered and often times it has to be tested, and rejected more than once before permanency can be established. Permanency is so hard to understand because it is a conceptual idea of an emotion and is received on both ends very differently for every person. There is no straight "by the book" definition of permanency because the emotions I feel cannot be felt by anyone else, and that's the great thing about it."

❑ **CULTURAL EXPERIENCE**

Supportive adults who share a cultural background with a youth may wish to engage them in cultural activities. Even if the cultural backgrounds are different, the youth can be motivated to participate in cultural events. Support can be given to examine cultural traditions and beliefs and encouragement given to take pride in their cultural identity.

❑ **APARTMENT MOVE-IN**

Moving is so much easier with the support of friends, from packing, to manpower, a truck to move, to help setting up the new apartment. The supportive adult can also invite the youth to scout through their garage or storage area for extra furniture or household items that might be useful.



COOKING LESSONS/ASSISTANCE

Many times youth coming out of care have not had the opportunity to practice cooking on their own. Meal preparation is often a natural way to engage in meaningful conversation and build a relationship. The supportive adult may decide to take a youth grocery shopping, or help stock the youth's first kitchen with a starter supply of utensils, spices, cleaning supplies and food.

REGULAR CHECK-IN (DAILY, WEEKLY OR MONTHLY)

Simply knowing that someone will be aware that you are missing, hurt or in trouble is important. A supportive adult can instigate regular check-in's with a youth transitioning out of care, easing feelings of anxiety and building confidence that someone is concerned about their safety.

BILLS AND MONEY MANAGEMENT ASSISTANCE

Sorting through bills and balancing a checkbook can be a particularly daunting task for a youth with a learning disability, deficient math skills or experience. Understanding how to maintain and obtain credit, deciphering loan applications, and budgeting are some of the items where a supportive adult can lend help.

DRUG AND ALCOHOL ADDICTION HELP

A high percentage of youth in care have parents who had drug or alcohol dependency problems. Working with young people transitioning out of care to avoid these dangerous pitfalls and offering support if a problem should develop could help break a familial cycle of addiction.



Sharde from Indiana, FosterClub All-Star

"Permanency is important because if you spend your entire life moving around it doesn't give you a chance to get close to anyone, and you don't learn how to build those essential relationships you will need later in life. Moving around also influences you to run away from your problems."

MENTAL HEALTH SUPPORT

Some youth in care suffer from mental health challenges. Depression, attention-deficit disorder, eating disorders, and other illness may afflict the youth. It is suggested that the supportive adult educate themselves about any mental health disorders that are at issue.

CO-SIGNER

Many times youth need co-signers to acquire housing, car loans, or bank accounts (particularly when the youth is under 18 years old). Consider the financial liability if the youth were to miss payments or not fulfill the financial agreement. It is suggested that an adult who acts as a co-signer closely supervise the arrangement until the youth has established a consistent pattern of responsibility.

HELP WITH READING FORMS, DOCUMENTS, AND COMPLEX MAIL

Many youth in care have learning disabilities which may make complicated reading assignments all the more difficult. The supportive adult can make arrangements for a youth to collect materials for review on a weekly basis or to give a call on an as-needed basis.

MECHANICAL AND/OR BUILDING PROJECTS

Youth may need help keeping an automobile in good repair. Teaching a youth about the care of their car can help them build self-confidence and skills that can last a lifetime. Helping a youth fix up their apartment or a rented home, or asking for their assistance in projects around your home, can teach new skills which may be put to use throughout life.

HOUSEKEEPING

Some youth, particularly those who have lived in a residential facility or restrictive environment, may not have had real-life experience in keeping a home clean. The supportive adult can discuss cleaning supplies to use for particular household chores, how to avoid disease, and organization of clutter once a youth has transitioned to their own home.

HOME DECORATING

Helping a youth decorate their home can be a fun and rewarding way to contribute to the youth's sense of pride and self esteem.

VOTING

Youth in our society often form their first political impressions based on their parents' political beliefs. Youth in care often do not receive this role modeling. A supportive adult may wish to discuss current local, state and national issues, help a youth register to vote or take a youth to the polling location to vote.

VOLUNTEERISM

Volunteering to help others or for a worthy cause is an excellent way to build self-esteem. Supporters can offer to engage a youth in their own good work or embark on a new volunteer effort together.

FINDING COMMUNITY RESOURCES

Navigating through the maze of government agencies and myriad of social service programs is difficult at best even for a resourceful adult. The supportive adult can help the youth make a list of useful resources in the community and offer to visit them together.

SAFETY AND PERSONAL SECURITY

The youth transitioning from care needs to take charge of their own personal safety. The supportive adult can encourage them to take a self-defense class, get CPR certified, get current on health and safety issues. The adult can take a tour of the youth's apartment and make suggestions regarding home safety, can help develop an evacuation plan, and make plans with the youth on what to do in an emergency situation. The supportive adult can offer to be called when something goes wrong, and offer to be listed as "person to contact in an emergency" on business forms.



☐ **BABYSITTING**

If the youth is a parent, babysitting services can be the relief that is needed to keep a young family intact. In addition to providing a time-out, the offer to watch a child while the young parent gets other chores around the house accomplished (laundry, cleaning, etc.), provides an excellent opportunity to role-model good parenting skills.

☐ **EMERGENCY CASH**

Most of us have experienced a cash shortage at one time or another as a youth. Youth coming from care usually lack this important “safety net”. The supportive adult may wish to discuss up front their comfort level in supplying financial assistance. They would discuss what constitutes an emergency (not enough to cover rent? a medical emergency? cash for a date? gas money?).

☐ **REFERENCE**

Many applications, including those for college, housing and jobs, require a list of references be provided by the applicant. If the supportive adult is able to give a positive reference for a youth, they should make sure a youth has their current contact information so that the supporter can be included on their list of references.

☐ **ADVOCACY**

Sometimes youth have a difficult time speaking up for themselves in court, at school, with government systems, etc. Supportive adults can help a youth organize their thoughts, speak on their behalf, or assist in writing letters.

☐ **INCLUSION IN SOCIAL CIRCLE/COMMUNITY ACTIVITIES**

Often youth in care have difficulty forming new friendships and relationships when they leave care. A supportive adult can extend regular invitations to the youth to attend social and community gatherings as an opportunity to form new friendships and make connections with people. Good opportunities to make new friends include family weddings, hiking trips, garden clubs, community service projects and volunteer opportunities, dances, sporting events, debate groups, community college classes, etc.

☐ **ADOPTION**

Even for many older youth, including those over the age of 18, adoption remains a dream. An adult who is able to offer this ultimate permanent connection for a youth may make an initial offer to adopt through a Permanency Pact. Often youth may have fears about adoption, interpreting adoption to mean loss of contact with bio parents or siblings (this should be taken into consideration when discussing this option). Youth who once declined to be adopted often change their minds, so an adult may want to renew the offer from time to time.

About FosterClub



FosterClub is the national network for young people in foster care.

Every 2 minutes, a child’s life changes as they enter the foster care system. There are more than 513,000 young people living in foster care across the country, and FosterClub is their club — a place to turn for advice, information, and hope. Our peer support network gives kids in foster care a new spin on life.

At FosterClub’s web sites, kids are asking questions and getting answers: www.fosterclub.com is for young people and www.fyi3.com is designed for youth transitioning from care. FosterClub’s gateway for adults who support young people in foster care is www.fosterclub.org. Our publications supply youth with tools for success and also provide inspiration and perspective from their peers who have successfully emerged from foster care. FosterClub’s training and events are held across the country and feature a dynamic group of young foster care alumni called the FosterClub All-Stars. Outreach tools designed to improve communication with young people in care and engage them in achieving their own personal success.

The members of FosterClub are resilient young people determined to build a better future for themselves and for other kids coming up through the system behind them. Their success depends on the generosity of concerned individuals and collaborations with partner organizations. If you would like to learn more about FosterClub or how you can support young people in foster care, visit www.fosterclub.org or call 503-717-1552. FosterClub is a 501(c)3 non-profit organization. EIN 93-1287234.



The pinwheel is an enduring symbol of the happy, carefree childhood all kids deserve. For more than 513,000 youth living in the U.S. foster care system, childhood has been interrupted by abuse, neglect or abandonment. FosterClub’s peer support network gives kids in foster care a new spin on life by providing information, resources, encouragement and hope.

the national network for young people in foster care

FOSTERCLUB



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PERMANENCY PACT

In an effort to substantiate and sustain an on-going connection between a youth and a supportive adult,

_____ SUPPORTIVE ADULT

pledges to provide specific support to, and has been accepted as a provider of such support by,

_____ YOUTH

confirmed this _____ day of _____ / _____ / _____
DAY MONTH YEAR

as witnessed by _____ FACILITATOR

FosterClub's Permanency Pact documents a life-long, kin-like commitment to a relationship between a youth and a supportive adult.



the national network for young people in foster care | www.fosterclub.org

- A Home For The Holidays
- A Place To Do Laundry
- Emergency Place To Stay
- Food/Occasional Meals
- Care Packages At College
- Employment Opportunity
- Job Search Assistance
- Career Counseling
- Housing Hunt
- Recreational Activities
- Mentor
- Educational Assistance
- Relationship/Marriage//Parenting
- Transportation
- Assistance With Medical Appts
- Storage
- Motivation
- Someone To Talk To/Discuss Problems
- A Phone To Use
- A Computer To Use
- Clothing
- Spiritual Support
- Legal Troubles
- Cultural Experience
- Apartment Move-in
- Cooking Lessons/Assistance
- Regular Check-in
- Bills & Money Management Assistance
- Drug And Alcohol Addiction Help
- Mental Health Support
- Co-Signer
- Help Reading Forms, Complex Docs
- Mechanical/Building Projects
- Housekeeping
- Home Decorating
- Voting
- Volunteerism
- Finding Community Resources
- Safety And Personal Security
- Babysitting
- Emergency Cash
- Social Circle/Community Activities
- Advocacy
- Reference
- Adoption
- _____
- _____

SECTION 7

SUPPORTS, COMMUNITY, CULTURE & SOCIAL LIFE



The more you able to know what is available in your community and become a part of that community as you transition to adult life, the more you will feel a sense of belonging and be supported. Here are some basics about communities. Take time to get to know your community and not only the services it offers, but also what you can offer to your community. Contents in this section include the items listed in the box.

Resource Lists Recreation & Leisure Bucket List for Teens 50 Things You Can Do NYTD IASN – Iowa Aftercare Services Network AMP-Achieving Maximum Potential

“How wonderful it is that nobody need wait a single moment to improve the world.” —Anne Frank

“Love all, trust a few, do wrong to none.” —William Shakespeare in All’s Well That Ends Well

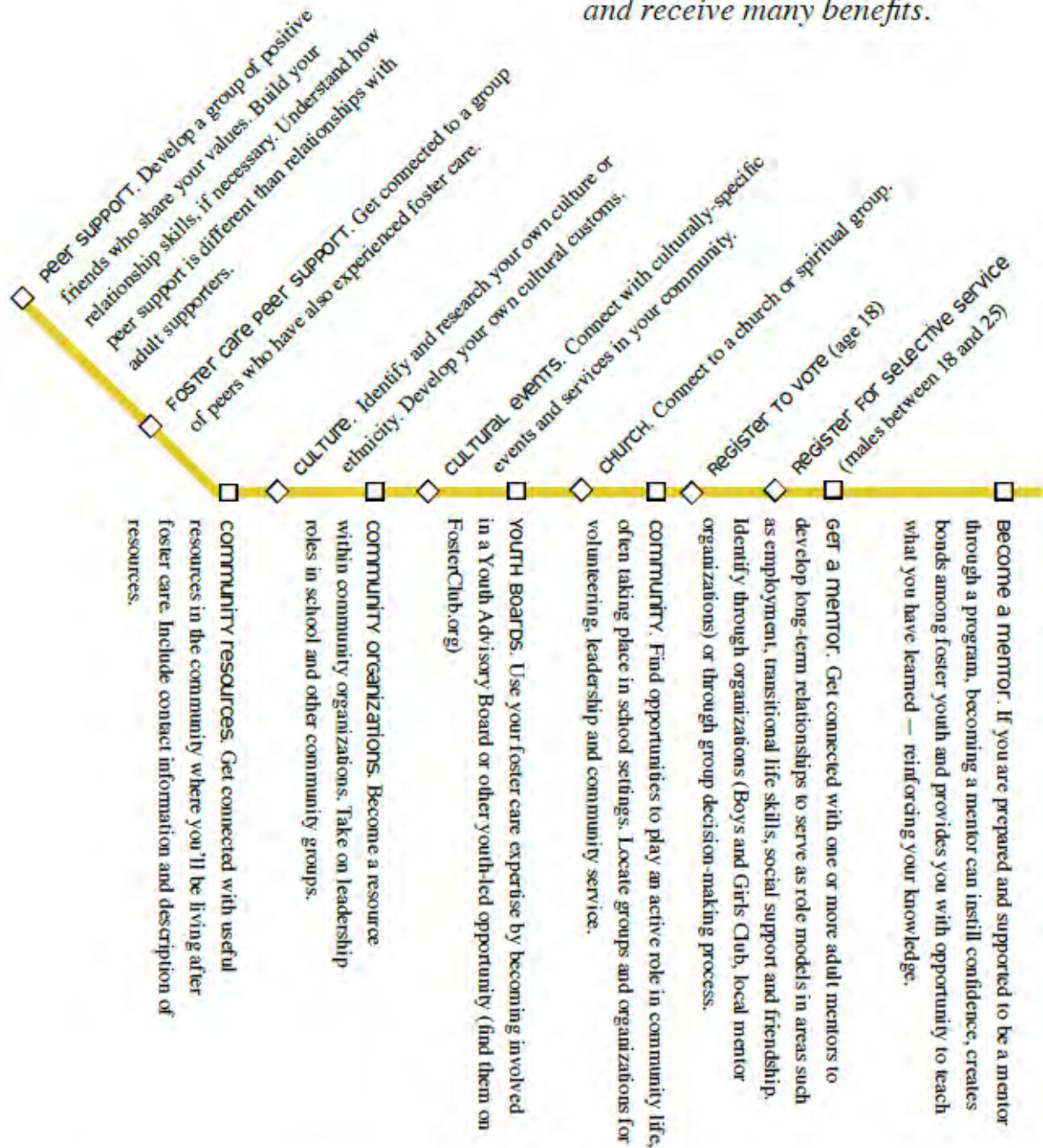
“In any moment of decision, the best thing you can do is the right thing. The worst thing you can do is nothing.” —Theodore Roosevelt

“You must take personal responsibility. You cannot change the circumstances, the seasons, or the wind, but you can change yourself.” —Jim Rohn

“No one is born hating another person because of the color of his skin, or his background, or his religion. People must learn to hate, and if they can learn to hate, they can be taught to love, for love comes more naturally to the human heart than its opposite.” —Nelson Mandela

“The past cannot be changed. The future is yet in your power.” —Hugh White

As a member of your community, you'll want to participate fully and receive many benefits.





WHAT I HAVE Looking for instructions? Download at www.fosterclub.org

Community Connections (social groups, activities, volunteerism)	Contact person	Phone
Spiritual support / church:		Contact person:

Peer Circle (Names)	Length of time known	Phone
My ethnic heritage: <input type="checkbox"/> Not sure List:	<input type="checkbox"/> Registered to vote <input type="checkbox"/> Registered for draft (if male)	

RESOURCES AVAILABLE TO ME Find 'em at www.fosteringconnections.org

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

THIS IS MY PLAN Get ideas about how to make a plan at www.fosterclub.org

Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan immediately after I leave foster care:

Long term goals (five years from now, my community, culture, and social life goal is):

READINESS SCALE Needs work: 1 2 3 4 5 6 7 8 9 10 Prepared

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act



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Specialized Resources

Below is a list of resources available in most communities.

Child Abuse: is handled by the Iowa Department of Human Services. Allegations of situations where children have been physically, sexually or emotionally abused are assessed. 1-800-362-2178

Community Colleges: provide guidance in education and vocational opportunities. There is usually an office of career planning and job placement, although job placement may be limited to registered students or graduates. Registration applications are available at the Admissions Office.

Community Mental Health Centers: provides support for persons with mental or psychological problems. Usually services are provided on a sliding fee scale according to income.

Domestic Violence Services: provide telephone and other support that may include a shelter for women and their children that have been physically, sexually, or emotionally abused.

Department of Human Services: provides assistance in getting needed services such as food assistance, medical assistance, financial assistance, daycare assistance, counseling, parenting information, foster care services, and abuse assessments of children and adults.

Department of Public Health: provides environmental air quality checks, lab, and a medical clinic that provides free health care for low-income citizens.

Department of Transportation: administers the written and driving test. You can also get a photo identification card.

Department of Transportation Motor Vehicle Information Center: handles questions on driver's license, vehicle registration, handicap parking permit, and truck driving information in Des Moines.

Free Medical Clinic: where you can receive free health care including STD screening & treatment.

Food Pantries: Check with your local DHS for a list of locations that provide free groceries.

Legal Services Corporation of Iowa: provides free civil legal services related to family law, child support, landlord/tenant issues, and custody. This is a nation wide service, 1-800-332-0419.

Social Security Administration: handles all applications for Social Security and SSI benefits including disability, death of a parent, or retired persons.

Pregnancy Counseling/Clinics: provide counseling and health care for women.

Student Financial Aid Offices: (located at a college or university) provide advice and forms for student loans (money you pay back with interest), grants (money you don't have to pay back), and work study arrangements (employment on or near campus where you use your earnings toward educational expenses).

Voter Registration: the County Auditor office is where you go to register to vote or to change your party (Republican, Democrat, or Independent) affiliation.

Work Force Development Center: keep listings of state wide job openings, unemployment, employment services, testing available, and no charge to employer or people seeking employment. Resume services are available. These are located throughout the state. (You can call 1-800-562-4692 to find a local center near you.)

Important Resource Numbers

Alcohol and Drug Abuse Hotline	1-800-662-HELP
Better Business Bureau	1-800-222-1600
Big Brothers & Big Sisters of America www.bbbsa.org	
Bullying Support: 24/7 hotline, http://yourlifeiowa.org , or text 2-10pm 855-895-TEXT	1-855-581-8111
Centers for Disease Control – AIDS/HIV- http://www.cdc.gov/hiv/	
Children of the Night @ www.childrenofthenight.org	1-800-551-1300
Crisis Text Line (Text us about anything that's on your Mind.) Text "GO" to 741-741	
Iowa Answer Line (home & family questions)	1-800-262-3804
Iowa Attorney General Office	1-515-281-5164
Iowa Child Abuse Hotline	1-800-362-2178
Iowa Aftercare Services Network (aftercare – 18-21 yrs)	1-800-443-8336
Iowa Department of Transportation Motor Vehicle Info	1-800-532-1121
Iowa Domestic Violence Hotline	1-800-942-0333
Iowa Healthy Families Line	1-800-369-2229
Iowa Insurance Division www.iowa.gov	1-877-955-1212
Iowa Legal Aid www.iowalegalaid.org	1-800-532-1275
Iowa State Patrol Emergency	1-800-525-5555
Iowa State Patrol Weather & Road Report	511
Information on Tobacco and Prevention Tips www.cdc.gov/tobacco	
Internal Revenue Service www.IRS.gov	1-800-829-1040
Job Corps www.recruiting.jobcorps.gov	1-800-733-5627
National Adoption Center nac@adopt.org	
National AIDS Hotline	1-800-342-2437
National Child Abuse Hotline	1-800-4-A-CHILD
National Coalition for Homeless directory www.nationalhomeless.org	
National Eating Disorders Association	1-800-931-2237
National Domestic Violence Hotline	1-800-799-7233
National LGBTQ Hotline www.LGBTNEARME.org	1-888-843-4564
National Hotline for Missing and Exploited Children www.missingkids.com	1-800-843-5678
National Human Trafficking Resource Center www.traffickingresourcecenter.org	1-888-373-7888
National Life Center Hotline/Pregnancy Hotline www.nationallifecenter.com	1-800-848-5683
Nat. Organizations for Teenagers www.byggpub.com/books/tq2rw/organizations.htm	
National Runaway Switchboard 1-800-RUNAWAY www.1800RUNAWAY.ORG	1-800-621-4000
National Suicide Prevention Lifeline www.suicidepreventionlifeline.org	1-800-273-8255
National Youth Crisis Hotline www.allaboutcounseling.com	1-855-747-4196
Planned Parenthood www.plannedparenthood.org	1-800-230-7526
Social Security Administration www.ssa.gov	1-800-772-1213
RAINN: Rape, Abuse, Incest National Network www.rainn.org	1-800-656-4673
Teen Line (personal & health related information)	310-855-4673 TEXT: TEEN to 839863
United Way www.liveunited.org	211

Recreation & Leisure

To find out about a hobby that may interest you, you will have to do a little research. You can look in the local newspaper for meetings, craft shows, or classes. If you are interested in a sport, watch for team meeting announcements or call the city recreation department. Often, people at a craft shop or sports shop may sponsor related activities. In fact, craft shops often have classes to teach you how to do the things that they sell supplies for, so they are a good source of information. If you want to join a local club, a service club or sports club, there are usually announcements in the newspaper lifestyle section.

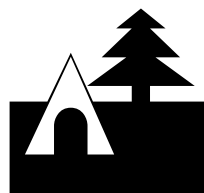
Most communities have programs and facilities designed to improve the leisure time opportunities available to residents. That's you! You can become involved in many ways, as a participant, as a volunteer or as a spectator. When you first move into a community, it is important to get to know the lay of the land, to learn the community in a way that makes you feel at home and a part of things.

One of the most important community resources will be the recreation program run either by the city or the county. Call your community recreation center to find out how you can learn about classes, sports schedules, activities or trips. They may have a publication or list events in the newspaper.

If you like to hunt or fish, it's easier and more convenient to buy hunting and fishing licenses, thanks to the Electronic Licensing System for Iowa. This new system cuts processing time and paperwork. You can go to your local Wal-Mart or any of 900 vendors and swipe your driver's license, pay your fee and you get your license.

Here is a list of places you can call or visit to find fun things to do:

Swimming Pool	Convention & Visitor's Bureau
County Extension	Gym
Public Library	Friends
Sports Shop	Museum
Bowling Alley	Park
Crafts Store	YMCA/YWCA
Musical Instruments Store	Ball Field
Art Store	Zoo
Recreation Center	Fairgrounds





Bucket List for Teens- Ideas of things you can do:

- Create your own Bucket List of things you want to accomplish.
- Rebuild a relationship with someone you used to know
- Go to the zoo
- Perform random acts of kindness—set your own goal for how many
- Read 10 books
- Read to young children you know
- Read a newspaper
- Let go of past grudges
- Get closer to someone you know
- Interview someone you don't know and learn their life story. Write it up and give it to them.
- Have a water fight
- Complete a 1,000-piece puzzle
- Make pizza
- Put on the radio and dance
- Volunteer!!!! (ex. local animal or homeless shelter)
- Learn as many words or phrases you can in a foreign language
- Research 5 colleges
- Watch a sunrise and a sunset
- Go to a museum
- Do your family's laundry
- Collect your family's history, make a scrapbook
- Write a short story or poem
- Write a song
- Do something that scares you
- Learn something new
- Stand up for something you believe in
- Swing on the swings at the park
- Spend a half hour looking at clouds or stars
- Create, direct, and produce a mini film
- Choreograph a dance for a music video
- Go camping in your backyard
- Put together a fashion show
- Build with Legos
- Bake some cupcakes and deliver them to friends
- Baby-sit for a neighbor
- Write a letter and send it, snail-mail style
- Clean your Room
- Go to a church function
- Go roller-skating or bowling
- Make a craft, learn to sew, knit or take an art class
- Go to a concert or an event in your community
- Go hiking with a friend
- Go to the movies with your siblings
- Play Cards
- Attend a community event
- Go on a picnic in the community or in your backyard
- Take a dog for a walk or give it a bath.
- Have a sleepover part and watch scary movies
- Start a Journal and write in it every day.
- E-mail a friend you haven't spoken to in awhile.
- Plan out a road trip
- Make a collage (can use old magazines)
- Make smoothies
- Eat 5 things you haven't eaten before
- Be a vegetarian for a week
- Host a dinner party, or make dinner for a someone
- Watch a black-and-white classic movie
- Play classic board games (like Monopoly or Chinese Checkers) on a rainy day
- Laugh so hard you cry
- Do 100 sit ups a day and/or Jumping Jacks
- Write a complaint/satisfaction letter and wait for a reply
- Make a self-portrait (drawing or using finger paints)
- Buy some crayons and a coloring book
- Have everyone you meet sign a shirt for a day
- Have a spontaneous scavenger hunt
- Make a giant chocolate chip cookie
- Create a new recipe that can be passed down for generations
- Have a full-on photography session taking ten photos of objects every color of the rainbow
- Find an astronomy pattern in the sky
- Catch a fish
- Ride a bike. Check out local bike trails.
- Organize your Important Papers
- Make friendship bracelets
- Make small talk in an elevator
- Get a group together to play a sport
- Re-decorate or rearrange a room.
- Grow some plants or plant a tree
- Go to a garage sale or auction.
- Make a root beer float
- Perform music for others
- Draw a chalk masterpiece on your sidewalk or driveway or in a playground
- Cook on an open fire
- Go window-shopping. Leave your money at home.
- Get a library card.
- Plan your meals for the week.
- Start an exercise program. Call the local YMCA
- Plan a vacation you want to take next summer
- Have a bubble bath
- Make a mixed CD of your favorite songs and title it "The Soundtrack of My Life"
- Win a competition or contest
- Send a message in a bottle
- Put your deepest worry into a balloon and let it go
- Dedicate a day to someone important in my life
- Live each day as if it's an adventure, keep the best intentions in mind!

Make a Difference...

AMP- Foster Care Youth Council



The Foster Care Youth Council is a group of young people who meet regularly to share resources and offer support to each other. There are Councils all around the state. If you would like to be involved in this support group, please check with your Transition Planning Specialist or case worker to find the Council nearest you. www.AMPlowa.org

Foster Club

Foster Club is the national network for young people in foster care. Their website is www.fosterclub.com. Foster Club's mission is to provide encouragement, motivation, information, education and benefits for foster youth. Permanency Pact is a great tool that is free and on their website to help you figure out who can support you into adulthood.



NYTD Surveys

About NYTD- <https://humanrights.iowa.gov/nytd-national-youth-transition-database>



Iowa NYTD is a federal initiative that collects outcome information from youth who are approaching the exit of, or have exited, foster care. The information provides insight into how prepared these youth are to enter adulthood and the services to which they have been provided during their time in foster care.

Youth aged 17, 19, and 21 complete surveys that provide information on their educational attainments, employment opportunities, access to health insurance, and more. This information provides valuable insight to state administrators and legislators on the success of foster care-related programs and services, as well as what improvements should be made to prepare and develop foster care youth for success as adults.

Aftercare Services

Entering adulthood means making lots of decisions, and it can be a tough time. The Iowa Aftercare Services Network (IASN) is available to help young adults who experienced foster care or other court-ordered placement as a teenager. We will help you reach your personal goals for: education, employment, housing, health, life skills and relationships. See the following page for more information about Iowa Aftercare! Or visit their website at www.iowaaftercare.org





What is Aftercare?

Services and support offered through the **Iowa Aftercare Services Network (IASN)** are voluntary and designed to help youth leaving court-ordered placements at or near the age of 18 transition successfully to adulthood. Using a strength-based approach, Aftercare helps youth: **meet basic needs; set and attain goals; make connections to community resources; and develop the knowledge and skills needed to live on their own.**

Participants meet at least twice a month with an Aftercare Self-Sufficiency Advocate who partners with them to address barriers and achieve their goals. In addition, needs-based monthly financial support is available to youth who qualify for the **Preparation for Adult Living (PAL)** stipend.



Aftercare and PAL are available from the following IASN agencies:

- American Home Finding Association
- Children's Square USA
- Family Resources
- Foundation 2
- Four Oaks
- Young House Family Services
- Youth Homes of Mid-America
- YSS (lead agency)

Iowa Aftercare Services are for young adults who:

- Are Iowa residents between 18 and 21 years old.
- Exit foster care*, Iowa State Training School (STS), or a court-ordered Iowa juvenile detention center at age 18 or older, or between 17 ½ and 18 and have been in any combination of care for at least 6 of the previous 12 months.
- Are adopted from foster care or entered a subsidized guardianship arrangement from foster care, on or after their 16th birthday.

Contact us about extended services up to age 23.

To receive the PAL stipend youth must also meet all of the following criteria:

- Left foster care, STS or court-ordered detention on or after their 18th birthday.
- Had been in placement at least 6 of the 12 months prior to exiting care.
- Are no longer eligible for voluntary foster care.
- Attend college, job training, or work full-time (at least 80 hours per month).

* Foster care includes but is not limited to group care, family foster care, shelters, PMIC and relative placement. Contact Aftercare to verify eligibility.

Participant responsibilities:

- Meet with a Self-Sufficiency Advocate at least twice a month.
- Be respectful and honest when communicating with the Advocate.
- Actively take part in developing an individual self-sufficiency plan and work toward one's goals.
- Accept personal responsibility in the transition to self-sufficiency.

PAL recipient responsibilities also include:

Participation in one or more of the following:

- College or a work training program.
- Employed an average of 80 hours or more per month.
- Attending school or a program leading to a high school diploma or equivalent.

Report changes in earned and unearned income in a timely manner. (Timely means that changes are reported to the Advocate within ten days from receiving the income or from the date income ended).

To receive financial assistance in the form of a vendor payment, participants must:

- Make an effort to access other community resources that could meet the expense prior to requesting a vendor payment.
- Personally contribute toward the vendor expense to the extent financially able
- Not be receiving a PAL stipend.
- Understand that vendor payments are meant to help with emergencies or address a specific goal in the self-sufficiency plan.

This fact sheet was prepared by the **Youth Policy Institute of Iowa (YPII)**. YPII provides policy development, technical assistance, quality assurance, marketing and evaluation services for the IASN, under a subcontract with lead agency YSS. Visit www.ypii.org and www.yss.org for more information.

Funding provided by:
Iowa Dept. of Human Services
www.dhs.iowa.gov



When should IASN be contacted?

Pre-services are available to youth who are at least age 17 and expected to participate in Aftercare services at age 18 or older. Aftercare Services should be contacted several months prior to a young person's planned exit from the STS, court-ordered detention, or foster care system.

Aftercare staff are available to assist with planning for the transition and to ensure that youth understand the eligibility and participation requirements of the programs. Involvement prior to discharge helps Aftercare Advocates build a relationship with eligible youth and facilitates a connection to ongoing, voluntary services.

Prior to leaving foster care or any time after aging out, call 800-443-8336 to be referred to an IASN provider.


AMPIOWA.ORG

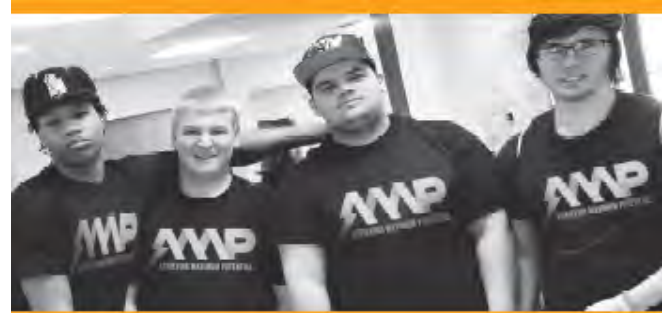


NOTHING ABOUT US, WITHOUT US

Unleashing the full potential of foster and adoptive youth in Iowa.

FOR MORE INFORMATION, CONTACT:
ACHIEVING MAXIMUM POTENTIAL (AMP)

	YSS 125 SOUTH 3RD ST. AMES, IOWA 50010	515.233.2250 EXT. 4575
	A PROGRAM OF THE AMP PARTNERSHIP OF IOWA FOSTER YOUTH COUNCILS	



YOUTH-DRIVEN LEADERSHIP, LEARNING & MORE

ACHIEVING MAXIMUM POTENTIAL (AMP) is a statewide group that seeks to unleash the full potential for personal growth among foster and adoptive children, age 13 and older, in Iowa. In addition to providing the life skills youth need to become healthy, independent adults, AMP also offers:

- ✦ Valuable leadership opportunities
- ✦ Service learning projects through youth/adult partnerships in the community
- ✦ Speaking opportunities for youth, including sharing of their own stories
- ✦ Educational/vocational assistance
- ✦ Peer-to-peer understanding, support and encouragement

AMP involves young people as advocates for themselves and as a voice for system-level improvements in child welfare policies and practices. Through supportive productive partnerships with adults, youth are authoritative advocates for making foster care more responsive and effective.

Members of AMP also encourage others to open their homes to teens in foster care, or to adopt. AMP youth educate legislators, child welfare professionals, juvenile court representatives, foster parents and the public about foster care and adoption from a youth perspective.

The AMP Partnership of Iowa Foster Care Youth Councils is a collaboration of 10 organizations led by YSS. The Iowa Department of Human Services is the primary grant funder for AMP, with donations and local community support supplementing local youth AMP councils.

AMP YOUTH COUNCIL LOCATIONS

Local AMP youth councils are available across Iowa, including: Ames, Cedar Rapids, Council Bluffs, Carroll/Denison, Davenport, Des Moines, Dubuque, Eldora State Training School, Fort Dodge, Marshalltown, Mason City, Mt. Pleasant, Ottumwa, Sioux City and Waterloo.



What is AMP?

AMP stands for ACHIEVING MAXIMUM POTENTIAL which is the Iowa Foster Care Youth Council. There are 14 AMP councils across Iowa and meetings are youth driven. Council meetings are offered twice per month and youth learn valuable life skills for healthy transitions into adulthood, learn about local resources, and socialize while in a supportive and well-supervised environment of youth with similar experiences.

Who can attend AMP?

AMP members are made up of **youth aged 13-20** who are currently or who have ever been in an out-of-home placement (foster, adoptive, kinship, shelter, residential, treatment or group care). AMP meetings are a time for youth to gain knowledge about living on their own and meet new friends. Not sure if AMP is for you??? Join us for our next meeting to find out- we are always looking for new faces and new energy!

Where is the closest AMP council?

You will find the location of all AMP councils on the AMP website. /en/amp_near_you/statewide_amp_council_contact_flyer/ Each city will give the council meeting location; time the meeting occurs and contact information for the council facilitator (in case you need a ride!).

What happens during a “council meeting”?

- Everyone enjoys a snack and has some social time – meet & greet
- We go around the room and give “Highs & Lows” from the past week
- Youth chose the topics for meetings or sometimes present topics
- We plan activities & events outside AMP
- Be with other teens who are going through the same things you are
- Support each other
- AMP members say that AMP feels like a second family!



What kinds of things do youth learn at AMP?

The possibilities are endless but here a few....

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Cooking (easy, low cost meals and snacks) • Banking (how to open checking/saving accounts plus credit card management) • Healthy relationships (friends, family & significant others) • How to rent an apartment • Apply for college student aid & scholarships • Speaker training (learn to speak in public and tell your story) | <ul style="list-style-type: none"> • Teamwork skills • Study skills • Prepare for a job interview • Preparing your taxes • Living in a budget • Purchasing a used car • Insurance |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Is AMP just learning or are there fun things too?

AMP is all about learning in a fun way! We like to celebrate holidays, birthdays, graduations and go to camp! We attend community events like Reggie’s Sleepout in Des Moines and Ames. Reggie’s Sleepout is a fundraiser for Iowa Homeless Youth and we sleep outside on a football field to experience what it’s like to be homeless! AMP has an annual state conference called Plugged In & Charging where we experience life at community college, sleep in the dorms, take college classes and eat at food service! The most fun is making life-long friends and chatting on Facebook!

How do I become an AMP member?

Decide to attend an AMP council meeting and come! We have an application; it asks what you like to do. AMP is designed to be very flexible! We understand that teenage life is busy; so if you work or do sports, it may be hard to attend council meetings. You are welcome to attend meetings and events whenever your schedule permits! If you’re super busy, be a part of the AMP Facebook and stay connected through the AMP website. Meetings and events are posted to both so you can plan when to attend!

Give AMP a chance!

We know that attending a group for the first time can be awkward.....

But I promise you that AMP teens, facilitators and volunteers are very welcoming and will make you feel comfortable right away! There are no judgements made, everyone is struggling with something and we are here to help you get through it! So take that first step and join us today!

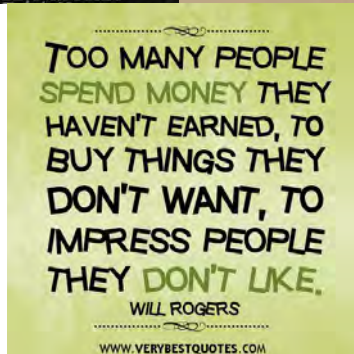
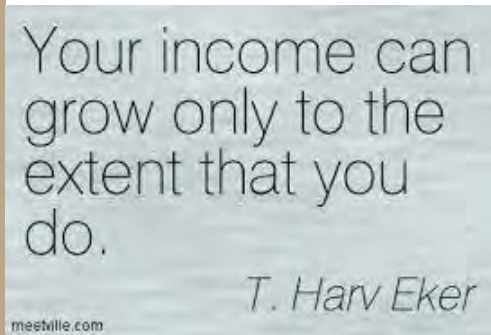
SECTION 8

FINANCES & MONEY MANAGEMENT



This section addresses money management and financial organization. Contents of this section include the items listed in the box below and space to store bills.

Savings Account	How to Build Your Credit
Checking Account & Practice Checkbook	Budgeting to Live On My Own
Organizing & Paying Bills	Protect Yourself- Insurance
Debit/Credit Cards	Money Management
Payday Loans	Budgeting Apps/Helpful Websites
Rent-to-Own Centers	Telling Your Money What to Do
What is Credit, Credit Reports, & Credit Scores ↑	



"He is rich or poor according to what he is, not according to what he has." – Henry Ward Beecher

Nowadays, it is especially important to be savvy about your finances. Pay attention to your finances. Mistakes can be very costly. While planning for your financial future, think about these stops along the way.

CHECKING ACCOUNT.

Getting one can be more difficult than you might think. Banks often require two pieces of official ID to open a new account. It is important to open an account before you leave foster care. On the worksheet, list only the bank name for your account.

SAVINGS ACCOUNT.

Include accounts where you have direct access to funds (money you can withdraw without another person's signature). List the bank name.

SOURCE OF INCOME
List income you receive, but not money from a job you do. You can list: Social security, disability income, Chafee housing support, etc. and include how often and how much you get. Add contact names and phone numbers – you may need extra paper for this.

MONTHLY BUDGET
Will you have enough money coming in to pay the bills? A monthly budget outlines all of your expenses and helps you see exactly what you'll need to cover your living expenses.

CREDIT CHECKED

Do you know what your credit looks like? Has anyone stolen your identity and damaged your credit? It is not uncommon for foster youth to have had biological family members use their credit.

BUILD YOUR MONEY MANAGEMENT SKILLS.

List any independent living courses relating to money management that you have taken. Also list skills acquired in the home or at school. Skills might include credit, budgeting, balancing checkbooks/accounts, consumer skills, etc.

SAVINGS FOR LEAVING FOSTER CARE

Set a goal to save a specific amount of money by your emancipation, or age-out date. Savings may be used to rent an apartment, for transportation, or as a slush fund for emergencies. List your current savings balance to gauge progress toward the savings goal.

WHAT I HAVE Looking for instructions? Download at www.fosterclub.org

Bank account status: <input type="checkbox"/> Checking account open <input type="checkbox"/> Savings Account open <input type="checkbox"/> Other:	Bank name:
------------------------------------------------------------------------------------------------------------------------------------------------------	------------

Savings for leaving foster care: Goal: \$ Amount currently saved: \$	<input type="checkbox"/> Monthly budget created
----------------------------------------------------------------------------------------------	-------------------------------------------------

Regular sources of income (description):	Monthly Amount
	\$
	\$
	\$

Demonstrated money management skills (list): Credit checked (for identity theft)

<input type="checkbox"/> Taxes	<input type="checkbox"/> Budgeting	<input type="checkbox"/> Other:
<input type="checkbox"/> Banking	<input type="checkbox"/> Lending / Financing	<input type="checkbox"/> Other:
<input type="checkbox"/> Saving/Investing	<input type="checkbox"/> Emergency money matters	<input type="checkbox"/> Other:

RESOURCES AVAILABLE TO ME Find 'em at www.fosteringconnections.org

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

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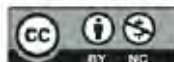
Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan immediately after I leave foster care:

Long term goals (five years from now, my financial goal is):

READINESS SCALE Needs work 1 2 3 4 5 6 7 8 9 10 Prepared

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act

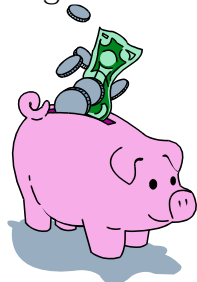


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Money Management

What do you think of when people refer to money management skills? Is that for someone just getting out of college and typically getting the first professional job with an apartment or house expenses? Is for the family trying to raise children and meet their expenses? Or is for someone almost ready to retire and planning to live on a reduced income? How do money management skills apply to you as a teenager? In order to plan ahead for the different stages in life, it is important for teens to learn basic information in a variety of life skills especially which will assist you to become as self sufficient as possible.

If you have already completed the Casey Life Skill assessment –you probably remember there were several questions about money management skills. If you have not taken the assessment yet – ask your case manager for assistance. The following is general information to help you get started with learning about money management.



Savings Account

Savings are an important part of your financial plan. If you do not create this safety net, you may not be able to carry out your goals and protect yourself in case of unexpected problems. The amount you save depends on the goals and time line you have allowed yourself. You need funds for your goals and an emergency fund that can be used immediately when needed.

Opening a savings account is really very simple, you will need the following:

- Your full name
- Your address and phone number
- Your driver's license or ID number
- Date and place of birth
- Mother's full maiden name
- Your social security number
- Beneficiary-person who is to get any existing funds in your account in the event of your death
- A minimum deposit may be required to get started

You just contact a bank and ask:

- Is a minimum balance required?
- Is it possible to withdraw funds or transfer funds to another account?
- What is the cost of transferring funds?
- Are there any extra fees?
- Are accounts covered by FDIC insurance?

It is recommended that you deposit a significant portion of each paycheck into savings every pay period. You will be surprised at how fast money grows when you make regular savings deposits.

Make sure you record each transaction you make on your savings account. Savings account statements include deposits, ATM use, withdrawals, transfers, or bank fees. You should come up with the same total as your bank statement if done correctly.



Checking Account

To open a Checking account contact several banks to compare their service charges and fees before deciding where to open an account. Often banks will offer free checking to students. You must remember to take identification with you when you open any new account. If you are not 18 years old, you will need to take someone older than 18 with you to the bank that is willing to be responsible for your account if you are not.

Once you have opened your checking account, you will need to order checks. You may do this through the bank. Some banks offer free checks if you maintain a certain balance in your account.

You may want to have your paychecks automatically deposited into your checking account if your employer offers this benefit. It is a very safe and easy thing to do. Ask your employer for more information on direct deposit.

You need to balance your checkbook with the monthly statement you get from your bank.

1. **Compare the bank statement's listing of the checks, ATM withdrawals and deposits against your checkbook register.** There is a column that you can mark each item off. If the bank shows a transaction that you do not have down, write it in, as you must have forgotten to record it.
2. Write in your monthly bank charges and subtract that from your balance.
3. At this point, the bank statement and your checkbook should be the same. If not, refigure to find the error. Call the bank if you think the statement is wrong.
4. Total the outstanding-checks that you have written that don't appear in the statement. Subtract this amount from the bank statement balance.
5. **Add any deposits you've made that aren't shown on the statement.**
6. Now this is how much money you have right now.
7. **Contact the bank if you don't receive your monthly statement on time.**
8. If you need assistance in getting your checkbook balanced ask someone at your bank (there may be a fee) or a trusted adult to help you.

Practice Checkbook

This is a practice checkbook for you to fill out deposits, checks and balance the account.

Check Number	Date	Description of Transaction	Amount of Debit (-)		State ment check off (✓)	Amount of Deposit/Credit (+)		Balance	
	07/01/20	Opening Deposit - Check from State of Iowa				787	50	787	50
123	07/01/20	Landlord – half of the rent	250	00				-250	00
								537	50
124	07/02/20	Alliant – electricity	19	25				-19	25
								518	25
125	07/03/20	Mid-America – gas	32	75				-32	75
								485	50
126	07/10/20	Wal-Mart – household stuff	14	68				-14	68
								470	82
127	07/08/20	Media Com – cable	50	49				-50	49
								420	33
D	07/09/20	Paycheck from Pizza Hut				277	25	+277	25
								697	58
ATM	07/09/20	Cash – lunch	10	00				-10	00
								687	58
128									
129									

D = Deposit ATM = Automatic Teller Machine

- Complete checking deposit slip for \$787.50 from the State of Iowa on 07/01/20
- Check 123 on 07/01/20 to Landlord Jones for \$250.00 for half of rent has been completed, calculate the balance
- Write check 124 on 07/02/20 to Alliant for \$19.25 for electricity, calculate the balance
- Write check 125 on 07/03/20 to Mid-America for \$32.75 for gas, calculate the balance
- Write check 126 on 07/10/20 to Wal-Mart for \$14.68 for supplies, calculate the balance
- Write check 127 on 07/08/20 to Media Com for \$50.49 for cable TV, calculate the balance
- Complete checking deposit slip for \$277.25 from job at Pizza Hut on 07/09/20, calculate the balance
- Note ATM withdrawal of \$10.00 cash on 07/09/20, calculate the balance
- Write check 128 on 07/10/20 to Verizon for \$40.95, record in register, calculate the balance.
- Write check 129 on 07/11/20 to Hy-Vee for \$41.90, record in register, calculate the balance.

* (Your total should be \$595.73)

Complete this deposit ticket for \$787.50 from the State of Iowa.

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

CASH

DATE _____

DEPOSIT MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE IF CASH RECEIVED FROM DEPOSIT

STATE BANK AND TRUST CO.

OR TOTAL FROM OTHER SIDE

TOTAL ITEMS **SUBTOTAL**

 LESS CASH

NET DEPOSIT **\$**

Practice Checks

The check below shows the date, whom the check is to, for what dollar amount, how to write out the amount in cursive, what it is for, and whom it is from. You should always write a check with ink pen. Never leave anything blank on a check. Do not sign your name ahead to save time. Never write a check for more than is in your account. If you make a serious mistake on your check, write VOID across it and in your checkbook register.

First I. Last	123
484 South 7 th Street Sunny, IA 52400	
	Date <u>July 1, 2020</u>
Pay to the	
Order of <u>Landlord Jones</u>	\$ <u>250.00</u>
<u>Two hundred Fifty & No/100</u> ----- Dollars	
State Savings Bank Merrily IA 53400	
For <u>My Half of the rent</u>	<u>First I. Last</u>
:123456789: 12 3457 8 0123	

Write check #124 and then finish completing the other checks on the following pages.

First I. Last	124
484 South 7 th Street Sunny IA 52400	
	Date _____
Pay to the	
Order of _____	\$ <u>19.25</u>
_____ Dollars	
State Savings Bank Merrily IA 53400	
For _____	_____
:123456789: 12 3457 8 0123	

Write check 125 to Mid-America for \$32.75

First I. Last	125
484 South 7 th Street	
Sunny IA 52400	Date _____.
Pay to the	
Order of _____	\$ _____.
	_____ Dollars
State Savings Bank	
Merrily IA 53400	
For _____.	_____.
:123456789: 12 3457 8 0123	

Write check 126 to Wal-Mart for \$14.68

First I. Last	126
484 South 7 th Street	
Sunny IA 52400	Date _____.
Pay to the	
Order of _____	\$ _____.
	_____ Dollars
State Savings Bank	
Merrily IA 53400	
For _____.	_____.
:123456789: 12 3457 8 0123	

Write check 127 to Media Com

First I. Last	127
484 South 7 th Street	
Sunny IA 52400	Date _____.
Pay to the	
Order of _____	\$ _____.
	_____ Dollars
State Savings Bank	
Merrily IA 53400	
For _____.	_____.
:123456789: 12 3457 8 0123	

List of Accounts

Name of Bank Address & Phone	Type of Bank Account (checking or savings)	Name of Contact Person

Keep Receipts

When you make purchases you should have a special storage place for your receipts. This could be an envelope or a folder or even put them in the folder at the end of this section here in TIP. If you need to return an item to a store this will make it easier. A receipt is needed to get back what you paid for an item. Some stores will not do a return without a receipt that shows what you paid. Some stores only provide in store credit instead of cash.

Organizing Your Bills

You will eventually become fully responsible for all of your bills including rent, gas, electric, phone, cable, groceries, and all other payments associated with living on your own. You will need to keep track of bills as soon as you receive them in the mail. Set aside a separate file or folder where you can place each bill as you receive it. Be sure to pay your bills on time so you are not charged a late fee penalty! Paying your bills late can also affect your credit score.

Below is a chart that shows two examples of how to keep tabs on what you owe and if you have paid it. The next page is blank for you to write in your bills.

Company or Who you owe	Amount of bill	Date bill is due	Date bill was paid
Alliant-Electric	\$15.25	08/20/20	
Mid-America Gas Company	\$32.75	08/26/20	

Debit & Credit Cards

What is the difference between a debit card and a credit card?

Debit means "subtract." When you use a debit card, you are immediately subtracting your money from your own bank account. Debit cards allow you to spend only what is in your bank account.

Credit is money made available to you by a bank, like a loan. The amount the issuer allows you to use is determined by your credit history, income, debts, and ability to pay. You may use the credit with the understanding that you will repay the amount, plus interest if you do not pay in full each month.

Unlike a credit card, if your debit card is stolen and used fraudulently, the thief robs your checking account. Potentially, all your money can be drained out of your checking account, which could result in bounced checks. It could take the bank 10 days or more to investigate and refund your money.

ATM/Debit Cards

Most bank accounts offer ATM, Debit, or credit cards with each account. These cards can be used at ATM machines or most check-out lanes that accept debit or credit cards. ATM and Debit cards have a PIN – Personal Identification Number - that goes with them. Do not write this on the card or give it to anyone. The money will be taken directly from the specified account when using your card. You need to keep track of your balance and be careful to not over draft your account. Protect your debit card.

- Look around for any suspicious people or circumstances as you approach your ATM machine. Leave immediately if you are suspicious. Have your ATM card ready before you approach the machine and move away quickly. Do NOT count your money or even expose how much you have until you are away from the machine.
- Do keep your transaction receipt so you can record it in your account and to check against your bank statement. Never give your PIN number to anyone. Make sure no one sees you punch in your PIN number. Position your body so no one can look.
- If you put the wrong PIN number in several times the machine will keep your ATM card.
- If you lose your card or have questions about your billing, call your bank.
- In case of theft, contact the bank and the police immediately.

Credit cards

It is not advisable to have a credit card as a minor. Credit cards can seem like a great thing – you can buy whatever you want now and pay for it later. But what happens when the credit card bill arrives and you don't have the money to pay it? You could end up paying a lot of extra money in finance charges, or worse yet, you could end up damaging your credit history.

Don't think of credit cards as money – think of them as high interest loans. Each time you make a purchase using a credit card, you borrow money to make the purchase and you agree to pay it back later with interest.

Protect Your Credit Record

- Pay bills promptly to avoid late fees.
- Keep track of your charges.
- Do not exceed your Credit Limit.
- Always avoid Over-limit Fees.
- Report any change of address prior to moving.



Consider this!

One young person who got into trouble with their credit cards had this to say: "I see a credit card as being a reserve fund for emergency use only and a tool to build your credit history for real financial purchases (house, car, etc.). Everyone is supposed to think that way but it's easy to abuse it. So, bottom line if you can't pay for it in cash, then you can't pay your credit card off... so don't buy it."

Another great quote is: "We have a rule of thumb for young adults who say they need a card for emergencies. If you can eat it, drink it or wear it, then it's not an emergency."

Another young adult advises:

"On the plus side, having a credit card with a low credit limit (\$1,000 or less) can be a great start on your credit history, provided you always pay on time. However, I must caution you that many credit card companies will automatically raise your spending limit once you begin to approach it so that you will continue to spend on their card. Be judicious with your purchases, never pay with credit what you could conceivably buy with cash, and try to pay the balance off each month. It teaches terrific financial discipline, you will never be charged interest, and you won't wind up like me."

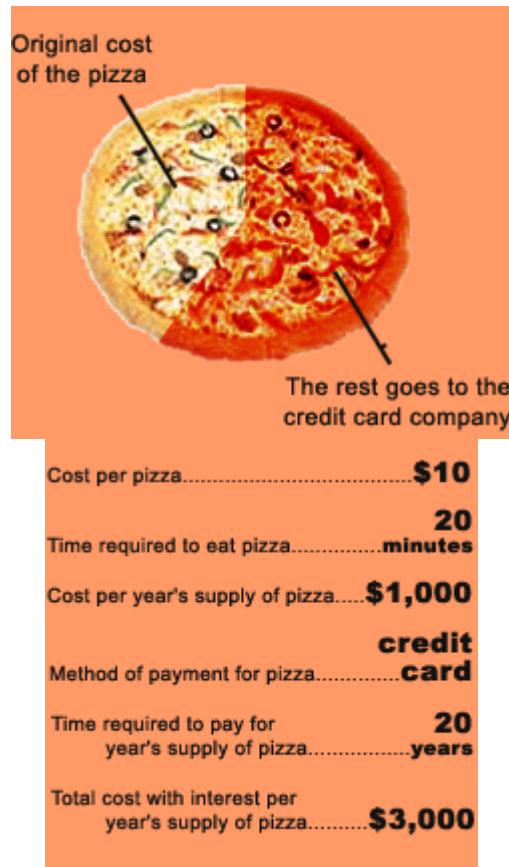
Credit Card Payments

If you absolutely must use credit, a rule of thumb recommends that the total credit payments you have per month should not exceed 15% to 20% of your income after taxes and housing have been paid.

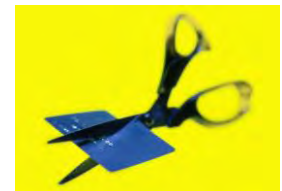
Most importantly, read the fine print on a credit card application. You need to know the interest computation method, annual percentage rate, grace period, minimum payment, credit limit, finance charges, and if there are any fees. Some people run up their credit card to the limit, which may be \$15,000 or more, then do not know how to repay it. If you do not know what these things mean, you are probably not ready for a credit card. There are local agencies that can teach you more about managing credit.

Do you really want to be paying for last night's pizza when you're 40? *By Beth Koblner*

A school year's worth of pizza and sodas — at, say, thirty bucks a week — adds up to around \$1000. Put it on your credit card, and what will it take to pay it off? Make just the minimum payments, and you'll be paying for that pizza 20 years from now. That's some old pizza.



A credit card is a great financial tool. It can be more convenient to use and carry than cash and it offers valuable consumer protections under federal law. At the same time, it's a big responsibility. If you don't use it carefully, you may owe more than you can repay, and create credit problems for yourself that can be difficult to undo. Many people get in it serious financial difficulties because of overuse of credit cards. Many end up ceremoniously cutting them up! The most important thing to remember is "Do not buy what you cannot afford!"



“It's not really what you have, but how you manage what you have.”

FRB | LI CRUZ
author of *Private: The Complete Pinoy Guide to Personal Finance*
Registered Financial Planner
also in *Investing 101* by Maureen Fogarty

Payday Loans: An Expensive Way to Borrow Money



What is a payday loan?

<https://www.consumerfinance.gov/consumer-tools/payday-loans/>

A payday loan – which might also be called a “cash advance” or “check loan” – is a short-term loan, generally for \$500 or less, that is typically due on your next payday.

Payday loans generally have three features:

- The loans are for small amounts.
- The loans typically come due your next payday.
- You must give lenders access to your checking account or write a check for the full balance in advance that the lender has an option of depositing when the loan comes due.

Other loan features can vary. For example, payday loans are often structured to be paid off in one lump-sum payment, but interest-only payments – “[renewals](#)” or “[rollovers](#)” – are not unusual. In some cases, payday loans may be structured so that they are repayable in installments over a longer period of time.

Some ways that lenders might give you the loan funds include: providing cash or a check, loading the funds onto a prepaid debit card, or electronically depositing the money into your checking account.

The cost of the loan (finance charge) may range from \$10 to \$30 for every \$100 borrowed. A typical two-week payday loan with a \$15 per \$100 fee equates to an [annual percentage rate](#) (APR) of almost 400%. By comparison, APRs on credit cards can range from about 12 percent to 30 percent.





Rent-to-Own Centers

Beware of the real costs when it comes to Rent-to-Own Centers. It may seem like a good deal at the time, and you get the instant gratification of having the item you are purchasing right away. However, a lot can happen in the time that it takes to pay it off, and in the end you will pay way more than what the item costs. There can also be hidden fees or other terms in the contract. Do your research before purchasing and check out the following articles:

<http://www.consumerreports.org/cro/money/shopping/rentacenter/overview/index.htm>

<http://www.moneycrashers.com/rent-to-own-stores-furniture-appliances-computers/>
(Partial article below)

Beware of the Real Cost of Rent-to-Own Stores for Furniture, Appliances & Electronics



By Matt Breed

A few weeks ago, I sat in the parking lot at a local plaza watching people file in and out of one of those rent-to-own stores.

Without naming names, let's just say that this particular store is a big one with locations throughout the country. I was astounded by how much business this place was getting.

It's no secret that buyers end up paying far more than the sticker price at these stores. But are patrons even aware of this, and do they even care? What is it that keeps rent-to-own stores in business?

What Is a Rent-to-Own Store?

In a rent-to-own transaction, customers rent an item – typically a major household appliance or piece of furniture – for a monthly cost that's usually much lower than a monthly loan payment would be. The rate is attractive because it seems more affordable than an up-front purchase or typical payment plan. After completing payment in full over the term of the rental, the customer owns the item. But that rental period is a much longer one, and after calculating the total expense, the buyer ends up paying far more than a conventional loan would have demanded.

Are Rent-to-Own Stores a Scam?

Depending on who you ask, a rent-to-own store could be a good place to get some furniture or electronics as a short-term purchase. Or it could be one of the biggest scams around. The most telling aspect of the way these stores do business is the pricing. In most of these establishments, prices are not marked. This usually makes shopping rather difficult.

Fortunately, there are usually well-trained associates ready to help you find out prices and lease terms. (Please note the sarcasm.)

“Scam” is a pretty harsh term, but depending on how you define the word, you may just feel that it applies here.

Reason 1: These stores frequently come under fire with entities such as the Better Business Bureau and other consumer protection organizations for allegedly using deceptive sales practices, or failure to disclose interest rates. Advocacy groups that have attacked rent-to-own business have successfully won legal battles to change laws in Minnesota, New Jersey, and Wisconsin.

Reason 2: These stores are often less than forthcoming with their prices, but they are legally required to do so. In other words, if you ask, they have to tell you.

Reason 3: Interest rates of 100% and higher are often in effect when choosing the rent-to-own option. Legally speaking, there is nothing wrong with this, as the rent-to-own option is *technically* not a loan, but a “lease,” and the product can usually be returned at any time during the lease period. (Fees usually apply.)

In a stroke of luck, while writing this, I got a flier in the mail from the same store that I was recently watching. This particular company doesn’t seem to have a problem disclosing their “buy now” price, along with the rent-to-own price. I guess they figure that either their customers do not care about grossly overpaying for their products, or they are not smart enough to do the math and realize how much they will actually pay. We smart shoppers (yes, you are included in that “we”), are smart enough. Would you like to see some of these advertised “deals”?

40” LCD TV

- Buy it Now Price: \$1,199.99
- Rent-to-Own Price: \$1,919.76
- Interest Rate: 60%
- Lowest Price Found for Same Product (new): \$499.00

Xbox 360 Halo Bundle

- Buy it Now Price: \$629.99
- Rent-to-Own Price: \$839.88
- Interest Rate: 33%
- Lowest Price Found for Same Product (new): \$399.00

How to Save Yourself From Paying Too Much

If you decide (for whatever reason) that rent to own is for you, do yourself a favor and crunch the numbers before you agree to any terms. Far too many consumers do not fully understand the financial commitment that they’ll be on the hook for, and it’s too easy to end up holding the bag. I would hate to see anyone paying \$800 for a \$250 plasma or LCD television set, especially when I think about how long of a commitment a two-year lease really is.

For all you know, your leased item could be obsolete by the time you pay it off! If the deal seems on the up and up, look for language in the lease that leaves you liable for things such as damage, theft from home burglary, returns, or any other variable that could come up. The lease is likely costing you plenty, so make sure to read the fine print so fees don’t sneak up on you as well.

(photo credit: [Shutterstock](#))

What is Credit?

Credit has become an established way of doing business today. It can help you reach your goals or can keep you from reaching them. Credit ratings can also impact your ability to get a job, as many employers will do a credit check before hiring you. Since credit is based on future earnings, it should be used with great care. You can't predict the future. Credit is **tempting and dangerous...**especially when you have little money to do all of the things that you want to do. **Credit seems simple but it isn't.**

Credit is the trust that a person will pay later for goods or services received now. For the newly independent adult, credit should be used only for necessary items. To receive credit, you will have to complete an application. If you don't have a credit history, you may need to have a co-signer. The co-signer is responsible for the debt if you cannot pay. There are advantages to credit. With the use of credit, you establish a credit history. There are also disadvantages to credit. You tie up future income-money you may not have. If you lose your job, how will you pay for the bills to the credit company? The ease of getting credit might lead to overspending and result in non-payment of bills, a poor credit rating, and repossession of your items. Credit always costs money, either as finance charges or in higher prices for merchandise, so you actually pay more for the item.

Establish credit so you have it when you need it. There will be times that you really benefit from borrowing, especially when buying large items such as a car or house. You can establish credit by:

- Creating a steady work history on a job.
- Always paying your bills promptly.
- Never bouncing a check.
- Starting a savings account and a checking account.
- Applying for credit at institutions such as department stores, banks, or credit unions.
- Buying something or taking out a loan, then repaying promptly or ahead of time.
- Getting your name on a prompt paying relative's account.
- Repaying a student loan ahead of time with a few extra payments.

Credit Report & Credit Scores

If you are denied credit, find out why. If it's because of information supplied by a credit bureau, find the problem. A credit report can be requested for free, within 30 days of receiving a denial letter.

The State of Iowa is responsible for running your annual credit report, if you are in a court-ordered out-of-home placement after age 14. If you have anything that is fraudulently on your credit report, your JCO/DHS worker will assist in getting your credit report corrected.

Your Credit Report Rights and Responsibilities

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in your credit report file. You have a right to one free credit report every 12 months upon request from each of the 3 nationwide credit reporting agencies (CRAs), which are: **TransUnion, Equifax, and Experian** – each can easily be found if you search the Internet. Be aware of imposters who try to charge for this service.

A CRA may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business, per the FCRA. You must give consent for credit reports to be provided to employers or a potential employer.

How do I clear my inaccurate credit report?

If you discover that your credit report is inaccurate or incomplete or you believe you have been a victim of identity theft, the following are steps you can take to correct your credit history.

Keep a written record with the details of your efforts and copies of all correspondence.

Contact the credit reporting companies

Contact the three nationwide credit reporting agencies (CRAs), TransUnion, Equifax, and Experian, with all relevant information you have to support your claim. Each agency must investigate your claims. CRAs must correct or delete inaccurate, incomplete, or unverifiable information for free, usually within 30 days. The CRAs will notify you within 5 business days once their investigation is completed; you will also receive a revised credit report if your claims are found to be correct.

What if you have been a victim of identity theft?

1. File a police report

It is important to consider filing a police report, because you may need it to resolve other instances of identity theft.

2. Place a fraud alert on your credit report

If a credit report was created as a result of identity theft, besides contacting the 3 CRAs with all relevant information, consider placing an initial fraud alert (which lasts for 90 days) or an extended fraud alert (lasts for 7 years) on your report. A fraud alert requires potential creditors to verify a person's identity before extending credit. Contact any one of the three CRAs to place a fraud alert. The CRA that you call must contact the other two CRAs. All three CRAs will place the initial fraud alert on the report they have for the child. After you place the initial fraud alert, the credit reporting company will explain your rights, including your right to get a free credit report from each credit reporting company.

3. Call every company where an account was fraudulently opened or misused

If you see a fraudulent account in your name, contact the company where the account was opened. Ask the company to close the fraudulent account and flag the account to show it is a result of identity theft. Follow up with each business in writing. Once you have resolved identity theft disputes with the company, ask for a letter stating that the company has closed the disputed account(s) and has discharged the fraudulent debts.

For further assistance you can contact the Iowa Attorney General's Consumer Protection Division:

Email: consumer@iowa.gov

Phone #: 515-281-926 or toll free at 888-777-4590 (if outside the Des Moines area)



Creating a Credit Profile: How To Build Your Credit

You may not have ever thought about your credit before, but now that you're nearing or are over the age of 18 many other people may soon be looking at your credit (including potential landlords, prospective employers, and car loan companies). Credit checks have become a critical first step to getting a car loan and a credit card and many landlords and employers also check credit before renting an apartment or making a hiring decision. You likely have no credit history, so it will take some time to build a solid profile. Read on for details on how to get started on credit building.

Is having no credit as bad as having bad credit? It could be. While it is definitely easier to establish a good credit history starting from a clean slate than starting with a bad credit profile, people who look at your credit may be wary if you lack credit history. Past performance is used as a predictor for how responsibly you manage your debts, and with no history of making payments over time, creditors will not be willing to take a risk on you.

So how can I get started building credit? One of the best ways to start building credit if you have none is by applying for a secured card. The way it works is you give a bank a security deposit, usually around \$300. In exchange for your deposit, the bank will give you a line of credit, meaning, the card can only be used for the amount of money on deposit. Secured loans are another option and work in a similar way: The bank will basically loan you back the money you put down as a deposit and then you need to pay it back in installments over a period of time.

Another way to build credit is to identify a trusted adult who would be willing to add you as an authorized user to an already-existing account. You would be a secondary account holder and all activity on the card (including payments) will also be reflected in your credit report. There will be a comment that identifies you as an authorized secondary card holder, or secondary on a loan. The account holder doesn't even need to give you a card. It is a little risky because if the account goes bad it will damage your credit too.

Where can I find these secured cards and loans? Banks and credit unions are always changing their product offerings, so you should check out the websites of local banks and credit unions to see if they have secured cards and loans available. This link from Bankrate is helpful for finding secured cards: http://www.bankrate.com/funnel/credit-cards/credit-card-results.aspx?CCType=TYPE&CCProductId=507&ec_id=. Things to pay attention to include the amount of the security deposit and fees (you shouldn't have to pay an annual fee of more than \$40); and make sure the card will be reported to **all three** major credit reporting agencies (CRAs).

What credit-building strategy am I most interested in pursuing?

- Secured card
- Secured loan
- Becoming an authorized user on someone else's account

Tip Sheet Series for Youth in Foster Care

Know Your Credit History:
How to Interpret a Credit
Report

Creating a Credit Profile:
How to Build Your Credit

Identity Theft: How to
Resolve Errors on Your
Credit Report

Protect Yourself and Your
Stuff: What You Need to
Know About Insurance

Get Tax Savvy: What You
Need to Know About Taxes

National Resource Center
for Youth Development
4502 E. 41st St., Bldg. 4W
Tulsa, Oklahoma 74135-2512
(918) 660-3700

This tip sheet was prepared in
collaboration with the Corporation for
Enterprise Development, The Financial
Clinic under the ASSET Initiative
Partnership, a contract with the US
Department of Health and Human
Services, Administration for Children
and Families.

Do some research online and find three secured cards and/or loans that interest you and keep track of these important details to support your decision-making process:

Name of product	
Website and/or bank location	
Fees	Minimum Security Deposit
Report to all three CRAs	

Name of product	
Website and/or bank location	
Fees	Minimum Security Deposit
Report to all three CRAs	

Name of product	
Website and/or bank location	
Fees	Minimum Security Deposit
Report to all three CRAs	

Once I get my secured card or loan, how should I use it? The key thing to remember about using secured cards is that you never want to use more than 30 percent of your available credit. That means if your security deposit was \$300, you should never use more than \$90 of your available credit. Using more than 30 percent of your available credit can cancel out the score-boosting potential of secured cards and hurt your credit. One way to ensure you never exceed your 30 percent limit is to make one small regular purchase or bill payment on the card each month, and then pay it back in full before the monthly due date. For secured loans, you'll have one monthly installment payment, so you can set up an automatic payment from your bank account before the monthly due date. With no credit history, you probably won't qualify for a typical unsecured credit card, but you'll get there.

Calculate the 30% limit on your secured card.

Available credit on card: _____ x 0.30 = _____

This number is the highest balance you should ever have on your secured card.

How can I keep track of my credit score? The gold standard for credit scores is the FICO11 score, which is what the three credit reporting agencies and most lenders use to rate creditworthiness. You can get your FICO score at myfico.com, which charges a fee. There are currently three other websites where you can obtain your score for free: creditkarma.com, quizzle.com, and creditsesame.com. While these scores are not FICO scores, they are generally close enough and should give you a good sense of where you stand. Just be sure you're always comparing scores from the same source when you track your progress. About two months after you activate your secured card or loan, you can go to annualcreditreport.com to download your credit report for free and make sure your recently opened account is showing up. Learn more about reading your credit report in the *Know Your Credit History: How to Interpret a Credit Report* Tip Sheet.

Track your credit score progress

Score before secured product: _____

Date: _____

Score three months after activating secured product: _____

Date: _____

Score six months after activating secured product: _____

Date: _____

Next steps in building your credit history: It's hard to say for sure how long it will take for a creditor to consider you for an individual account. A lot will depend on the type of unsecured card you're applying for, but it should take about six to twelve months of clean history using your secured card or loan (remember the 30% rule!). It is also important to note that under federal law, if you're under 21, to be eligible for an unsecured card you have to show an independent ability to pay back the debt. You can provide information that you have the means to pay the debt by showing you have a source of regular income, usually a secure job where you have been employed for at least six months to a year. Creditors/lenders will evaluate your creditworthiness by considering a number of things that build a fuller profile: your annual income and other sources of assets and debts, such as whether you have school loans, if you rent and/or the value invested in a car that you own will go into the decision.

¹FICO stand for Fair Isaac Corporation, the company that invented the credit risk score.

BUDGETING TO LIVE ON MY OWN

INCOME: Net income is approximately 70-75% of your gross income after taxes are deducted. You can get to this figure by multiplying .75 of your gross income. This is your approximate take home pay amount. (If you are under 18 years old, you may write "**exempt**" on your W-4)

ANTICIPATED TAKE HOME EARNINGS: \$ _____/mo.
OTHER INCOME: \$ _____/mo.
OTHER INCOME: \$ _____/mo.
TOTAL: \$ _____/mo.

EXPENSES: The size of your monthly expense budget is determined by your lifestyle choices. Try to estimate your anticipated expenses for each month.

Rent: Housing costs can be enormous but sharing an apartment can lessen the burden. Should be no more than 30% of your take home pay.

\$ _____/mo.

Utilities: Utility costs depend on the size and type of apartment you have. Heat may not be included in your rent. Should be no more than 4-7% of your take home pay. Before renting, ask potential landlord what utilities are included in rent (if any), and average utility costs for that apt./unit. Here are some estimates to think about:

Gas: \$30-\$90/mo. \$ _____/mo.
Water/Sewer: \$25-50/mo. \$ _____/mo.
Electric: \$25-\$75/mo. \$ _____/mo.
Cell Phone/Phone: \$50-\$75/mo. \$ _____/mo.
Cable TV/Dish Network/Internet: \$50-100/mo. \$ _____/mo.

Food: Food costs can vary depending on where you shop. Your eating habits and whether you purchase junk food can affect how much you spend on food. Should be no more than 20-30% of your take home pay. A reasonable estimate for one person is \$300/month or more.

\$ _____/mo.

Loans: Total of all loan payments due. Can include restitution. Should be no more than 20% of your take home pay.

\$ _____/mo.

Transportation: Bus fare or if you have a car, include your monthly loan payment, an estimate of gas expenditures, auto insurance, routine maintenance, and repairs. Should be no more than 15-20% of your take home pay.

\$ _____/mo.

Medical/Dental/Prescription: Include any portion of insurance payments or medications.

\$ _____/mo.

Other insurance: Total your monthly payments for life insurance or renters insurance.
\$ _____/mo.

Clothing & Personal Care: Include the cost of doing laundry, hair cut, shampoo, soap, deodorant, etc. Should be no more than 10% of your take home pay.
\$ _____/mo.

Recreation: Think about the cost of monthly entertainment. This includes movies, DVD, CD's, concerts, eating out, and fun things. Don't forget about gifts for special people.
\$ _____/mo.

Credit Cards: Total all your monthly payments, including store & gas credit cards.
\$ _____/mo.

Savings: Start by depositing a small amount each month and work up to a larger amount. It is good to have a reserve fund for emergency use. Should be at least 5-10% of your take home pay.
\$ _____/mo.

Housing Maintenance: Cleaning supplies, toilet paper, light bulbs, etc. \$ _____/mo.

Banking Fees & Costs: Per check charge or ATM use. \$ _____/mo.

TOTAL MONTHLY EXPENSES: Total of all expenses = \$ _____/mo.

TOTAL INCOME: \$ _____

TOTAL EXPENSES: - \$ _____

= \$ _____ This is the estimated amount of flexible money you will have.

I need to earn \$ _____ per month to be able to move out on my own.

If you fill these two pages out before you move out, you will be amazed at how much money it takes to live on your own.

Can you do it?



Protect Yourself and Your Stuff: What You Need to Know About Insurance

You may think the things you own aren't worth much, but, if you can't afford to replace them, they're worth protecting. All of your belongings (clothes, music, electronics, books, etc.) and your car (even if it's a clunker) are all valuable items that would probably be hard for you to replace in an emergency. And, as you probably know, doctor and hospital fees are usually pretty steep. When you have things of value, it is wise to protect them with insurance. Insurance is a financial product where you pay an insurance company a regular nominal fee (called a "premium"). In exchange for the premium, the insurance company replaces your things or pays to fix damages when something bad happens that is covered by the insurance policy. However, most insurance policies will not cover the full cost. There is usually a "deductible," which means that you have to cover the first several hundred dollars before the insurance will kick in and cover the rest of the damage. This tip sheet will discuss three critical types of insurance: renters insurance, health insurance, and car insurance.

Reduce Your Risk with Renters Insurance. For about \$7 to \$20 per month— or well under a \$1 a day— you can purchase renters insurance, which will protect the value of all your belongings from theft, fire, water damage, and other types of damage. Renters insurance will even protect you against the cost of lawsuits by guests who get hurt when visiting your home. Usually renters insurance has a deductible of about \$500, which means that if all your belongings are destroyed by a fire caused by another tenant, you could have all of your things— food, clothing, electronics— replaced, and maybe even the expense of relocating for only \$500. You don't even need to be a tenant listed on a lease to purchase coverage for yourself.

Is Homeowners Insurance a Good Value for Me?

1. Add up the value of everything you own (that means everything from the clothes in your closet to the food in your pantry and fridge to your electronics, and any other belongings).

Value of all my stuff: \$

2. Now call up an insurance company or go online and get a quote for renters' insurance.

Quote for cost of renters insurance premium for a year: \$

3. Now think about the amount of money you could get together in a few days in the event of an emergency.

How much money could you gather to replace all your belongings in an emergency? \$

Decision time: Is 1 greater than 2? (Is the Value of all your stuff more than the cost of insurance for a year?)

If **yes**, then renters insurance is probably a good value for you.

If **no**, renters insurance may not be right for you.

Tip Sheet Series for Youth in Foster Care

Know Your Credit History:
How to Interpret a Credit
Report

Creating a Credit Profile:
How to Build Your Credit

Identity Theft: How to
Resolve Errors on Your
Credit Report

Protect Yourself and Your
Stuff: What You Need to
Know About Insurance

Get Tax Savvy: What You
Need to Know About Taxes

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Services, Administration for Children
and Families.

You can search for renters' insurance policies by having different companies call you by going to <http://www.netquote.com/renters-insurance-quotes.aspx> or <http://quotewizard.com/renters-insurance>. Another option is to go and request quotes directly from different insurance companies' websites. Most major insurance companies sell renters insurance. Also there may be local insurance companies in your area, which you can find by searching online. Many factors determine what your premium will be, so you should definitely search around to find the most coverage you can afford at the best price.

Health Insurance, Make Sure You're Covered: Health insurance is critical. Serious accidents, debilitating diseases, and other medical emergencies can strike anyone at any time, even young, healthy people. Without health insurance, the extremely high cost of medical care will make it nearly impossible for you to get the care you need to get better.

Stay Eligible for Medicaid: As youth in foster care or a youth formerly in foster care you are likely eligible for Medicaid benefits (health insurance paid for by the government) until you reach a certain age. The exact age until which you are eligible will vary depending on a number of different factors including what state you live in. Be sure you know exactly what eligibility rules apply to you and what you need to do to maintain your Medicaid eligibility for as long as possible. With the implementation of the new healthcare law, some youth may qualify for Medicaid benefits until age 26. Keep yourself in the loop on what you need to know about your Medicaid eligibility by going to this website <https://www.healthcare.gov/do-i-qualify-for-medicaid/> and clicking on the option for more information about your state.

When you're researching your Medicaid eligibility, make sure you find out the answers to these questions.

-
- What do I need to do to continue my Medicaid coverage?
- How often do I need to recertify to maintain eligibility?
- What do I need to do to recertify?
- When will I no longer be eligible for Medicaid?

Get Ready for the New Health Care: If you don't qualify for Medicaid, beginning January 1, 2014, the new Health Care requires you to have health insurance. If you don't get health insurance, you'll be required to pay a penalty to the Internal Revenue Service (IRS). Most people's best option will be to access health care benefits through their employer. If your job does not offer health insurance, or if the insurance offered by your employer is not affordable to you, you can access new health insurance "marketplaces." Depending on the state where you live, your marketplace may be operated by your state government or by the Federal government. Regardless of where you live, you can access any marketplace from this central portal: <https://www.healthcare.gov>. You can find more information about health insurance specifically targeted to youth and young adults (and even download a mobile app) here: <http://health.younginvincibles.org/>.

Protect Your Car and Yourself with Insurance: If you have a car, in almost all states (except for New Hampshire, Virginia, and Mississippi), you are required by law to purchase car insurance. Driving without car insurance may be a crime in your state and put you at risk for fines and arrest. No matter how you acquire a car, you must register the vehicle with the Department of Motor Vehicle in your state and you will need to show proof of car insurance. Even if you live in a state where car insurance is not required, it is very important that you purchase car insurance to protect yourself and your passengers from bearing tremendous costs if you get into a car accident.

Get the Best Premium: As with other types of insurance, you will pay a premium (usually monthly), which will likely be a few hundred dollars each month. There are a number of factors that affect your premium, including age (younger drivers pay more), driving record, the car you drive, your deductible (the higher your deductible, the lower your premium), and where you live. You might be able to reduce the cost of your insurance by taking a defensive driving class or if your car has certain safety features like an air bag or anti-lock brakes.

Ask someone who's been in a car accident recently how their insurance covered the cost of the accident.

How much was covered?

How much had to be paid out of pocket?

What types of auto insurance did the person have?

Would the person have bought more or different coverage if they could do it all over again?

What types of changes would he/she make?

Understand the Different Types of Car Insurance: Most states require you to have liability insurance. That means that if you get into accident your insurance will pay to cover any harm you caused to people you injure and property you damage. Most states have no-fault insurance, which means it doesn't matter who was at fault in the accident; your liability coverage will pay for the damage caused by you. It is important to note that liability insurance does not cover damage to your car. For that, you'll need collision insurance. There are also other types of car insurance, such as theft and fire insurance. For a buying guide to car insurance, check out: <http://www.consumerreports.org/cro/car-insurance/buying-guide.htm>. For additional information targeted specifically to youth about insurance, see <http://www.insurance.insureu->

Getting Started... Money Management

So how do you really learn the day to day practice of good money management if you do not have the opportunity to have a regular income or do not pay regular expenses?

- Read the newspaper and sales ads to get a sense of what groceries, apartments, entertainment, transportation , etc actually costs
- Ask foster parents or providers to talk about what priorities they have for money management and how they decide priorities
- Develop and review an ongoing list of wants and needs. Does it change? What steps are needed to achieve priorities on the list?
- Ask your case manager, provider, or teacher if there are financial management classes at school or the community that are available. The local community college, Iowa Workforce Development office or a consumer credit agency often have financial management classes.
- Seek ways to earn an income –part time employment, extra chores, allowance, etc.
- Visit a bank or credit union with a list of questions in advance of setting up an account so you have time to compare the services and requirements to establish an account.
- Take a tour of your community so you know where banking establishments or ATM's are located, where can money orders be purchased and even the post office so you know where to mail bills.
- Talk to your case manager, foster parent or provider about your financial concerns. What are your money worries? What do you like to spend money on? What do you like to save money for?

Budgeting Apps:

Mint, Learn Vest, Level Money, Simple Track, Bill Guard, Smarty Pig

Helpful websites:

www.ihaveaplaniowa.org

www.mappingyourfuture.org

www.fosterclub.com

www.aecf.org

www.managingmymoney.com

www.caseylifeskills.org

www.needhelppayingbills.com

www.foolproofme.com

www.everfi.com

I have a plan Iowa- Financial Aid planning – Financial Fitness

Mapping your Future – Managing your money

Foster Club's Transition Toolkit-

Finance & Money management

Annie E Casey Foundation Publications -

Foster Youth Money Guides

I Know Where I'm Going, But Will My Cash Keep Up?

Changing Your Life Through Better Money Management

Casey Life Skills Assessment- Resources to Inspire Guide

Rent & Bill Assistance Programs

Teaches about money & financial responsibility, various topics

EverFi - **Financial Literacy™** is a new-media learning platform (geared towards H.S. Students) that uses the latest technology – video, animations, 3-D gaming, avatars, and social networking – to bring financial concepts to life.



Telling Your Money What to Do: The Young Adult's Guide

Community of Practice, Northeast Massachusetts 2013

Has it ever felt like your money, or the lack of it, is telling you what you can or cannot do? If you take control of your money and spending, you can find ways to do more with what you have. This sheet provides tips on how this can be done.

Top Money Tips

Tell your money what to do by following these tips.

- ✓ **Track your money** for one or two weeks to see where your money is going – then develop a basic budget to set goals on spending. You can use the one on this tip sheet.
- ✓ **Monitor your checking account** and make sure you understand your bank's policy on overdrafts. Fines for overdrafts can be costly. You may need a savings account to prevent overdraft fees. You can also ask the bank to deny charges that overdraws your account.
- ✓ **Fees and interest on credit cards** can add up. To avoid this, pay as much of your bills as you can each month.
- ✓ **Emergency funds** can save you if you have a car breakdown, unexpected medical expenses, a traffic ticket, etc.
- ✓ **Start Saving**, 5 to 10% per paycheck is a great start.
- ✓ **Eating out**, though convenient, is VERY expensive – cooking at home can save you a lot of money.
- ✓ **Smoking, drinking and drugs** add up and are expensive. Make sure to include them in your budget.
- ✓ **Borrowing money** from friends or family can add stress to your relationships. If you have to borrow money you may want to put yourself on a payment plan to pay it back.
- ✓ **Lending money** can also add stress to your relationships. Family and friends have financial stress too, so they may not be able to pay it back.

It All Adds Up

One meal out may not seem like much, but if you look at costs over time you see how much it takes from your wallet.

SPENDING

	Average Cost per Item	Average Cost per Week	Average Cost per Month
Energy drinks	\$2.50	7x\$2.50=\$17.50	\$75
Daily Coffee	\$2.00	7 x \$2.00 =\$14	\$60
Cigarettes	\$6.25	4 x \$6.25=\$25	\$100+
Eating Out	\$7.00	2 x \$7.00 = \$14	\$60
Taxi Rides	\$10	1 x \$10 = \$10/week	\$40
Cat	---	---	\$60
Dog	---	---	\$100

A little bit of savings also adds up over time.

SAVINGS

Average Savings per Week	Average Savings per Month	Average Savings per Year
\$5.00	\$20.00	\$260.00
\$10.00	\$40.00	\$520.00
\$25.00	\$100.00	\$1,300.00

Starting a Budget

The **First Things** to put in your budget are necessities, the costs you can't do without:

- Housing (rent, etc.)
- Utilities (gas, electric)
- Transportation (car payment, gas, repairs, tolls, bus/train fare or pass)
- Groceries/food
- Medical bills/ prescriptions and doctors
- Education and/or work expenses (books, uniforms, tuition)
- Communications (phone, internet, cable)
- Other debts or installment payments (student loans, credit card)

Do You Want to Cut Down on Your Spending?

Here are some smart strategies:

- If you are paid every week and you make \$100/wk and put 10% into savings with every paycheck you will have \$520 at the end of the year!
- Shop for clothes and furniture at consignment and second-hand stores. If you like designer clothes you can still find the brand name and styles you like.
- If you rely on Social Security and Medicaid you may be entitled to discounts for phone, cable and heat.
- If you have a disability, check your local transit to see if you can get discounted rates for public transportation. For example: in Massachusetts on the MBTA you can save \$4 on an \$8 fare.
- When shopping for groceries look for deals and if possible stock up and buy less the following week.
- Get a free checking and/or savings account. With many banks if you have a check direct deposited at least monthly the account is free. Many check cashing places charge a high fee which is money that could be yours.
- Use coupons – look online and in the newspaper for food, clothes, music, etc.
- Go to yard sales - CraigsList has listings for your local community.

Managing Money Resources

Here are some resources or strategies to help manage your money:

Apps: Mint – helps to organize spending and bills; ShopSavvy and RedLaser – Compare prices scanning bar codes; GasBuddy – find the cheapest gas in the area; RetailMeNot – coupon finder.

Websites: www.mint.com – organize bills and accounts www.bankrate.com - calculators www.coupons.com - coupons

Calculators: Use both the one on your phone and consider using calculators available on www.bankrate.com.

The Envelope System: Each time you get paid, divide your money into areas of spending: food, gas, clothing, entertainment, etc. Then create an envelope for each category. No need to be fancy; a plain, white envelope with the category written on the front will do. Try the Easy Envelope Budget Aid App.



Download at: http://labs.umassmed.edu/transitionsRTC/Resources/publications/Tipsheets_and_Briefs.html

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This publication can be made available in alternative formats upon request through TransitionsRTC@umassmed.edu



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To Tell Your Money What to Do: Track Your Income & Spending!

Track daily expenses using an app on your phone or a daily log and then enter totals on this monthly budget sheet. This will give you a picture of how you are spending your money on a monthly basis. Does your income match your expenses? Where are places you can cut down?

MONTHLY INCOME

Monthly Income:

Social Security: _____
TAFDC (welfare): _____

Weekly Income:

Paycheck 1st Week: _____
Paycheck 2nd Week: _____
Paycheck 3rd Week: _____
Paycheck 4th Week: _____
Paycheck 5th Week: _____
(some months have 1 extra pay period)

Additional Income:

Add all lines for

TOTAL MONTHLY INCOME:

ACTUAL MONTHLY SPENDING

Transportation:

Car Payment _____
Gas _____
Insurance _____
Repairs _____
Car Fees _____
Bus Pass/Fees _____
Train Pass/Fees _____
Taxi Fares _____

Child Expenses:

Baby-sitting _____
Child Support _____
Diapers/Formula _____
Clothing _____
Medical Expenses _____

Housing & Utilities:

Rent _____
Gas _____
Electric _____
Phone _____
Cable _____
Internet _____
Cleaning Supplies _____
Household Goods _____

Medical:

Prescriptions _____
Co-payments _____
Over the counter medications _____

Food (don't forget energy drinks):

Groceries _____
Eating Meals Out _____
Coffee/Drinks Out _____

Recreation:

Sports _____
Video Games _____
Computer Games _____
Gaming Fees _____
Drinks/Alcohol _____
Cigarettes _____
Movies _____
Lottery _____

Personal Care:

Work clothing _____
Laundry _____
Haircuts _____
Personal Products _____
Clothing _____
Manicures _____

Gifts:

Birthdays _____
Holidays _____

Debt:

Loan _____
Credit Card _____
Credit Card _____
Other _____

Savings:

Giving/Donations:

Faith Community _____
Other _____

Miscellaneous:

TOTAL MONTHLY SPENDING:



Set Goals for Your Spending!

Set goals for how to adjust spending habits.

Do Income and Spending Match?

Compare your monthly income to actual expenditures. Are you spending more than you take in? Are there places you can cut down so you can better meet expenses? Set your new spending goals in the chart below.

TOTAL MONTHLY INCOME:

ACTUAL MONTHLY SPENDING:

MONTHLY SPENDING GOALS

Transportation:

- Car Payment _____
- Gas _____
- Insurance _____
- Repairs _____
- Car Fees _____
- Bus Pass/Fees _____
- Train Pass/Fees _____
- Taxi Fares _____

Child Expenses:

- Baby-sitting _____
- Child Support _____
- Diapers/Formula _____
- Clothing _____
- Medical Expenses _____

Housing & Utilities:

- Rent _____
- Gas _____
- Electric _____
- Phone _____
- Cable _____
- Internet _____
- Cleaning Supplies _____
- Household Goods _____

Medical:

- Prescriptions _____
- Co-payments _____
- Over the counter medications _____

Food (don't forget energy drinks):

- Groceries _____
- Eating Meals Out _____
- Coffee/Drinks Out _____

Recreation:

- Sports _____
- Video Games _____
- Computer Games _____
- Gaming Fees _____
- Drinks/Alcohol _____
- Cigarettes _____
- Movies _____
- Lottery _____

Personal Care:

- Work clothing _____
- Laundry _____
- Haircuts _____
- Personal Products _____
- Clothing _____
- Manicures _____

Gifts:

- Birthdays _____
- Holidays _____

Debt:

- Loan _____
- Credit Card _____
- Credit Card _____
- Other _____

Savings:

- _____

Giving/Donations:

- Faith Community _____
- Other _____

Miscellaneous:

- _____
- _____
- _____

MONTHLY SPENDING GOALS:

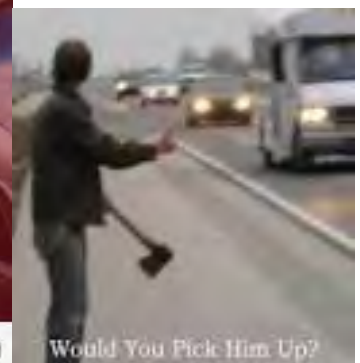
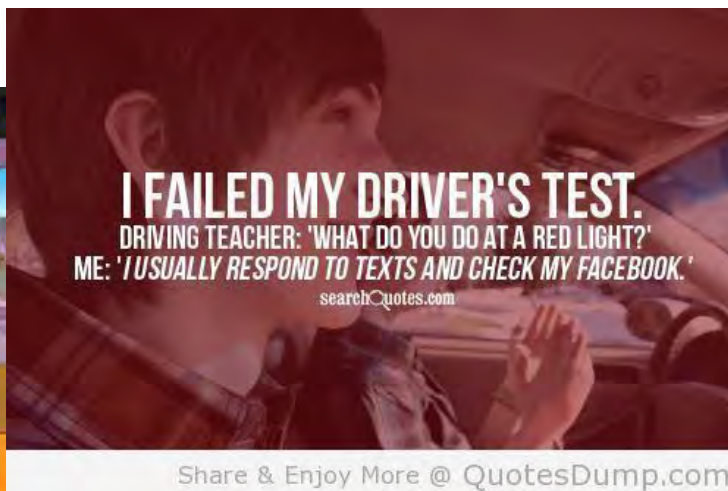
SECTION 9

TRANSPORTATION



This section will assist you in exploring different types of transportation and includes tips on buying a car.

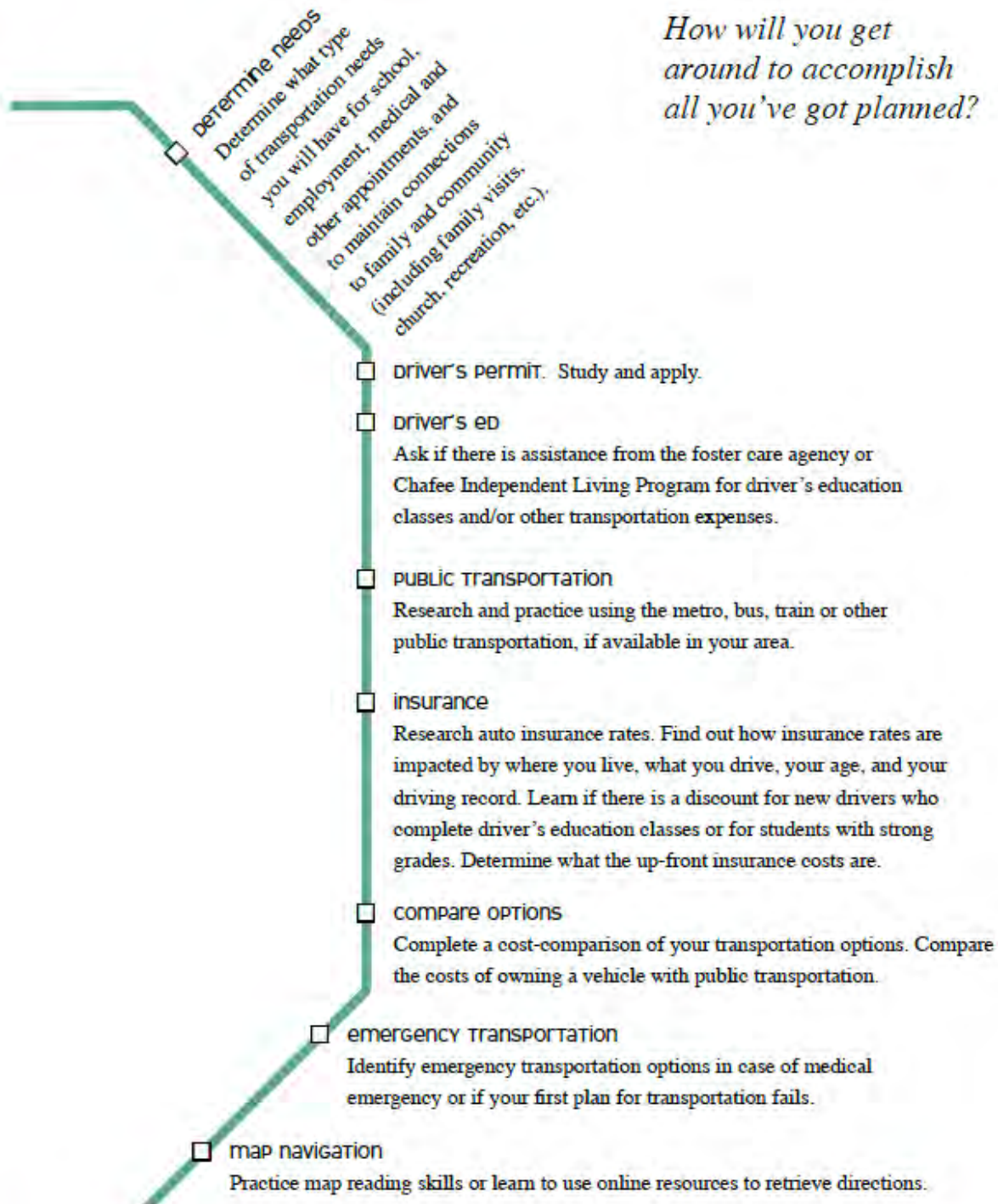
Obtaining a Driver's Permit
Owning a Car
Maintenance
Budgeting to Purchase a Car
Used Car checklist
Title, Registration, & Car Insurance
Car Accidents
Transportation to Medical Appointments



“Some beautiful paths can't be discovered without getting lost.”

— [Erol Ozan](#)

How will you get around to accomplish all you've got planned?



**WHAT I HAVE** Looking for instructions? Download at www.fosterclub.org

My current mode(s) of transportation:
 my vehicle friend/family provides public transportation bicycle walk other:

Transportation needed for (school, employment, recreation, etc.):

Driver's license status: have license have permit do not have Date obtained:

Auto insurance (company name): Policy number:

RESOURCES AVAILABLE TO ME Find 'em at www.fosteringconnections.org

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

THIS IS MY PLAN Get ideas about how to make a plan at www.fosterclub.org

Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan after I leave foster care:

Long term goals (five years from now, my transportation goal is):

READINESS SCALE Needs work 1 2 3 4 5 6 7 8 9 10 Prepared

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act



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Obtaining a Driver's Permit

You can obtain study guides and Practice Driver's Tests created by the Iowa DOT online at <http://www.iowadot.gov/mvd/driverslicense/iadrivertest.html>. There are also mobile apps you can download on your cell phone or tablet. Before you go to the DOT, make sure you have needed documentation. Information on what documentation you need can be found at <http://www.iowadot.gov/mvd/realid/success.html>. If you have the opportunity to take Driver's Education, it not only makes you a better driver, it can reduce your insurance rate when you get a car.

Drivers Ed in Iowa

<http://www.dmv.org/ia-iowa/drivers-ed.php>,

Driver's Education in Iowa

If you're a **teenager applying for your first driver's license**, the Iowa Department of Transportation (DOT) Motor Vehicle Division (MVD) requires you to complete a Driver's Ed program as part of the graduated driver's licensing (GDL) program.

IA Driver's Ed will provide you with the knowledge and skills necessary to become a safe driver and **pass your DMV road test**.

On this page you'll find information about driver's education in Iowa, how you can complete the course, and how to obtain your unrestricted driver's license.

Iowa Driver's Ed Eligibility Requirements

Driver's Ed, a component of Iowa's GDL program, is **required for all new drivers younger than 18 years old**.

You will first need to obtain your Iowa learner's permit. You must:

- Be at least 14 years old.
- Visit your local [IA DMV office](#) with your parent or your parent's written consent.
- Provide **proof of your identity**.
- Pass a **vision exam** and the **DMV written test**.
- Pay the learner's permit fee.

For more information, please see our page covering [Driver's Permits in Iowa](#).

NOTE: While driver's education is only required for teenage drivers, all new drivers can benefit from a course.

About Your Iowa Driver's Ed Course

Your Iowa Driver's Ed course will consist of lessons and training covering topics including:

- **Operating a vehicle.**
- Safe and **defensive driving habits**.
- **Iowa traffic laws** and rules of the road.
- **Alcohol and drug abuse** and awareness.

- **Sharing the road** with other vehicles.

Your classroom sessions coupled with your in-car instruction will allow you to learn and practice the skills necessary to **pass your road test and become a responsible driver**.

Classroom & Behind-the-Wheel Hours

Regardless of which driver's education program you enroll in, the course will consist of:

- At least 30 hours of **classroom lessons**, which includes:
 - At least 4 hours of **alcohol and drug abuse material**.
- At least 6 hours of **behind-the-wheel training** and observation.

Types of Driver's Ed Courses in Iowa

Driver's education programs in Iowa are provided by:

- Public & private **high schools**.
- **Professional driving schools**.

At this time, the Iowa DMV **DOES NOT ACCEPT** online driver's education courses.

For a list of approved professional Driver's Ed programs near you, [visit the Iowa DMV website](#) or contact your local high school.

Once you select a course that is right for you, contact the provider for details about **costs and schedules**.

(* If you are in Foster Care the Driver's Ed Fee should be waived if you are attending Drivers' Ed through your school or a school contracted 3rd party.)

After Driver's Ed – Your Intermediate License

Your next steps involve obtaining your **intermediate driver's license**.

In addition to completing an Iowa driver's education course, you'll need to:

- **Hold your instruction permit** for at least 1 year.
- Have had **no traffic violations** for at least 6 months.
- Practice **supervised driving** for at least 20 hours, in addition to driving time as part of your Driver's Ed course, with 2 hours being driven at night.
- Be at least 16 years old.
- Pass your road test.





Owning a Car

Owning a car is a very large responsibility. You must have a valid driver's license and auto insurance to legally drive a car in Iowa. It is the law in Iowa. If your vehicle is ever pulled over, you must show proof of insurance. You need to maintain your car in a safe manner and keep it in good working order. Texting or Drinking Alcohol and driving do NOT mix. Do NOT Text or Drink Alcohol and drive. Also do NOT ride with anyone that has been drinking alcohol or is under the influence of drugs. Some towns that have taxi service offer it for free if you are unable to drive yourself safely.

**Everyone says...
I want to buy a car...**

Why do I need a car? Is it for shopping, getting to work, for pleasure, or for going to school? How many miles will I drive each day? Will I be having passengers? Do I want a compact, midsize, full size, new, used, a small pickup truck, a standard truck, a SUV-sport utility vehicle, or a van? The type of vehicle you have can affect your cost of insurance.

Things to Consider...

Car Expenses, Repairs, and Maintenance

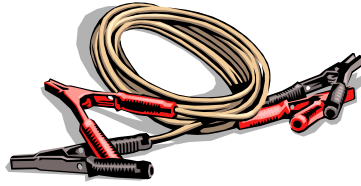


You will have to renew your auto registration annually at your County Treasurer's Office. The bill will go to the address listed on the registration. If you moved, you may miss it. If you have any unpaid parking tickets, you may not be able to register your car until all of them are paid.

Here are additional expenses to consider when owning a car. These are estimated costs: Every 3,000 miles, you will need to have an oil change on your car. This can cost around \$25-\$50. Tires have to be kept in good condition and they can cost you \$50-125 each. Your car may need a tune up. That probably will be \$150 or more. Once in a while, your brakes will need replaced. That is \$400 or so. A muffler and new exhaust system could run \$200 or more. To have your car towed when it breaks down is \$35-125 unless you have insurance that covers it. Many things can go wrong with a car, repairs are very costly!

Cars all run on gasoline or diesel and need oil regularly. Gas prices are over \$2.00 per gallon on a regular basis and a quart of oil is about \$4 each.

You will need to put a few supplies in your car that could run you around \$50. This would include jumper cables and other supplies, such as oil, belt, antifreeze, transmission fluid, spare tire, jack, flashlight, etc.



It is good if you know how to change the oil, change a tire, jump-start a car, do minor repairs, check fluid levels, read gauges, check tire pressure, and check the belts/hoses. If you do not know how to do this, it is important to find a trustworthy mechanic. Ask friends and relatives where they take their cars for repairs. Also discuss with them how much they pay for car maintenance and repairs.



How to Change a Flat Tire

- Pull safely off to the side of the road out of traffic or into a parking lot. Do not drive the car with a flat tire. You could ruin the rim and possibly cause more expensive damage.
- Put the car in park and put the emergency brake on so the car does not roll.
- Get the jack, lug wrench, and spare tire out. There may be directions in the glove box or with the tools.
- Place the jack under the frame and jack it up a little bit, not off the ground.
- Loosen all lug nuts.
- Jack up the car so the tire does not touch.
- Remove all lug nuts and tire.
- Place spare tire on and start lug nuts.
- Lower the car so the tire touches and tighten all lug nuts.
- Remove jack.
- Put the flat tire, jack, and lug wrench away.
- Go have the flat tire repaired or replaced.



Budgeting to Purchase a Car

How will you pay for your vehicle? You may be ready to buy right away. Or, you may have to save awhile. Whatever you do, it will be easier to wait (and easier to make the final purchase!) if you are working on a plan with your eyes wide open to the reality and responsibility of owning your first car.

The Budget

My monthly income is \$_____

The most my budget will allow for the following things is:

- car payments \$ _____
- car repairs \$ _____
- gas and oil \$ _____
- registration \$ _____
- taxes \$ _____
- insurance \$ _____
- Total \$ _____

The Plan

- I plan to pay for my vehicle all at once.
- I plan to finance my vehicle through:

- a bank
- a car dealer
- a credit union
- a finance company
- a savings & loan
- a friend
- a family member

I have discussed co-signing and have a co-buyer to sign for me-_____.

The amount I want to save for a down payment is \$_____.

I can reach this goal and purchase a car by: _____.
(date)

How to Buy A Used Car

Most people look at buying a used car as an unpleasant experience. It can be difficult to find the vehicle you want as well as negotiate a price. There is always the concern that while you can save a lot of money by buying a used car, you could also be buying someone else's "lemon".

There are a lot of things to consider when looking for a car. You have to decide where to buy your vehicle: Will it be a new car dealer, a used car lot, a private party or another location? You must find out what the going price is for the car. You can do this by calling a bank and asking for the "blue book" price on the make, model, and year of the car you want to buy. Blue book is online at www.kbb.com. You should have the car inspected by a reputable mechanic.

The following four topics will help you negotiate your way through the buying process.

- Where to buy used cars and trucks
- How to negotiate your price when buying a used car or truck
- Key suggestions on how to inspect and evaluate a used vehicle
- Information on your rights as a used car buyer

Where to Buy Used Cars and Trucks

There are lots of places to buy used vehicles:



New Car Dealers

This is usually the most expensive option. New car dealers make a large portion of their profits from used vehicle sales. And when high sticker prices of new cars depress sales, their determination to wring as much profit as possible out of used cars, vans and trucks is all the stronger. But, on the other hand, new car dealers have large selections. And if you buy a car in which they have expertise, you can take advantage of their service department.

This can be important if the dealer gives you any kind of warranty. If you buy a car that the dealer does not sell as a new car, you may be relying on a service department that does not know your vehicle. Also, dealers are businesses. Unlike a private party who may sell one used car every five years, dealers have to consider their reputation in the community. If they displease too many people, they will lose business.

Finally, federal and state laws regulate dealers. While this does not assure your satisfaction, regulations give you and the dealers a set of rules for playing the game. For example, dealers have to ensure that the vehicles they sell meet all basic state and federal requirements. That means the brakes, lights and emissions systems work.

Also the Federal Trade Commission (FTC) requires that all new or used car dealers in the US display the "Buyers Guide" sticker on its window. The advantage of this is that it makes the dealer put the main points of the deal (except the price) in writing. In particular, the sticker tells you what the warranties made by the dealer are. If the "AS IS" box is checked, that means the dealer offers no warranty. In other words, unless you can prove the dealer absolutely lied to you (like tampering with the odometer or misrepresenting the age of the vehicle) you may have little recourse. Do not confuse this with the stickers some dealers put in the window that describe the vehicle and show equipment and asking price. Those are window dressing used to make the dealer's asking price seem firm and less open to negotiation.



Used Car Lots

Like new car dealers, used car dealers (independent dealers not affiliated with a manufacturer) have to ensure the vehicles they sell meet minimum federal and state requirements. They have to use the Buyer's Guide sticker. And they are subject to Iowa laws. Also they do not have the overhead of a new car dealer and generally operate on thinner profit margins. That means you can often get a better deal from an independent dealer.

There are two downsides: First, low overhead means they usually do not have service or repair facilities or any expertise in a make or model. You are on your own for finding someone to work on the car. Second, the quality of the vehicle may be lower. A lot of hard-driven clunkers end up on these lots. An inspection by an independent mechanic is essential.

It is recommended to buy from dealers who have been in your community for two years or more, preferably at the same location. Watch out for fly-by-night operators in this business. If you know a local mechanic whom you trust to work on the car after you buy it, a used car lot can offer you a good deal.



Private Party Sales

Remember when you buy from a private party, you are not getting any guarantee. In the absence of outright fraud, you have nearly no recourse against a private party.

It may be safest to buy from someone you know, especially if you know that they had few problems with the car and took care of it properly. However, a drawback of any business deal made between friends is that if there is a problem with the deal then the friendship can be jeopardized. If you don't know the person, take a look at their house and how they dress. If the outside of their house is a mess and they are not clean in their personal habits, it is unlikely that they took proper care of the vehicle.

When you have finally negotiated a price and are picking up your vehicle from a private seller, you will need a written bill of sale. Be sure the vehicle is properly described with its vehicle identification number (VIN). Also, be sure you have a clear title with no legal liens from banks or other parties. You will also have to pay 5% tax on the sale price when you go to register your vehicle. If you paid \$1,000.00 for your car, you would owe \$50.00 in sales tax. Additional costs may include the cost of the license plate and transferring the Title of the Vehicle.

Other sources

Rental car companies sell most of their cars back to manufacturers who then sell them at auction or to their own dealers. But the rental fleets are also available directly from the rental companies. Our advice is to approach them as you would a new car dealer. The cars have generally been well cared for and many have low mileage. Many also have warranties that have not expired.

Used Car Test Drive Checklist

Before you drive

- Get the Vehicle Identification Number (VIN) so you can check the vehicle history report at www.dmv.org or with another vehicle history report provider.
- Check the National Highway Traffic Safety Administration's website at www.nhtsa.gov for any recall information. If there have been any recalls, ask the seller for proof the vehicle has been taken to a dealer or the manufacturer for any necessary changes.
- Map out a test drive route ahead of time that includes busy streets, freeways, hills, and a relatively empty parking lot.
- If you have a friend or relative who is experienced with cars, bring that person along for the test drive.
- If you are unfamiliar with how to do it, now is a great time to learn how to check engine oil, transmission fluid and engine coolant.

What to take with you

- Ruler
- Tire air pressure gauge
- MP3 player or favorite CD
- Safety seats for children, if you use them
- Friend or relative to help you go through the checklist

Engine

- Check the engine oil, transmission fluid and coolant levels when the engine is cool. Each should be within the appropriate levels and should be clean in appearance.
- Examine hoses and belts for signs of excessive wear.
- With the engine running, listen for any knocking, ticking or tapping.
- Smell the engine while it is running and pay attention to any burning smells.
- Ask to see a maintenance/service history, if the owner kept one. If there is none, factor this into your decision and use it in the price negotiation process.

Exterior

- Confirm the VIN. In more recent models it's usually visible at the bottom of the front window on the driver's side.
- Check the car's body for potential signs of undisclosed accidents, like unevenness in the paint or ripples or dents in the exterior.
- Check the ground beneath the car before and after the engine has been running to see if there are any fluid leaks.
- Take out your ruler and place it inside one of the grooves of the tire's tread. The tires should have at least ¼ inch of tread.
- Check the tires for signs of excessive or uneven wear, cracks or splitting.
- Make sure the tires have no objects lodged in them, like nails or screws.
- When you check for rust, pay special attention to the underside of the car, the wheel wells, the edges of doors and windows, and the trunk.
- Open and close all doors and listen for unusual sounds that could indicate damage to the doors or the frame of the car.

Interior

- Is it comfortable to sit in?
- Do the seat and steering wheel adjust?
- Are there any rips or stains on the seats?
- How does it smell?
- Play your CD or MP3 player to test the speakers.
- Do the heating and air conditioning work?
- Test the horn, turn signals, windshield wipers, door locks and dome lights.
- If you have a child who uses a safety seat, check to make sure your safety seat will work with the vehicle.
- Turn the key to the accessory position – the one right before the engine is engaged – and make sure all the dash warning lights illuminate.





Suggestions on How to Evaluate a Used Car

You should have any used vehicle inspected by a qualified mechanic before buying. Before you spend the money on a mechanic, however, here are some things you can check out on your own that may help you spot a clunker that isn't worth pursuing.

INSPECTION CHECKLIST		
Test	Symptom	What it could mean
Exterior/Body	Rippling or "orange peel". Look for rust or mismatched paint.	Poor paint job. Previous accident if a late-model car. Expensive body repairs.
Transmission	Fluid is dark and foul smelling. Automatic does not shift smoothly. Manual clutch engages only at top of range and makes grinding sounds.	Transmission may need replacement. Car may not have been well maintained. May need major transmission work. It also could mean only a simple band adjustment.
Engine	Blue smoke. Heavy white smoke from exhaust. Oil leaks under car.	Excess oil consumption. Coolant is leaking into engine. Could be a faulty head gasket. Anything from a simple gasket or seal to a larger problem.
Suspension	Bounces more than 2 times after pushing down on a corner.	Worn struts or shocks.
Steering	Pulls to one side under braking at higher speed.	May need alignment. May have been in an accident.
Brakes	Too much play, feels squishy. Vibrates or shudders when braking at higher speeds.	Could need to have brake system work. Rotors may need replacing.

After you have performed these tests, you will have a good idea of whether the vehicle is worth considering. If a number of problems appear, especially problems with the engine or transmission that can be expensive to repair, you probably want to walk away. If it seems to have few or no problems, the next step is to negotiate a price. Use all the tools that are at your disposal.

Finally, make sure the deal is subject to a professional inspection. In other words, make sure that if your mechanic or diagnostic service finds a problem, you can either deduct the cost of the repair from the agreed price or, if the seller is a dealer, have the problem fixed at no cost to you.

Mechanic's Inspection

If you have a mechanic you trust, he/she is probably the best choice for inspecting the vehicle. The mechanic should not be affiliated with the dealer or seller because you want to be sure of independence. If you do not have a mechanic, you can contact the American Automobile Association AAA who can recommend a mechanic. Be sure to get a written estimate of repair costs from the mechanic or diagnostic center. Then go back to the dealer or seller and use it to get a lower price or a free repair.

*Just because a car passes an inspection, remember that used cars still may frequently need repairs

How to Negotiate a Price when Buying a Used Car

A good place to start is the annual auto issue of *Consumer Reports*, available in most libraries. Check their frequency-of-repair data to determine how reliable a car has been. Remember that even if a vehicle has good overall reliability you can still get stuck with a problem car. You need to have any used vehicle inspected before you buy.

Next, consult a value or "blue" book to determine what to pay or what to sell your car for. When pricing a car, be prepared to negotiate with the seller. Dealers are masters at the game of negotiating. Your best weapon is preparation.

Financing a Used Car

Just as with new cars, you can finance the purchase of a used car. There are some differences to be aware of. First, you should shop around for the best deal from banks, credit unions or other finance companies as well as the dealer. Compare interest rates and terms. In general, interest rates for used cars are higher than for new cars. Avoid high-interest rate "tote the note" used car lots that deal with buyers with bad credit. In addition to high interest rates, these operators frequently charge much more than the car is worth. Also, you need to be 18 in order to sign a contract for a car loan.

If You Feel You Have Been Misled

The state consumer information and protection agencies can help you to file complaints against dealers if you feel you have been improperly treated. You can also ask for general information on your rights in the event that you want to get your money back. Your case is strongest if you can show written proof of misrepresentation by the dealer. Without written proof it may be difficult, although not impossible, to make your case. The state consumer protection agencies are best in handling problems with dealers. If your problem is with a private party they may not be able to help. If you purchased from a private party, you may wish to consider legal action. You can go to www.lemonlawamerica.com to get information on defective motor vehicles.

Title and Registration

In virtually all states, you need to acquire an unencumbered, free and clear title to the vehicle. The car must be registered with the state. You will either need to go to the county administration office or to the Court house. In Iowa, you will need proof of insurance with you while driving. Check the state consumer information and protection agencies listing in the site for the telephone numbers of offices you can call for information regarding your state's rules. Your insurance agent is probably a good source of this information as well.

Car Insurance

If you have a car, you must purchase car insurance. The rules for insuring a used car are the same as for a new vehicle. If you have any questions on your state's laws, you can get the number of your state's insurance commissioner. If the vehicle is older and does not have much value, you may want to ask your insurance agent about purchasing liability insurance in order to save money on your insurance bills. In Iowa, you must carry proof of insurance with your vehicle.

The cost of car insurance can vary greatly. Be sure to call and compare several companies' quotes before choosing a company. A quote is the price with a description of the coverage a company will offer you.

These are some areas insurance companies look at:

AGE - Young men, especially those under 25, are more likely, according to statistics, to be involved in wrecks, and therefore, tend to pay more for auto insurance.

CAR MODEL - A sports car or a foreign car cost more to insure.

YEAR OF CAR - It costs more to replace a new car than an older model, so insurers charge more for the insurance.

NON-SMOKERS – If you don't smoke your rates will tend to be less.

STUDENTS WITH A B GRADE AVERAGE OR BETTER – Insurance companies tend to reduce the cost of auto insurance if you are a good student. If you have a "B" average or above, ask for the "good student" rate.

COMPLETING DRIVERS' EDUCATION – If you have completed driver's education classes you will get a reduction in your insurance costs.

AVOID CAR ACCIDENTS – When you get into an accident usually your car insurance costs increases.



Taking Care of a Car

- Keep tires inflated to pressure suggested in manual; check when tires are cool.
- Keep wheels aligned.
- Follow all manual instructions and stay close to suggested schedules for maintenance including air and oil filter changes.
- Check tension on fan belt.
- Keep battery filled with water. Wash terminals with baking soda and water using rubber gloves and brush.
- Fill with antifreeze for summer and winter.
- Keep exterior clean and protected, washing salt off under body regularly.
- Keep interior clean by vacuuming and cleaning windows regularly.

Driving Tips to Save Gas

- Accelerate and brake smoothly. Don't dart in and out of traffic.
- Accelerate a bit before starting up a hill. Release gas pedal at top of hill to allow gravity to help.
- Drive at a steady speed.
- Avoid extra weight in car.
- Coast to stop if light is red. Don't use breaks unless necessary.
- Change your oil on schedule.
- Change your air filter.
- Make sure your tires are at the correct air pressure.
- Drive only when necessary. Plan ahead to car pool, consolidate trips, walk or bicycle.
- Use air-conditioning only when necessary.



Tips to Avoiding Car Accidents

It's a fact that teenagers get into a lot more accidents than adults do. The reason for that is simple: teenagers have less driving experience, so it is easier for them to get caught by simple mistakes that adults have already learned to avoid. Here are some driving tips that you can follow to help avoid unnecessary accidents.

1. Check for cars twice before pulling into an intersection at a stop sign.
2. Look behind you before backing out of a parking place.
3. Watch for cars rushing through intersections at the end of a red light.
4. Look both left and right when making a right-hand turn.
5. Watch for cars that are pulling trailers. If you are at an intersection watching for oncoming cars so that you can either cross traffic or make a turn, make sure you check to see if the oncoming car is pulling a trailer. Accidents have occurred when people attempt to cross or make a turn after a car passes failing to notice they are pulling a low trailer.
6. When switching lanes on a highway, always turn your head and physically check for a clear lane; don't just rely on your rear-view mirror. There is a blind spot in your mirrors, and a car may be driving in that blind spot. If you don't physically turn your head, you will never see the car when you switch lanes. Be very careful when you are close to semi-trucks, which have bigger blind spots. It is not a good idea to pass a semi on the right hand side, as it is very likely that the driver cannot see you. A rule of thumb is if you cannot see the semi-truck's mirrors, the truck driver cannot see you. Even if you can see the mirrors he still may not see you. Unfortunately, if the truck driver makes a mistake, you are the one who will likely get hurt, even if you have the right-of-way.
7. When driving in town, watch for kids. If you are in a neighborhood with cars parked along the street, watch carefully for kids, dogs, cats, etc. They have a bad habit of popping out from between cars suddenly.
8. Pay attention to motorcycles. They are not as easy to see due to their size.
9. Always maintain a safe distance between you and the cars ahead of you on the road. No matter how good of a driver you may be, it still takes a certain amount of time to stop your vehicle.
10. **Don't text while driving.** **Never** drink alcohol and drive! **Never** get into a vehicle when the driver has been drinking alcohol or using drugs.
11. Watch for deer, as they can run out in front of you very quickly. You can honk your horn if you see they are looking to cross the road in front of you. Generally they turn and run away from the noise.
12. **Don't put on make-up**, talk on a cellular phone, eat or read a map or newspaper while driving. All of these things can distract you and could cause an accident.



From www.esurance.com

Car Accidents: how to handle one in 7 easy steps

An unexpected car accident can leave you feeling a bit scattered. That's why it's important to brush up on post-accident procedures now, when you're good and levelheaded. This 7-step guide can help make the moments after an accident less stressful — and the claims process a whole lot smoother.

1. Move to a safe area (if you can)

If it's safe to do so and you aren't seriously injured, move your car out of further harm's way, like to the shoulder of the road. If moving your car just isn't possible, flip on your hazards to warn other drivers that your vehicle isn't going anywhere any time soon.

2. Stop your vehicle and get out

Make sure your car is no longer moving, turn off the engine, shift into park, or set the handbrake if you drive a manual. Take a moment to catch your breath. Check to make sure it's safe to get out of your car before opening the door. If you have flares or similar road safety items, consider using them.

3. Check on others involved

Check on all the other parties involved, including drivers, passengers, and pedestrians, to make sure no one is hurt. Call 911 if anyone may be injured. Even a seemingly minor symptom like dizziness should be checked out by a health care professional.

4. Call the police to the scene

Even in minor accidents, a police accident report can prove invaluable when dealing with your car insurance company and other drivers. Cooperate fully, but avoid admitting fault or blaming others while at the scene. Let the police objectively judge events and determine who, if anyone, was at fault for the crash.

If the police can't make it to the scene (which is more likely if there are no injuries), you can file an accident report through your state's DMV.

5. Gather info

Try to write down as much info as possible in the accident aftermath, including:

- Driver and passenger names
- License plate numbers
- Insurance info
- Makes and models of all vehicles involved
- Contact info for any eyewitnesses
- Location of the accident
- The name and badge number of any responding police officers

6. Document the scene

If you have a smartphone with a camera, snap some photos of the accident scene. They'll come in handy during the claim process.

7. File your insurance claim

If you aren't sure who to call, check your insurance ID card for your insurer's contact information.

What you can do *before* the accident

If you haven't been in a car accident, after patting yourself on the back (while the car's stopped, of course), use these handy tips to make sure you're ready for the unpredictable:

- [Pack a safety kit](#)
- Keep important documents at the ready (ID, additional insurance company contact information, vehicle registration, health plan info, etc.)
- Have your phone on you and charged whenever you hit the road
- Keep loose items in the center console or glove box, and not on the seats, where they can get lost or fly around in an accident

No matter how clean your driving record, you never know when an accident can happen. You'll be glad you kept these 4 elements in mind if (and we do mean "if") you find yourself handling the aftermath of a crash.



10 Easy Ways to Protect Your Car from Being Stolen

A professional car thief can break into your car and drive away in less than two minutes. Even amateur joy riders have little difficulty. Although no one is 100% safe from car theft happening to them, there are precautions you can take to reduce the chances of it happening to you.

Here is a list of ten ways to help keep your car safe from thieves. Although some of these may seem elementary, sometimes a simple reminder can protect your car.

1. Don't leave your keys in your car. Too many people leave their keys in the ignition after parking. Even if you are in your own driveway, always remove your keys and shut off the engine and remove keys.
2. Roll up your windows and lock all doors.
3. Think about where you are parking. A best bet, when possible, is a locked or patrolled area. Other smart spots are in busy, well-lit areas or in front of a building. Stay away from dark areas or areas with places where thieves could hide.
4. Keep valuables in your trunk or out of sight. Items such as wallets, purses and stereos left out in the open are most tempting to thieves. What you cannot take with you should be locked in the trunk or glove box.
5. Protect your keys. You should never keep identification on your key ring. When you must give your keys to someone else, such as a parking attendant or body shop mechanic, only give them the ignition key.
6. Activate the alarm. If your car is equipped with an alarm, make sure you turn it on every time you leave your car, even if you are parked in your driveway.
7. Use anti-theft devices. There are many devices on the market now that increase the time it takes to steal a car, as well as making it more difficult. Several options are steering wheel locks, hood locks, ignition cutoff switches and stolen vehicle recovery systems/tracking devices.
8. Leave behind identification. The VIN number, found on a metal plate on the dashboard, should be etched on windows and written under the hood. Dropping your business card into window and door panels or under the floor mats is also a smart idea. This information may help police identify a stolen vehicle or parts at a later date.
9. Discourage towing. By turning the steering wheel sharply to one side and applying the emergency brake, you make it very difficult for thieves to illegally tow your car away.
10. Do not leave the title and registration in the car; keep it in the safe place. Thieves can use these documents to sell your car. And you will need this information when filling out a police report.

Non-Emergency Medical Transportation (NEMT)



The NEMT services are for members with full Medicaid benefits, who need travel reimbursement or a ride to get to their medical appointments. Eligible members will receive NEMT services from different NEMT brokers depending on their eligibility status and whether they receive coverage directly from Iowa Medicaid Fee-for-Service or are enrolled in the IA Health Link managed care program. An NEMT broker is a contracted provider with the Iowa Department of Human Services (DHS), the Iowa Medicaid Enterprise (IME), and the IA Health Link Managed Care Organizations (MCOs). The broker checks member and trip eligibility, handles claims, and follows up on trips and claims.

NEMT INFORMATION

[Iowa Medicaid Mileage Reimbursement Policy](#)

[Iowa Medicaid Meals and Lodging Claim Form 470-4991](#)

[Iowa Medicaid Mileage Reimbursement Claim Form 470-5480](#)

HOW DO I KNOW IF I CAN GET NEMT SERVICES?

If you have questions about your eligibility status:

4. Contact your Income Maintenance Worker at your local DHS office by calling the DHS IM Call Center at 1-877-347-5678.
5. Contact the IME Member Services Unit at 1-800-338-8366, Monday through Friday, 8 A.M. to 5 P.M.
6. If you are in the IA Health Link managed care program, you may contact your MCO directly at:
 - **Amerigroup Iowa, Inc.**
Phone: 1-800-600-4441
 - **Iowa Total Care**
Phone: 1-833-404-1061

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HOW DO I BOOK A TRIP?

Iowa Medicaid Fee-for-Service (FFS) Members:

Access2Care

525 SW 5th Street, Ste. E,
Des Moines, IA 50309-4501

Phone: 866-572-7662 (Toll Free)

Fax: 866-584-7601

[Access2Care Website](#)

IA Health Link Members:

Each of the MCOs has selected an NEMT transportation vendor. Members may contact the NEMT transportation vendor of their assigned MCO at the numbers listed below to schedule their NEMT services:

- **Amerigroup Iowa, Inc.**
Contact Information:
Logisticare
Phone: 1-844-544-1389
- **Iowa Total Care**
Contact Information:
Access2Care
ITC Member Services: 1-833-404-1061

Iowa Medicaid Member Services (Monday to Friday from 8 a.m. to 5 p.m.)

1-800-338-8366 (Toll Free)

515-256-4606 (Des Moines Area)

515-725-1351 (Fax)

For telephone accessibility assistance if you are deaf, hard-of-hearing, deaf-blind, or have difficulty speaking, call Relay Iowa TTY at 1-800-735-2942.

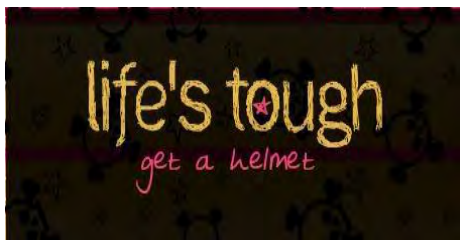
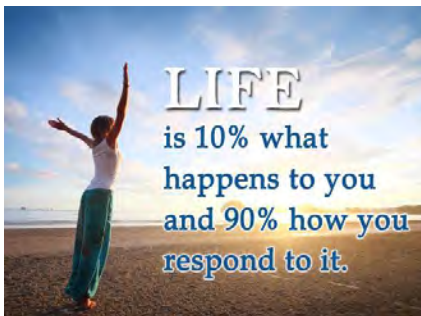
Llame al 1-800-735-2942, a Relay Iowa TTY (teléfono de texto para personas con problemas de audición, del habla y ceguera) si necesita asistencia telefónicamente.

SECTION 10

LIFE SKILLS

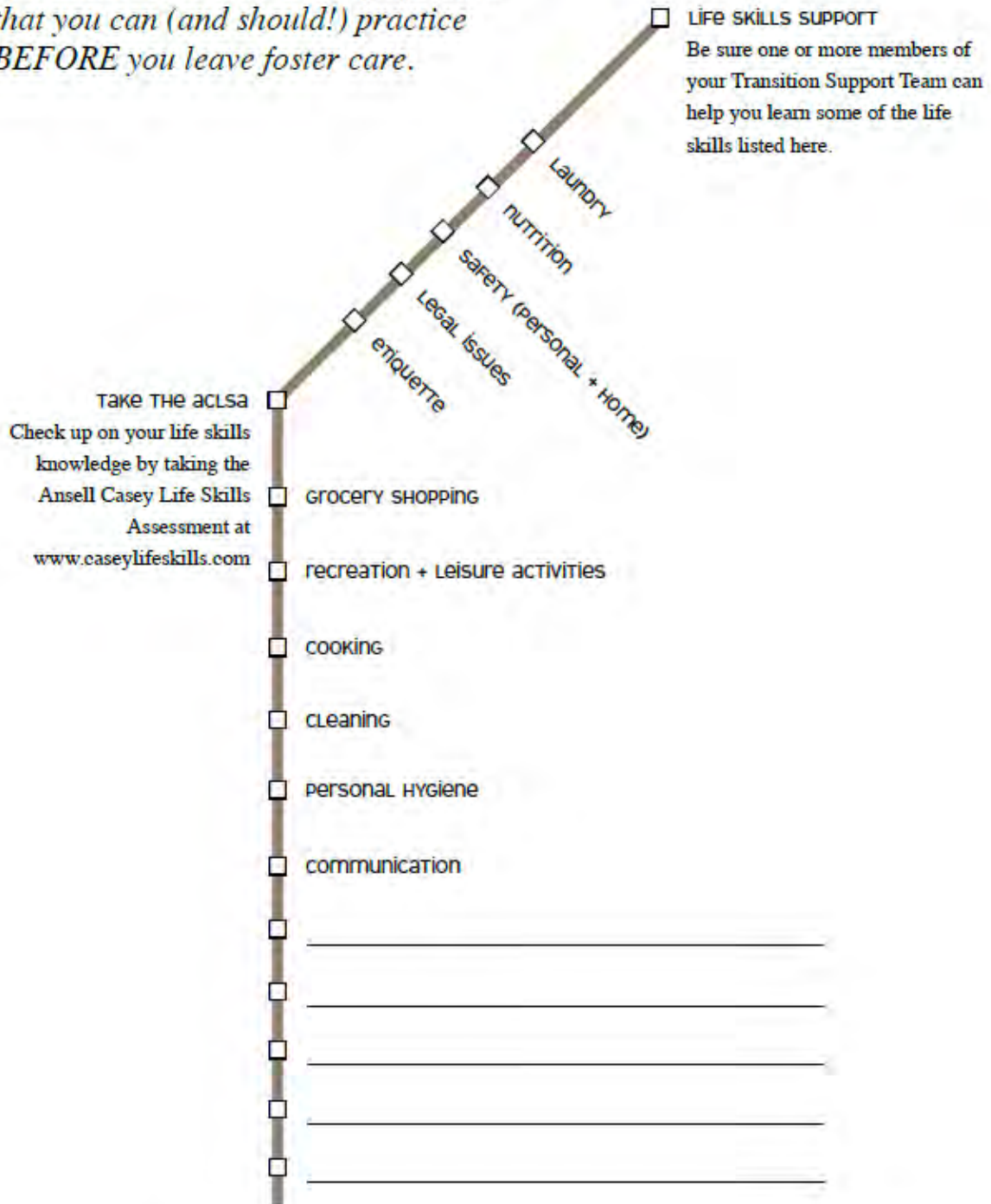
This section will assist with skills needed to help manage the daily issues of life. Contents in this section include the items listed in the box.

Casey Life Skills Assessment	Laundry & Cleaning
7 Habits of Highly Effective Teens	Rules of Etiquette
Values, Decision Making Skills, Goal Planning	Nutrition, Groceries
Safety (Home and Personal)	Kitchen Needs List
Social Media Safety Tips	Menu Planning
Background Checks	Food Safety, Measuring,
Legal Assistance	Basic Cooking Terms
Legal Issues, Criminal Record, Sealing Record	Recipes
Police Encounters- Your Rights	Emergency Food Supplies



"Tell me and I'll forget;
show me and I may remember;
involve me and I'll understand."
Chinese Proverb

*Got skills? There are a lot of life skills that you can (and should!) practice **BEFORE** you leave foster care.*





WHAT I HAVE Looking for instructions? Download at www.fosterclub.org

Ansell-Casey Life Skills Assessment		<input type="checkbox"/> Completed	<input type="checkbox"/> In progress	<input type="checkbox"/> Not completed
Demonstrated knowledge of life skills:				
<input type="checkbox"/> Laundry	<input type="checkbox"/> Recreation/leisure	<input type="checkbox"/> Personal Hygiene	<input type="checkbox"/> Other:	
<input type="checkbox"/> Home safety	<input type="checkbox"/> Grocery shopping	<input type="checkbox"/> Communication	<input type="checkbox"/> Other:	
<input type="checkbox"/> Legal issues	<input type="checkbox"/> Cooking	<input type="checkbox"/> ?	<input type="checkbox"/> Other:	
<input type="checkbox"/> Etiquette	<input type="checkbox"/> Cleaning	<input type="checkbox"/> ?		

RESOURCES AVAILABLE TO ME Find 'em at www.fosteringconnections.org

Assistance type	Eligibility (what I need to qualify)	Who I contact (and how to apply)

THIS IS MY PLAN Get ideas about how to make a plan at www.fosterclub.org

Short term (1 year) goals	Steps & services (and who will help me)	Progress

Plan after I leave foster care:

Long term goals (five years from now, my life skills goals include):

READINESS SCALE Needs work 1 2 3 4 5 6 7 8 9 10 Prepared

Visit www.fosteringconnections.org for more federal and state information regarding the Fostering Connections to Success and Increased Adoptions Act



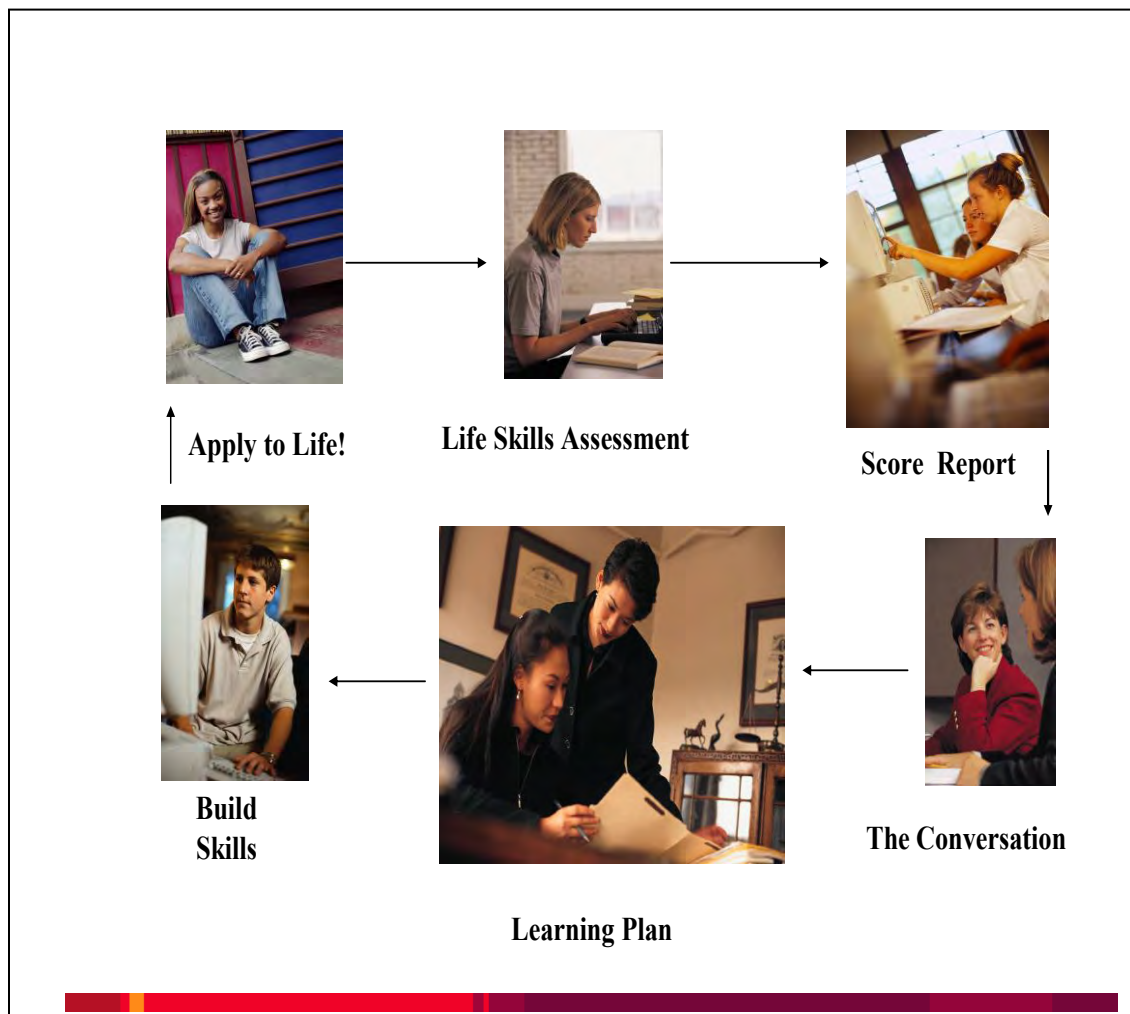
From the FosterClub Transition Toolkit, copyright © 2010 FosterClub, Inc. and FosteringConnections.org. Licensed under a Creative Commons Attribution-NonCommercial 3.0 United States License. Permission granted to copy, adapt, distribute and transmit this work so long as not used for commercial purposes, work is attributed, and this notice remains intact. For more information, contact FosterClub at 503-737-1552 or visit www.fosterclub.org and www.fosteringconnections.org.

Casey Life Skills Assessment

How will you know what you need to learn before you reach adulthood? Who will help you develop the necessary skills? At age 14 or older **your worker will send you a “link”** from the Casey Life Skills website so you can complete a life skills assessment on-line. After you complete the assessment, your worker or provider will review the results with you and discuss what skills are important to you to learn at this time in your life. A plan will be developed, assigning who will assist you in developing these skills. The goal is to help you develop life skills that will help you after you are out of placement and on your own.

The topics you can expect to complete with the Casey Life Skills Assessment include: Daily Living, Self Care, Relationships and Communication, Housing & Money Management, Work and Study Life, Career and Education Planning, and Look Forward.

How the Assessment Works!





The 7 Habits of Highly Effective Teens

Sean Covey <http://www.7habits4teens.com/>



“The Principle of Sowing & Reaping

Sow a **thought**, and you reap an **act**;
Sow an **act**, and you reap a **habit**;
Sow a **habit**, and you reap a **character**;
Sow a **character**, and you reap a **destiny**.

Samuel Smiles

THE Private VICTORY – Inside First

Habit 1 **BE PROACTIVE**

I am the force.

Take responsibility for your life.

Being proactive is more than taking initiative. It is accepting responsibility for our own behavior (past, present, and future) and making choices based on principles and values rather than on moods or circumstances. Proactive people are agents of change and choose not to be victims, to be reactive, or to blame others. They take an Inside-Outside Approach to creating changes.

Habit 2 **BEGIN WITH THE END IN MIND**

Control your own destiny or Someone Else Will

Define your mission and goals in life.

All things are created twice – first mentally, second physically. Individuals, families, teams, and organizations shape their own future by creating a mental vision and purpose for any project. They don't just live day to day without a clear purpose in mind. They mentally identify and commit themselves to the principles, values, relationships, and purposes that matter most to them.

Habit 3 **PUT FIRST THINGS FIRST**

Will and Won't Power

Prioritize, and do the most important things first.

Putting first things first is the second or physical creation. It is organizing and executing around mental creation (your purpose, vision, values, and most important priorities.) The main thing is to keep the main thing the main thing.

THE Public VICTORY – Outside Second

Habit 4 **THINK WIN-WIN**

The Stuff That Life Is Made Of

Have an everyone-can-win attitude.

Thinking win-win is a frame of mind and heart that seeks mutual benefit and is based on mutual respect in all interactions. It's not about thinking selfishly (win-lose) or like a martyr (lose-win). In our work and family life, members think interdependently -- in terms of “we,” not “me.” Thinking win-win encourages conflict resolution and helps individuals seek mutually beneficial solutions. It's sharing information, power, recognition, and rewards.

Habit 5 **SEEK FIRST TO UNDERSTAND, THEN TO BE UNDERSTOOD**

You Have Two Ears and one Mouth

Listen to people sincerely

When we listen with the intent to understand others, rather than with the intent to reply, we begin true communication and relationship building. Seeking to understand takes kindness; seeking to be understood takes courage. Effectiveness lies in balancing the two.

Habit 6 **SYNERGIZE**

The “High” Way

Work together to achieve more

Synergy is about producing a third alternative – not my way, not your way, but a third way that is better than either of us would have come up with individually. Synergistic teams and families thrive on individual strengths. They go for creative cooperation.

Habit 7 **SHARPEN THE SAW**

It's “Me Time”

Renew yourself regularly

Sharpening the saw is about constantly renewing ourselves in the four basic areas of life: physical, social/emotional, mental, and spiritual. It's the habit that increases our capacity to live all the other habits of effectiveness.

Values

It is important to know what you value as these are the guiding principles in our lives. The more you become aware of and define your values, the more likely you are to make choices, today and in your future, based on what's important to you. Circle the values that you believe in. Have you always been aware of them? Have you been true to them? Did you ever put your values aside because someone else's values seemed to be more fun? If so, what was the outcome?

Honesty	I will be an honest person.
Respect	I am respectful of others.
Responsibility	I take responsibility for what I am supposed to do.
Self-Control	I will control my action and words.
Hard Work	I take pride in being a hard worker.
Self-Respect	I respect myself.
Concern for Others	I will show concern for all other people.
Tolerance	I am tolerant of differences in others.
Cooperation	I will cooperate with those around me.
Fairness	I show fairness to those with whom I come in contact.
Forgiveness	I can forgive those who do me wrong.
Courage	I will be brave in facing life's challenges.
Self-Knowledge	I will pursue knowledge of myself.
Other	_____.

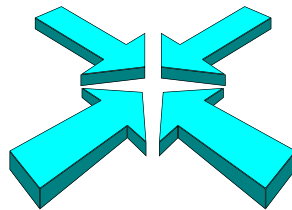
ATTITUDE

Additional Questions to Ask Yourself

1. What do I want? _____

2. What am I doing to get what I want? _____

3. Is my behavior getting me what I want? _____



"We only lose our way when we lose our aim." – Francois Fenelon

Decision Making Skills

The process below should assist you as you try to make a decision. Give it a try!

STEP 1: What is the problem? (Be specific!)

STEP 2: What are your choices?

1. _____

2. _____

3. _____

4. _____

STEP 3: Examine and compare the choices:

GOOD POINTS

BAD POINTS

1. _____

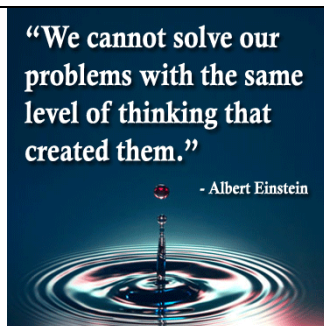
2. _____

3. _____

4. _____

STEP 4: Make a choice:

STEP 5: Set a goal or action plan (What do you do now?):



"Not to decide...is to decide"

GOAL PLANNING WORKSHEET

NAME:	TODAY'S DATE:	TARGET DATE TO ACHIEVE GOAL:	DATE ACHIEVED:
-------	---------------	------------------------------	----------------

Goal – Specific Measureable, Attainable, Realistic, & Timely

Benefits from Achieving this Goal – “What’s in it for me?”

Action Steps – List the specific actions you will take to achieve your goal:

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.





SAFETY

Make sure that you have an escape plan in case of fire. Know where to go if there is a tornado warning. You should locate your smoke alarms and test that they are in working order. A good rule of thumb is to change the batteries twice a year when the clocks get changed. Find out if you have access to fire extinguishers and know how to use them. Know how to lock your doors and windows properly. Do not rent an apartment until a dead bolt lock is installed and all windows can be locked. If you ever smell natural gas-it has a bad odor-get out! Do NOT turn any light switches on or off and do NOT use the phone in your apartment, get out and then call the gas company and your landlord.

Calling 911

If there is an emergency, like an accident, injury or fire, you may need help from the police, ambulance or fire department. You can call one easy number - 911 – for all of these services. You must know: your name, your address, and your phone number. Speak clearly into the phone. That will help the person on the other end of the line send help to you quickly. It is helpful to tell a few details about the problem. Why are you calling? Who is hurt? Where did it happen? What caused it to happen? If you know some of these details, it will help emergency workers to know what they need to bring. Never call 911 as a joke, to ask for information or to see if it works! If you accidentally dial 911 stay on the line and apologize, otherwise emergency response teams may show up at your door anyway. Often, the emergency operator will keep you on the line until help arrives. This is because the person wants to make sure that help reaches you.



Carbon Monoxide

It's well known that carbon monoxide from car exhaust can be deadly if not properly vented to the outside. But people can also become sick – and die – from breathing the carbon monoxide that may be produced from burning common heating fuels like wood, coal, fuel oil, kerosene, natural gas, and propane. Carbon monoxide is odorless and colorless, so it's difficult to detect. If a furnace or appliance isn't working properly contact your landlord to get it checked out.

Common indicators of carbon monoxide contamination:

- Chronic headaches, nausea, or eye irritation when indoors
- An unidentified chronic odor inside the building
- Dying house plants
- Condensation on cool, indoor surfaces

Get fresh air immediately if you suspect you may have CO poisoning!

*Carbon monoxide detectors are commercially available, and they may provide additional warning about the presence of this “hidden hazard.” Check with you landlord to see if a detector is provided.

To Avoid Indoor Accidents

- Wipe up spills and broken glass immediately.
- Put a non-skid rubber mat in the bathtub or shower.
- Use a sturdy stepladder or a firm chair to reach something high.
- Do not run on slippery surfaces or up and down stairs.
- Tape or tack down extension cords and rugs.
- Store items neatly on high shelves.
- Keep all electrical appliances away from water.
- Immediately place a lid on a grease fire when cooking.



To Avoid Fire and Burns

- Use a potholder or padded glove when handling hot things.
- Do NOT throw water on a grease fire.
- Immediately put the lid on a pan that is on fire.
- Do not smoke or light matches in bed or any closed area.
- Keep dishtowels, paper towels, potholders, curtains, and other cloth or paper objects away from burners and candles.
- Have smoke detectors near every bedroom. Check batteries regularly. Change them when you change your clocks twice a year.
- Keep flammables such as paint and turpentine away from furnace area.
- Keep curtains, blankets, clothes and rugs away from baseboard electric or gas heaters.
- Do not put clothes or any type of cloth/fabric/scarf over lamps.
- Avoid clutter around furnace or on stairways that will block your exit.
- If your clothes catch on fire, Stop! Drop! and Roll!
- Keep items that burn easily, such as oily rags, in a closed metal container. Avoid storing items such as oily rags and old papers. Discard them after use or store them in safety containers.
- Plan two escape routes. Plan to meet your roommates somewhere nearby.
- If you smell smoke or know there is a fire in the building, grab a pillow or wet towel to breathe through. Stay close to the floor and take short breaths.

Outsmart Burglars and Intruders

- Do not leave a key under a doormat.
- You can leave a key with a trusted neighbor or friend for emergencies.
- If you lose your keys, replace your locks.
- Always lock your doors and windows.
- Don't leave tools and ladders where a thief can use them for entry.
- Be sure your landlord changes your locks for you before you move in.
- Participate in a neighborhood watch program if you can.
- If you come home and suspect you have been robbed, do NOT enter the apartment! Call the police.



Phone Safety

- Beware of telephone surveys. Don't give information that can be used by criminals.
- Don't give out personal information like your social security number, credit card number or bank account numbers over the phone.
- If you are harassed by phone, report it to the police.
- Consider using an automated voice mail message rather than a personalized message.



Internet Safety

1. Remember - Don't believe everything you read online.
2. Be cautious of people who want too much information from you. There's no rule that says you have to tell them where you live, what your last name is, or anything else personal. Never send a photo of yourself. And trust your instincts. When someone makes you feel uncomfortable, exit.
3. If you're planning on meeting up with somebody you met online, bring a friend along and meet in a neutral setting, such as a restaurant.
4. Try talking to an understanding relative or friend, or call the Iowa Teen Hotline at 1-800-443-8336. They are a better, more trustworthy resource than a stranger in a chat room.
5. If you get suspicious e-mails, files, or pictures from someone you don't know and trust, delete them just like any other junk mail.
6. Avoid chat rooms or discussion areas that look sketchy or provocative, and don't let people online trick you into thinking of them as real-life friends if you've never met them in person.
7. Change passwords frequently. Don't give your password to anyone online. The safest password uses eight or more characters with mixed letters, numbers, and special characters.

Online Ordering

- Stay away from companies that have only a P.O. Box number with no telephone.
- Do business with only reputable stores or companies.
- Never transmit credit card numbers, financial institution data, or personal identifiable account numbers unless you are confident of the business and on a secure site. It would be better to use a secure payment method, such as PayPal, to pay for things online.
- You have some security only when the on-line store has set up a secure connection.
- A business only needs your name, credit card account number, and expiration date.
- Be sure to know the refund policy.
- When ordering, print a copy and save it. Check your credit card statement for any unauthorized transactions. If there is an error, contact the credit card company.



Social Media: Tips for Youth in Foster Care

If you're a youth in foster care, you probably know social media can help you stay in touch with friends and express yourself. But did you know it can also put you at risk? This tip sheet can help you use social media safely.

Using Social Media: The Good

- **Social ties and family connections.** Keep in touch with friends and siblings and meet new people.
- **Support.** Connect with peers who have similar life experiences through online community groups. (See FosterClub at <https://www.fosterclub.com/forums/youth-message-board> and Foster Care Alumni of America's groups on Facebook <https://www.facebook.com/FCAANational/>.)
- **Self-expression.** Use photos, videos, blogs, and other digital venues to express your feelings and ideas.

Be in touch. Social media can connect you with other young people who understand what you're going through. Check out FosterClub at <http://fosterclub.com>.

Using Social Media: The Bad

- **Privacy concerns.** Avoid sharing too much personal information—you never know how others might use it.
- **Cyberbullying.** Don't respond to mean comments. Use privacy settings to block bullies, instead. If the harassment continues, tell a trusted adult. (Learn more at <http://backgroundchecks.org/cyberbullying-helping-the-bullied-stopping-the-bullies.html>.)
- **Breaking rules.** Don't engage with family members or others who are not supposed to contact you.
- **Inappropriate communication.** Watch out for adults who are looking for inappropriate, and sometimes sexual, relationships. Private messaging with people you don't know or chatting on dating apps are often dangerous. Discuss this with a trusted adult.

Be informed. Read some upsides and downsides to social networking at <http://foster-care-newsletter.com/foster-teens-and-social-media/#WIJfLsGQxPZ>.

Staying Safe on Social Media

Use common sense and follow the rules set by your caseworker and foster parent. If you receive (or send) communications that are hurtful or make you feel uncomfortable, tell an adult.

- **Set strong privacy settings.** Limit who can see your posts. Remember, others can copy and share your posts with whoever they want; nothing online is truly private. (See how to manage your settings at <https://identity.utexas.edu/everyone/how-to-manage-your-social-media-privacy-settings>.)
- **Don't post information that reveals your location.** Some apps provide GPS information without you knowing about it. Manage location services for your smartphone or turn them off completely. (Learn how to manage location services at <http://download.cnet.com/blog/download-blog/location-services-101/>.)
- **Don't give out personal information.** This includes your full name, address, phone number, school name, or password. Never send revealing photos (sexting). Don't even share your password with friends.
- **Be safe playing online games.** Gaming online can expose you to risks. Never reveal your full name or other identifying information. If another player makes you uncomfortable, tell an adult and report and/or block others by searching "Block online player" and entering either the platform or the name of the game's maker. (Learn more about gaming safety at <http://www.atg.wa.gov/gaming-tips-kids-tweens-and-teens>.)
- **Be kind and show respect for others.** While you may feel bold at the keyboard, don't say or do anything you wouldn't say or do face to face. Taking a screen shot of a private conversation or photo and passing it around is nothing to be proud of.
- **Avoid meeting anyone in person that you've "met" online.** If you feel that you must meet an online contact, discuss this idea with your foster parent or another trusted adult. If you decide to meet, choose a public place and don't go alone. (Learn more from <http://www.teensontrafficking.org/index.php?ID=8>.)

Think Before You Post!

You can't control what happens to a comment or photo once you've sent it. Before you post, ask yourself the following questions:

- How would I feel if the person who was supposed to see this {message, video, photo} shares it?
- How would I feel if my parent, teacher, or caseworker saw this?
- Could this be offensive to others or hurt my chances of getting into college or getting a job? (Yes, college recruiters and employers look at social media pages!)

Remember, once it's out there, it's impossible to take it back!

Be Responsible. Learn more about using social media responsibly in this video, "Five Social Media Musts for Teens," which is available at <https://www.commonsensemedia.org/videos/5-social-media-musts-for-teens#>

Reasons why you may want to do a background check on someone you know or have just met....

How to do a free online background check

Modified Report By Kim Komando, Published April 13, 2013



(FoxNews.com / Jeremy A. Kaplan)

Have you done an online background check of yourself lately? There are several reasons you should.

There might be erroneous information about you floating around the Internet or in your credit report. Maybe you'll find a picture of yourself or a comment you made years ago somewhere that's a little embarrassing.

These things will pop up and hurt your chances the next time you apply for a loan or a job. Fortunately, you can take steps to correct or remove this damaging information.

It's also a very good idea to do a background check before taking on a roommate or going out on a date with that new crush you met online. You never know what sort of worrying or dangerous details could be lurking in someone's past.

Because checking people's background is such a pressing need, there are dozens of ways to go about this. Fortunately, several ways won't cost you a thing.

For checking on potential roommates or romantic partners, you can use just about any service or (legal) method.

If you want to save some money and you have some time, you can do many of the same checks yourself. You might also dig up information on a person's habits or character that a professional might not consider. [Click here for four sites](#) that can really help you learn about someone:

1. [PeekYou](#) gives you more details about people than Facebook and takes less time than Google. They comb Google, Facebook and other information websites to find out details that the person has willingly shared.
2. [White Pages Neighbors](#) combines the phone book with modern social-networking technology. You can see who your neighbors are and learn more about them in a flash!
3. [The Beat](#). If you've ever poked around on photo-sharing site Instagram, no doubt you've come across some breathtaking images. Now you can learn more about where those photos were taken with [The Beat](#). Be aware that other people can do the same to you with the photos you've voluntarily published on social networking sites.
4. [Dru Sjodin National Sex Offender Public Website](#). Do you know who all your neighbors are? Did you know that one or more convicted sex offenders could be living in your area? With the [Dru Sjodin National Sex Offender Public Website](#), simply enter your ZIP code and run a search to see a list of convicted offenders. Click on a name to see a picture of the person and look at their home and work addresses.

A Google search could turn up other things about the person that might make you think twice, too. However, you probably won't see important details about whether they've been arrested or evicted in the past.

Luckily, most court information is public record. To find it, go to your state's official government website. Make sure you search every state that the person you're checking has lived in.

After that, you might want to drill down to discover any felony and misdemeanor convictions on the county and city level. Keep an eye out for civil judgments, too, such as a bankruptcies and court orders to pay debts.

In most cases, a credit report can't be pulled without a legitimate business purpose and written permission. A good strategy for screening a roommate would be to ask him or her to volunteer a report.

All consumers are entitled to get a free copy of their credit report once a year from the three reporting agencies - Equifax, Experian and Trans Union.

The more information you have about a person, the better your searches will be. Knowing a middle name and date of birth will help you weed out people with similar names.

If you aren't completely sure you've found the right person, don't act on the information until you've verified it is actually them. Being penalized for something that isn't your fault isn't fun.

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Here's some other websites to use to do some background checks on your own.....

- Criminal Record Check for Iowa. Go to Iowa Courts Online:
<https://www.iowacourts.state.ia.us/ESAWebApp//DefaultFrame>
Click on "Start a Case Search Here", Under "Trial Court" Click on "Case Search". Enter First and Last name, then click on "Search". Find the right person by looking at DOB. Click on Case Id's to open each charge, and click on "Criminal Charges/Disposition" for more information.
- Iowa Sex Offender Registry Search: <http://www.iowasexoffender.com/search>
- Iowa Department of Corrections Offender Information: <http://www.doc.state.ia.us/OffenderInformation>
- National Sex Offender Public Website: <http://www.nsopw.gov/>

Legal Assistance



Iowa Legal Aid is a nonprofit organization that provides legal assistance to low income Iowans who have nowhere else to turn. Typical cases involve cases with basic necessities, fundamental rights or safety, including:

- protecting victims of domestic violence
- preventing illegal evictions and unsafe housing
- securing income support such as SSI, Medicaid and disability benefits
- preventing consumer fraud and abusive debt collection practices.

To apply for assistance from Iowa Legal Aid, contact any regional office or call the following intake units:

Eastern Iowa - (800) 332-0419
Central Iowa - (800) 532-1275
Western Iowa - (800) 352-0017

After you contact them you will go through an intake process to determine if you are eligible for *FREE* legal aid. If you are accepted, Iowa Legal Aid does not charge a fee for services of its lawyers or paralegals. However, you are expected to pay for any costs of representation, such as filing fees for court papers.

To be eligible, you must meet income and asset guidelines. Iowa Legal Aid may assist only eligible clients with non-criminal problems. Due to limited staff, not every case can be accepted. Some situations may only require legal advice or brief services. If your case is an emergency (such as family violence, utility shutoffs, or eviction), let Iowa Legal Aid know so you can get legal help as soon as possible. Once your case is accepted, you will be asked to sign a Client Retainer Agreement, which spells out the ground rules for being represented by Iowa Legal Aid. You will get a letter indicating who your volunteer lawyer is and how you can make an appointment to meet the lawyer. If you are not eligible or if Iowa Legal Aid cannot take your case, you will then need to find an attorney on your own. You can go to Iowa Legal Aid's website www.iowalegalaid.org to get on-line access to legal information.

Juvenile Record Causing Problems? How ‘Sealing’ Can Help

By Bill Nassif, Erin Planalp, and Brooke Chesenev

How do you get a juvenile record?

You may have a juvenile record if you were accused of doing something illegal when you were under 18 years of age. If the juvenile court finds you engaged in illegal conduct, the court may enter an order saying you committed a delinquent act. In juvenile court, this is not called a conviction, but instead an adjudication. A delinquent act is any violation of state law or local ordinance that would constitute a public offense if committed by an adult. Even if a juvenile court does not enter an order saying you committed a delinquent act, you may still have a juvenile record.

How can my juvenile record affect me?

Many teenagers think the mistakes they have made as minors will be erased from their records when they turn 18 years-old. Juvenile records, however, are public records and anyone can ask to see them unless a person takes steps to restrict access. Schools and colleges often check to see if a person has a criminal record before allowing admission. Employers, landlords, and lenders will also run criminal background checks. This means that if you have a juvenile record, it may be hard for you to go to college, find a job, get a loan, or even find a place to live.

What can I do?

You can ask the court to seal your juvenile record. To seal your record, you must file an application with the court. You can generally file this application if:

- You are at least 18 years old;
- At least two years have passed since the last action in your juvenile case;
- You have had no other convictions of a felony or an aggravated or serious misdemeanor; and
- There are no charges pending against you that might result in an adjudication or conviction of a serious misdemeanor or more serious offense as an adult.

Once a judge orders the record be sealed, a notice is sent to all agencies or persons who have the juvenile record asking that they turn those records into the court. Once this happens, your juvenile record no longer exists as a matter of law.

It is important to know that this article only relates to actions committed while under the age of 18 that are within the jurisdiction of Juvenile Court. Any criminal record in District Court, whether committed as an adult or juvenile, cannot be sealed.

Does sealing happen automatically?

A new law effective on July 1, 2014, helps bring the matter of sealing before the court as soon as possible. The court will now be required to schedule a hearing on sealing the juvenile file two years after the date of the last official action in the case or when the child turns 18, whichever is later. The law also requires open juvenile cases to be reviewed if they have been open over two years with no final outcome. A juvenile case that has no final outcome after two years shall be removed so long as there is no outstanding warrant or detainer in the case.

What are some examples of when a case can and cannot be sealed?

The following two examples help illustrate the rules on sealing juvenile records:

Wynona

Wynona just turned 18 and desperately wants to apply at the new Forever 21 store opening downtown. However, Wynona is worried she won't get the job. When she was 15 years old, Wynona was caught shoplifting \$100 worth of clothing from another store. No order was ever entered saying she committed a theft, but a delinquency petition was filed in juvenile court and Wynona agreed to probation. Wynona finished her probation and has only had a few traffic tickets since.

Does Wynona have a record that should be sealed?

Yes. A teen has a juvenile record subject to sealing even if she was only taken into custody for a delinquent act or a delinquency petition was filed with the court. Wynona can apply to have her records sealed since: (i) it has been two years since Wynona got into trouble for shoplifting, (ii) she has had no felony or aggravated or serious misdemeanor convictions (her traffic tickets don't count since they were only simple misdemeanors), and (iii) she is 18 years old. Wynona could ask the court to seal her juvenile record.

Note that even if Wynona's juvenile records have been sealed, it is still possible they could become known or discovered. For example, people in her community may become aware of her actions and could spread by word of mouth or by publicizing information about Wynona on social or other media. In addition, there are a number of commercial entities that mine the Internet and public records for information which they then make available to anyone for a fee. If Wynona's actions and/or record were mined in this way before being sealed or are otherwise made public, a prospective educational institution, landlord, or employer could still find out about the juvenile record.

Romeo

When Romeo was 16 years old, he broke into his girlfriend's house late one night. His girlfriend's dad heard the noise and came downstairs with a baseball bat. Not realizing who had broken in, he swung the bat. Luckily, he missed Romeo. Still, he damaged the kitchen cabinets and broke Romeo's cell phone. Upset about his broken phone, Romeo grabbed \$50 sitting on the kitchen counter and ran out. Romeo was adjudicated delinquent in juvenile court for breaking and entering with intent to commit a theft and criminal mischief.

Two years later, Romeo was caught with marijuana and convicted of possession of a controlled substance, a serious misdemeanor. Because he was 18 years old, Romeo went through District Court. He received probation and a fine, which he has not gotten around to paying. Romeo also has an ongoing court case from forging a high school diploma for a friend. Romeo is now 19 years old and wonders what he can do about his record.

Can Romeo seal his juvenile record?

No. Romeo won't be able to seal his juvenile record for three reasons. First, he was convicted of a serious misdemeanor within two years of his adjudication in juvenile court. Second, Romeo has an unpaid court fine.

Bill Nassif is a staff attorney with Iowa Legal Aid's Legal Hotline for Older Iowans, Erin Planalp is a staff attorney at Iowa Legal Aid's Southwest Iowa Regional Office in Council Bluffs and Brooke Chesney is a staff attorney working with Iowa Legal Aid's intake unit in Davenport.

Third, he has a pending court case for forgery, another serious misdemeanor.

Are there any other options for preventing access to my juvenile criminal record?

- Confidentiality Orders.

A judge can issue a confidentiality order if a case was dismissed, the person is no longer subject to juvenile court jurisdiction and making the record confidential is in the best interests of the public.

- While a Confidentiality Order offers less protection than sealing since the record still exists as a matter of law, it is an alternative if you do not qualify to have it sealed.

- Expungement.

Certain portions of your juvenile criminal record may be expunged under limited circumstances. The court will only expunge the record if:

- The court did not transfer your case to an adult court, and
- Between the ages of 18–21, you were not convicted of a felony, aggravated misdemeanor, or serious misdemeanor.

If a juvenile record is expunged, it is no longer available to the public.

Conclusion

The best way to keep your record clean is to not get in trouble in the first place. If you do make a foolish mistake as a minor, you may be able to seal your juvenile record to help avoid the public stigma and limitations on your educational, employment, and financial opportunities.

This is a brief summary of the law on sealing juvenile criminal records. There are additional requirements and exceptions that are not covered by this article. If you have questions about sealing your juvenile criminal record, you should talk to an attorney.

- Iowa Legal Aid provides help to low-income Iowans. Income and asset limits apply.
- To apply for help from Iowa Legal Aid, call 800-532-1275 or apply at iowalegalaid.org.
- If Iowa Legal Aid cannot help, you can look for an attorney on "Find A Lawyer" on the Iowa State Bar Association website: iowabar.org. A private attorney there can talk with you for a fee of \$25 for 30 minutes of legal advice.

Youth Rights and Responsibilities Handbook:

For the complete Handbook visit: <http://publications.iowa.gov/15250/1/YRRHandbook.pdf>

POLICE ENCOUNTERS

on the street . . .

CAN THE POLICE STOP ME ON THE STREET?

Yes. An officer may stop you if there is concern for your safety or welfare or if the officer believes that criminal activity is “afoot.”

WHAT SHOULD I DO WHEN STOPPED?

If asked, it is recommended to give basic information such as your name, address, and date of birth. If you do not cooperate you risk being arrested and taken to the police station for booking. If an officer suspects you of a crime s/he may detain you during which time you will be charged and/or released. Responding politely to an officer can go a long way to make a police officer feel at ease and treat you with the proper courtesy. The use of obscenities, uncomplimentary gestures, or physical contact with an officer can turn a harmless situation into one where you could be arrested. If you do not wish to answer the officer’s question, politely inform them of this fact and wait to talk with your parents or attorney. Find out if you are under arrest. You are not required to talk or answer questions. If you are under arrest, you should wait to talk to a lawyer or your parents (see page 5).

CAN THE POLICE FRISK ME?

A police officer may conduct a brief frisk of a suspect for weapons when the officer has a reasonable suspicion that a crime has been committed and that there is reasonable suspicion that the suspect may be armed and dangerous. Usually, the officer will have you lean against a wall or car and pat your body to search for weapons.

CAN AN OFFICER SEARCH ME?

If an officer can lawfully arrest you, s/he may also search you. An officer can lawfully arrest you if there is probable cause to believe a criminal offense has been or is being committed. “Probable cause” means facts and circumstances known to the officer which would warrant a person of reasonable caution to believe a criminal offense has been or is being committed. The officer may also search you if s/he believes you are carrying weapons, that evidence will be destroyed if not confiscated promptly, and/or the search is incident to arrest. The area searched must be reasonable and the search must be within a reasonable time before or after your arrest. The officer may also search you if you give him/her permission.

WHAT CAN I DO TO MINIMIZE FRICTION BETWEEN MYSELF AND THE OFFICER?

Behaviorally, your attitude can make a significant difference. In a pamphlet on “Rights and Realities” prepared by the Committee on Criminal Justice and the American Friends Service Committee, these behavioral points were given. Politeness and courtesy can go a long way to make a police officer feel at ease and treat you better than if you are mad at him. The following actions often cause a police officer to become irritated:

1. Being a smart aleck. Sarcastic comments, verbal insults, and smarting off to an officer may make the officer want to bust you. Do not aggravate what could be a tense situation.
2. Acting like a lawyer. Demanding that an officer read you your rights before arrest will only irritate the officer.
3. Physical assault. This is the quickest and roughest way to earn yourself a trip to jail. You gain nothing and lose everything. (Remember, physical assault is itself a crime.)

Never use obscenities (even casually) in your conversation with police.

at home . . .

WHAT SHOULD I DO IF THE POLICE COME TO MY HOME?

Police do not need a warrant if you give them permission (be specific). If you do not agree with the search you should request to see a warrant. If the police do not have an arrest warrant or search warrant, you do not have to admit the

officers into your residence. However, they may enter your residence under the following circumstances: (1) if there is a crime in progress, (2) if they are in pursuit of a suspect who is about to escape, or (3) if they are preventing evidence in plain view from being destroyed. If the police do have an arrest warrant, they may enter the home of a person who may be arrested if they have a reason to believe that person is inside. If the police have a search warrant, they have a right to enter your home and search for the objects described in the warrant. A search may be challenged in court proceedings later. The police must also have both a search warrant and an arrest warrant allowing them to enter a home to arrest a person who does not live there. If the police remove anything from your residence, get a receipt from them for the objects they take.

CAN MY LANDLORD OR MANAGER GIVE THE POLICE PERMISSION TO SEARCH MY ROOMS?

No. This is also true for dormitories. The only areas that can be searched without your permission or a search warrant are common areas used by everyone.

CAN A ROOMMATE GIVE POLICE PERMISSION TO SEARCH MY ROOM IN THEIR HOUSE?

No. Only common areas can be searched. Areas that are yours alone cannot be searched without a warrant.
Yes, if your roommate shares the same room.

CAN MY PARENTS GIVE POLICE PERMISSION TO SEARCH MY ROOM IN THEIR HOUSE?

Yes.

WHAT CAN A POLICE OFFICER SEIZE IN A SEARCH OF MY HOME IF S/HE HAS A SEARCH WARRANT?

The warrant will list specific items for which the police are searching and which they may seize. The search must be limited to the area and purpose described in the warrant. However, if the police find any contraband item during the search, it may also be seized provided it is in plain sight. Contraband includes any stolen property, illegal drugs, or any other property, which is unlawful to possess.

in your car . . .

WHEN CAN AN OFFICER STOP MY CAR?

A police officer may stop a vehicle if s/he has reasonable and articulable suspicion that an offense is being or has been committed. A random stop of a vehicle and detention of the driver for the purpose of checking a driver's license or vehicle registration without a warrant is not permitted by law. However, routine vehicle roadblocks are legal as long as they meet the following requirements:

1. The locations, time, and procedure of the roadblock shall be determined by policymaking administrative officers of the law enforcement agency.
2. The roadblock location shall be selected for its safety and visibility to oncoming motorists. Adequate notice must be provided to approaching motorists.
3. Uniformed officers and marked official vehicles of the law enforcement agency or agencies involved to demonstrate the official nature of the roadblock.
4. Selection of the motor vehicles to be stopped shall not be arbitrary. The roadblock shall be conducted to assure the safety of and to minimize the inconvenience of the motorists involved.

WHAT MUST I DO ONCE I AM STOPPED?

Once the officer makes a lawful stop of an automobile, the officer may order the driver out of the car without any further justification. In Iowa, you are required to produce your driver's license upon request by a police officer.

WHAT WILL HAPPEN TO ME IF I AM PULLED OVER ON A TRAFFIC CHARGE?

If you are pulled over on a traffic charge you could be arrested. It is more likely that you will be given a citation to appear in court in lieu of arrest. You should sign this. It is not an admission of guilt, only a promise that you will appear in court at a certain time and place. If you refuse to sign, you may be arrested and taken into custody.

WHAT IF I AM LAWFULLY STOPPED AND I HAVE BEEN DRINKING?

If the officer suspects you have been drinking, you may be asked to perform some sobriety tests. These may include walking a straight line, standing on one leg, and/or providing a breath sample. The officer may also observe your eye

movement. If the officer determines there is probable cause to believe you are under the influence of alcohol or any other drug at the time you are driving your vehicle you may be arrested and taken into custody.

at the police station . . .

If the police suspect you are under the influence of substances, you will be asked to give a sample of your blood, breath, or urine to determine what level of alcohol or drugs are in your body. If you refuse this request, your driver's license will be suspended for a longer time than if you give the sample and your alcohol or drug level is over the legal limit. You may request an independent blood test or urine test, for which you will be required to pay. You have the right to remain silent, and you are not required to inform the police officer of anything about your actions prior to the stop. You also have the right to contact an attorney to seek advice after being arrested. You have the right to talk with your parents.

IF THE POLICE LAWFULLY STOP ME, CAN THEY SEARCH MY CAR?

A police officer cannot search your car unless s/he has a warrant or has probable cause to believe the vehicle contains evidence of a crime (except if they are conducting a systematic roadblock search). An officer may also search if there is reason to believe that there is evidence which may be destroyed or made unavailable and "exigent circumstances" exist which prevent timely securing of a search warrant. "Exigent" circumstances generally exist if, under the totality of the circumstances, (1) there is an immediate danger of violence and injury to officers or others or (2) there is a risk the suspect will escape or (3) it is probable that evidence of a crime will be removed or destroyed before a warrant could be secured. The mobility of a car creates "exigent" circumstances to permit the search of a car if probable cause exists to believe that a crime has been committed (e.g., drunk driving). Police officers may also perform an inventory search if your car is impounded by the police when you are arrested.

if you're arrested . . .

WHAT HAPPENS TO ME IF I AM ARRESTED?

The police officer making the arrest must inform you of the reason for the arrest. If you are arrested pursuant to an arrest warrant, the officer must show you that warrant as soon as possible. An arrest includes any type of custody where you are deprived of your freedom of action. If you are under 18 years of age, you may be handcuffed if you physically resist arrest or threaten violence, or if the officer believes you are a physical threat to yourself or others. A Juvenile Court Officer will generally be notified unless the arrest is for traffic offenses. The authorities must notify your parents, guardian, or custodian as soon as possible. If you are a juvenile, you will be released to your parents, guardian, or custodian if they promise to make you available for court appearances and there is no need for shelter care or detention. As a general rule, a child who cannot return home, but who is non-violent and is likely to appear at a court hearing, will be placed in shelter care. Children who pose a greater risk will be held in detention and under limited circumstances some may even be held in a jail. However, juveniles must be kept separate by both sound and sight from any adult prisoners.

important rights . . .

WHAT ARE MY RIGHTS IF I AM ARRESTED?

You will generally be read your "Miranda Rights" at the time you are arrested, unless it is for a Simple Misdemeanor (see pages 37, 38, 40, 41.) These rights include:

1. The right to remain silent. You are not required to talk to the police officer after arrest. Any incriminatory statements you make could, and probably would, be used against you in court.
2. You have the right to an attorney. This right allows you to have an attorney present at the time of questioning. If you cannot afford to hire an attorney, one will be appointed by the court to represent you. If you ask for an attorney, the officers may not question you until an attorney is present.

Both your right to remain silent and your right to an attorney can be voluntarily waived. If you start talking with a police officer, you may stop at any time. If you are 16 years of age or under these rights cannot be waived without the written consent of your parents, guardian, or custodian. If you are over 16 years of age, but under 18 years of age, you may waive the right if a good faith effort has been made to notify your parents, guardian or custodian that you have been arrested, the reason for the arrest, the place you are being held, and that they have the right to visit and confer with you. Under any circumstances, it is best not to answer any questions until you have conferred with your parents, guardian, custodian, or your attorney.

CAN I BE PLACED IN AN ADULT JAIL?

A juvenile may not be detained in an adult jail or lockup unless all of the following occur:

1. The juvenile is age 14 or older.
2. There is probable cause to believe that the juvenile has committed a delinquent act which if committed by an adult would be a felony, an aggravated assault, an aggravated sexual assault, first or second offense operating a motor vehicle while intoxicated (OWI), or public intoxication.
3. There is a substantial probability the juvenile will run away or be otherwise unavailable for a court appearance.
4. The juvenile poses an immediate and serious danger to others or the property of others.
5. The facility has adequate staff to supervise and monitor the child's activities at all times.
6. The adult jail has been certified as able to confine a child in a manner, which prohibits communication and contact with detained adults.
7. A juvenile detention facility or other suitable place is not available.

If a child is to be detained under sections 321J.2 or 123.46 (OWI or public intoxication) placement in a jail or adult lockup may occur only under the following conditions:

1. An attempt must first be made to notify the parents or guardians and to release the child to the parents' custody.
2. If the parents or guardian cannot be reached or will not take custody of the child an attempt must be made to place the child in another suitable facility including, but not limited to, the local hospital or shelter care facility.
3. If a child is detained in an adult jail or lockup, the facility must have adequate staff to provide continuous visual supervision of the child.

In addition to the above criteria, the Iowa law places geographical restrictions on the use of adult jails as follows:

1. If the juvenile is held in an adult jail which serves a "metropolitan statistical area" (MSA), he or she may be held in that facility no longer than 6 hours under any circumstances.

The following counties are defined as MSAs: Black Hawk, Bremer, Dallas, Dubuque, Linn, Johnson, Polk, Pottawattamie, Scott, Warren, and Woodbury.

2. If the juvenile is held in a jail which does not serve MSA, he or she may be held in the facility for up to 24 hours, excluding weekends and holidays, provided that the court order is received after 6 hours of detention.

SCHOOL AUTHORITIES SOMETIMES CALL YOU OUT OF CLASS TO TALK TO POLICE, GIVE INFORMATION ON WHAT OTHER STUDENTS ARE DOING, ETC. DO YOU HAVE TO DO THIS?

No. As always, you have the right to remain silent and it may be wise to exercise it. Court tests have determined that since parents have given children over to school authorities solely for the purpose of education, they may not use school facilities for conducting police department business and have no right to make students available for such purposes. If you are called out to talk to the police, you may ask to call your parents and/or an attorney. It is your option to talk to the police, but you do not have to say anything until advised to do so by your attorney. These are your rights.

Laundry

If you do not have access to a Laundromat, or friend/relative who has a washer/dryer, consider washing your clothes out by hand. The bathtub works great. If you have to wear a uniform for work and are only issued one or two sets, this is a good way to keep them clean and neat. Clothes drying racks are inexpensive and can be folded to save room when not in use. Just stand it up in the bathtub so clothes can drip in a safe spot.

Laundromat Hints

- Buy a laundry tote and put all your supplies in it, such as quarters, laundry detergent, fabric softener, and stain remover.
- Make it a point to get change whenever you can. Keep it near your laundry tote and **you'll never have to scrounge for change on laundry day.** A helpful hint is to get a roll of quarters each time you get paid and keep them in a safe place for laundry day.
- Most Laundromats have signs giving customers instructions on how to use the machines.
- Shop around for a Laundromat that's clean, brightly lit and well maintained. Other plus factors are rolling baskets, hanging racks and worktables. Even bigger selling points are attendants and working change machines!



Six Steps to Successful Laundering

1. Preparing Clothes for Washing

Empty pockets, close zippers and Velcro to prevent snagging of fabrics, turn jeans and dark colored clothes inside out to prevent fading. Treat stains.

2. Sorting Your Laundry

Read and follow care labels. Sort by:

COLOR

Separate loads for whites, light colors, similar bright or medium colors and similar dark colors.

SOIL CONTENT

Heavily soiled clothes, like work clothes, should be washed separately from more lightly soiled clothes.

FABRIC TYPE

Delicates (laces, lingerie, silk, etc.) are best washed separately from other laundry. Lint-giving fabrics like towels should not be washed with lint-attracting items like corduroy, fleece, or dark socks.

3. Pretreating Clothes

According to the severity of soils/stains on the garments, you may want to pretreat or presoak your clothes.

PRETREAT

Use for a few small spots. Apply a pre-treatment spray or a paste of granular detergent and water.

PRESOAK

Use for deep-set soils, old stains and extensive staining. Pretreat and the soak items in a bucket or sink with the hottest water safe for the fabric and color-safe bleach.

4. Selecting Water Temperature

Selecting the right water temperature for your wash is important in keeping your clothes looking their best. Here is a basic outline:

- **HOT WATER** 120°F and higher

Hot water provides the quickest and best cleaning for sturdy white and colorfast items. You'll also need hot water for heavily soiled permanent press fabrics.

- **WARM WATER** about 90°F

Warm water is best for permanent press and synthetic fabrics such as nylon, acrylics and polyesters. It will reduce wrinkling and help protect the finish of the fabric than hot water.

- **COLD WATER** about 60°F

Cold water offers maximum safety for non-colorfast items, saves energy costs and minimizes wrinkling of synthetic fiber fabrics. It should be used at all times for rinsing.

5. Adding Laundry Products

Detergent:

Choose a product that is right for the job. Powder, generally removes mud and clay better than liquids and can cost less to use. Heavy-duty liquid detergents generally are better at cleaning many greasy, oily food stains. When to add Detergent:

- Turn the machine on to fill with water.
- Measure and add your detergent into the running water, which promotes suds.
- Add your clothing. Do not put too many clothes in one wash load. Free movement of the clothes during agitation in washing is needed for best cleaning.

Liquid Fabric Softeners:

Fabric softeners are designed to work in the final rinse cycle. Pour the softener into the rinse water. Never pour directly on the fabric or spotting may result. If you use a built-in automatic fabric softener dispenser, pour a capful into your dispenser and add fresh water to keep the dispenser clean.

Dryer Sheets:

Dryer sheets are easy to use and are an effective means of controlling static cling as well as softening and freshening laundry. As the load tumbles, the dryer sheet tumbles with the load distributing its static control, softening and perfume ingredients. Be sure to remove the lint from the lint screen as excess lint can extend drying times.

6. Drying Your Clothes

Check the labels! Some clothes, especially sweaters, keep their shape best by laying on a flat surface to dry. If clothes are dryer machine safe, most dryers have at least two cycles: 1) Regular/Heavy and 2) Permanent Press. Use the Regular/Heavy for heavy and medium weight cotton items and the Permanent Press cycle for synthetic fabrics, knits and permanent press items. Then choose the drying time. Use a Damp/Less Dry time for items to be ironed, a Normal Dry time for items to be hung in the closet or items with creases or pleats and a Very Dry time for towels, denims and items with thick seams.

Stain Removal

Many common stains can be removed by just washing, especially if the stain is fresh. More difficult stains may require extra care and effort, but can often be successfully removed.

1. Common Stain Removal

For grease or a tough set-in stain- Apply liquid detergent directly on the stained area. Rub it into the stain. Let it sit 2-3 minutes. Launder as usual.

For Set-in Stains - Presoak the garment in warm water using detergent. Launder as usual.

2. Tough Stains

For stains needing special treatment that **can't be** removed through laundering-

1. Treat the stain as soon as you can. Fresh stains generally come out more easily than old ones.
2. Avoid machine drying while the stain is in the fabric **as it will "set"** most stains, making them difficult to remove.
3. Read and follow directions when using any stain removal product.
4. Always test the stain remover before using. For testing, apply the recommended amount of product on a hidden piece of fabric. Let stand 2-5 minutes, **then rinse. If the color is affected, don't use the product.**
5. When treating a spot, place it face down on paper towels and apply stain remover to the underside of the stain so the stain will be forced off the surface of the fabric.
6. When using any bleach, do not use full strength directly on the fabric as it will wear the fabric down. Mix bleach with water before soaking! Bleach the whole garment to prevent uneven color removal. Even if the color has lightened, it will be uniform.
7. Always launder as usual after using any stain removal treatment.

Stain Removal Guide for Washable Fabrics

Adhesive tape, chewing gum, rubber cement

Apply ice to stain to harden it. Remove excess stain material carefully with dull knife. Place facedown on paper towels and sponge with a dry cleaning solvent.

Antiperspirants and deodorants

Place stain facedown on paper towel and sponge back of stain with a dry cleaning solvent. Let dry; rinse. Rub on detergent paste and launder using hottest water safe for fabric.

Blood, fresh and dried

Rinse fresh bloodstains in cold running water and rub with bar soap like Ivory. Rinse again and repeat. For dried stains, first scrape or rub off as much dried blood as possible. Soak remaining bloodstains in warm water using a product containing enzymes like Biz. Launder. If stain remains, rewash using a non-chlorine bleach. Special rust remover chemicals may be helpful in removing stubborn stains.

Candle wax, crayon

Remove excess wax carefully with a dull knife. Then place the stained area between paper towels and press with a warm iron. Replace towels frequently to absorb more wax. Place stain facedown on clean paper towels and sponge back of any remaining stain with a dry cleaning solvent. Let dry. Always hand wash before machine laundering. If traces of color remain, wash again, using chlorine bleach, if safe for fabric. Otherwise soak in a non-chlorine bleach using hottest water safe for fabric. Launder.

Coffee, tea

Presoak in detergent with bleach included. Launder using detergent with bleach included in hottest water temperature that is safe for fabric.

Cosmetics

Dampen stain and rub with liquid detergent. Rinse. Launder.

Dingy white socks

Presoak in a solution of detergent with bleach included. Allow to soak for at least 30 minutes. Launder with detergent with bleach included.

Dye transfer

Garments that have picked up dye from colored fabric that "bled" may be restored by using a fabric color remover. Launder. If dye remains, launder again using chlorine bleach, if safe for fabric. For colored fabrics or non-bleachable whites, soak in detergent with bleach included. Launder.

Fabric softeners

Moisten stain under running water. Rub with a moistened bar of Ivory soap. Rinse. Repeat if necessary. Launder.

Food coloring

Soak in cool water. If stain remains, rub on detergent; rinse. Launder.

Fruit juice, wine, soft drinks

Soak fresh stains immediately in cool water. Then soak with detergent with bleach included using hottest water safe for fabric. Launder. If stain remains, launder using chlorine bleach, if safe for fabric.

Greasy stains

Always hand wash before machine laundering. Pretreat stain with liquid detergent. Launder. If stain remains, apply a dry cleaning solvent to stain. Let dry. Pretreat with liquid detergent. Launder.

Ink, ballpoint

Moisten stain. Pretreat with liquid detergent. Launder. If stain remains, sponge back of stain with dry cleaning solvent. Rinse and launder.

Ink, regular

Dampen stain with water and rub with Ivory soap and rinse. Soak in detergent with bleach included using hottest water safe for fabric; then launder. If stain remains, launder again using chlorine bleach, if safe for fabric. Some types of ink may require a color remover. Some permanent inks cannot be removed.

Iodine

Rinse from underside of stain with cool water. Soak in a solution of color remover. Rinse and launder.

Lipstick

Place stain facedown on paper towels. Sponge the back of the stain with a dry cleaning solvent replacing the paper towel underneath frequently so that more of the color will be removed. Dampen stain with water and rub with liquid detergent. Rinse and launder.

Mildew

Launder using chlorine bleach, if safe for the fabric. If not, soak in detergent with bleach included, and then launder as usual.

Mucus, urine, vomit, feces

Pretreat or soak in detergent with bleach included. Launder using chlorine bleach, if safe for fabric. Otherwise use detergent with bleach included.

Mud

When dry, brush off as much as possible. Rinse under cold running water. Pretreat with a paste of granular detergent and water or liquid laundry detergent. Launder using laundry detergent and bleach safe for fabric.

Mustard

Dampen stain with water and rub with liquid detergent. Rinse, and launder using chlorine bleach, if safe for fabric. Launder. Several treatments may be needed to remove the stain.

Nail polish

Place stain facedown on paper towels. Sponge the back of the stain with nail polish remover, frequently replacing the paper towel under the stain. Repeat the sponging until stain disappears. Launder. Do not use nail polish remover on acetate or Arnel fabrics-they must go to a dry cleaner.

Paint: varnish, latex, acrylic, water-based paints

TREAT STAINS WHILE STILL WET. THESE PAINTS CAN NOT BE REMOVED AFTER THEY HAVE DRIED. Rinse in warm water to flush out paint, and then launder. Always hand wash before machine laundering.

oil-based paint, varnish

Apply the solvent recommended as a thinner on the paint container, and then rinse. Rub with liquid detergent. Rinse and launder. Always hand wash before machine laundering.

Perspiration

Dampen stain with warm water and rub with Ivory soap. Launder in hot water with chlorine bleach, if safe for fabric. Apply ammonia to fresh stains, vinegar to old stains and rinse. Launder in hottest water safe for fabric and color.

Rust Spots

DO NOT USE CHLORINE BLEACH ON RUST. Apply a rust stain remover. Rinse and launder.

Rusty Discoloration on white items

Wash in detergent with bleach included. If stains remain, use a plastic container and soak clothes for 10-15 minutes in a solution of rust remover and water. Follow package directions. Rinse and launder.

Tobacco

Dampen stain and rub with liquid detergent. Rinse. Soak in detergent with bleach included; then launder. If stain remains, launder again using chlorine bleach, if safe for fabric.

Sewing

A button may come off of your favorite shirt or the drawstring may come out of your sweat pants...how do you fix them? A needle and thread will come in handy to put your button back on. You can purchase a sewing kit or just keep a few things on hand in a small box, zip lock bag, or a plastic margarine container. You need the basic colors of thread, white and black, a sewing needle, extra buttons, and safety pins. A safety pin would come in handy to fix your sweat pants string by attaching the pin to the string then feeding it through the hole and through the waistband. If you get a rip in your clothes, be sure to fix it before you wash it or it will probably fray more.



Cleaning

Clean as you go! Not because you “should” but because it’s the painless way to keep things clean and orderly. This means:

- Hang up your coat as soon as you get in the door.
- Rinse dishes after you eat! Then put them in the dishwasher or stack them for handwashing later.
- Wipe down the bathroom sink quickly after each use.
- Sort through mail daily, tossing junk mail and placing bills in your bill organizer.
- Make your bed before you leave in the morning.

Messes will still be there when you get home...but they’ll probably be harder to clean.

There are lots of home remedies or cleaning hints and techniques. Here are a few to keep in mind.

- Never mix ammonia and bleach or mix any cleaners together. The fumes are very toxic and can harm your lungs permanently, or even kill you!
- Sometimes hard water causes lime deposits to collect around faucets, in the toilet bowl or in the bathtub. How can you get rid of those? Baking soda and water work well on many tough spots in the bathroom and kitchen.
- If your kitchen counter is stained and you are out of commercial cleaner you can sprinkle the stains with salt, squeeze fresh lemon juice, scrub with a sponge, and rinse with water.
- Vinegar and newspaper or Ammonia and water both work to clean windows.
- You can use one multi-purpose cleaner for your floors, toilet, sink, counters, and other surfaces. Be sure to check the type of material each is made out of, so your cleaner won’t scratch them.

Review the following list of household cleaning and other items and check those that you think you will need for starting housekeeping on your own. Once you get your list, check the prices at a couple of local stores. Add up what it will cost you for all of the supplies you think you will need.

Item	Price	Item	Price
<input type="checkbox"/> Vacuum		<input type="checkbox"/> Hand held vac	
<input type="checkbox"/> Paper towels		<input type="checkbox"/> Air freshener	
<input type="checkbox"/> Dish - hand soap		<input type="checkbox"/> Pan scraper	
<input type="checkbox"/> Broom		<input type="checkbox"/> Dust pan	
<input type="checkbox"/> Sponges or rags		<input type="checkbox"/> Mop & bucket	
<input type="checkbox"/> Laundry detergent		<input type="checkbox"/> Carpet cleaner	
<input type="checkbox"/> Bleach		<input type="checkbox"/> Fabric softener	
<input type="checkbox"/> Dusting Spray		<input type="checkbox"/> Toilet bowl brush	
<input type="checkbox"/> Floor Cleaner		<input type="checkbox"/> Toilet bowl cleaner	
<input type="checkbox"/> Window cleaner		<input type="checkbox"/> Baking Soda	
		<input type="checkbox"/> Vinegar	
Total:		Total:	

DIY Cleaning Recipes

One way you can reduce the number of hazardous products you have in your home is to make your own cleaning products. Wise buying decisions and good management practices can reduce the hazards in the home, in the air we breathe, and in the water we drink.

Laundry Soap: Use a gallon milk jug. Fill with 3tbsp. Dawn Dish Soap, 3tbsp. Borax, 3 tlbasp. Arm& Hammer Washing Soda. Fill with 2 cups hot water, swish around until dissolved. Then fill the rest of the jug with cold water. Some suds will spill out. Keep in the gallon jug, and use about 1 cup per load.

Laundry Stain Remover: Use 1 part Dawn Dish Soap (ex: 1/3 cup), and 2 parts peroxide (2/3 cup), mix together in a spray bottle. Spray on your stains, before you put them in the washer.

All-Purpose Cleaner: 4 tablespoons baking soda & 1 quart warm water

Dissolve baking soda in warm water. Apply with a sponge. Rinse with clear water.

Drain Cleaner: 1/2 cup baking soda & 1/2 cup white vinegar & Boiling water

Pour baking soda down the drain. Add white vinegar and cover the drain, if possible. Let set for 5 minutes. Then pour a pot of boiling water down the drain. (The vinegar and baking soda break down fatty acids into soap and glycerin, allowing the clog to wash down the drain.) *Do not use this method if you have used a commercial drain opener and it may still be present in the drain.*

Drain Opener: Use a plunger. It may take a number of plunges to unclog the drain. *Do not use this method if you have used a commercial drain opener and it may still be present in the drain.*

Drain Cleaner and Opener: Use a flexible metal snake. The mechanical snake may be purchased or rented. Thread it down the clogged drain, and you will be able to push the clog away.

Furniture Cleaner and Polish: 3 cups olive oil & 1 cup vinegar

Mix together until well blended. Use a clean, soft cloth to apply to the furniture.

Furniture Cleaner and Polish II: Wet a washcloth. Wring out as much water as possible. Wipe furniture surface with damp washcloth. Dry immediately with a clean, soft, dry cloth. (You can remove fingerprints and dust safely from wood, but furniture with an oil finish needs an oil-based cleaner.)

Lime and Mineral Deposit Remover: Soak paper towels in vinegar. Apply the paper towels to the lime deposits around the faucet. Leave them on for approximately one hour. The deposits will be softened and can be removed easily.

Brass Cleaner: Lemon juice, Baking soda

Make a paste about the consistency of toothpaste. Rub onto brass with a soft cloth, rinse with water & dry.

Oven Cleaner: Baking soda, Very fine steel wool

Sprinkle water on oven surface. Apply baking soda. Rub using very fine steel wool. Wipe off scum with a damp sponge. Rinse well and dry.

Oven Cleaner: While oven is still warm, sprinkle water on the spill, then sprinkle salt on it. When the oven cools down, scrape the spill away and wash the area.

Toilet Bowl Cleaner: Baking soda, Vinegar

Sprinkle baking soda into the toilet bowl. Add vinegar. Scour with a toilet brush.

Routine Cleaning

There are advantages to consider for reasonable cleanliness. "Clean" keeps you healthy and discourages bacteria, bugs, and vermin. It protects your investment in things you own so they are usable and resalable. It can make you feel good about yourself. It even protects your security deposit when you rent.

If cleaning is something you really hate, consider sharing the tasks. If you are living with someone, make a list to share. Set aside a certain time each week to clean, so you know it will get done. You can turn on the music and get busy.

Once-a-week:

- Vacuum all carpeted or vinyl floors. You can sprinkle carpet freshening product or baking soda before vacuuming. Clean other floors with multi-purpose cleaner and a rag.

- Clean glass and mirrors with window cleaner and paper towels. If you have ammonia you can try that and newspapers.
- After cleaning your kitchen floor, wipe down the countertops, sink, stovetop and other appliances with a cloth or paper towel and cleaner.
- You can use a mop or broom with a damp rag over the end to remove hard-to-reach cobwebs.
- Remove all toiletries and items from the bathroom countertop and clean the entire surface including the sink and faucets. You can use a cleaner that is specifically for bathrooms or an all-purpose cleaner. Also clean your toilet, shower doors and bathtub. Finish the room by wiping the bathroom floor with a cleaner and wet rag.
- Make a habit of keeping desktops, tables and counters free of clutter. Dust these surfaces with a furniture cleaner/polish and a rag.
- Read your mail immediately and throw away whatever you don't need.



Cleaning Checklist

Daily:

- empty waste baskets & garbage
- wash dishes
- wipe bathroom sink and countertop
- pick up and put things away

As Needed:

- clean oven
- clean refrigerator
- vacuum under furniture
- shampoo carpet

Weekly:

- vacuum all carpeted floors
- scrub kitchen and bathroom floors
- clean bathroom surfaces, mirrors, countertop, sink, faucets, shower doors, & toilet
- clean kitchen surfaces, countertop, sink, faucets, & appliances
- dust wooden surfaces
- clean living room and straighten up
- change sheets on bed and pick up bedroom
- prepare & do laundry

Rules of Etiquette

There are various rules of etiquette (social behaviors) expected of you when in public, depending on your culture or social status. Here are 10 rules of etiquette adapted from www.wisebread.com that they indicate everyone should know:

1. The RSVP

RSVP is an acronym of the French phrase, "Repondez s'il vous plait," or "Respond, if you please."

Often, the events are formal, and you wonder if you can afford to go because you might need to dress up or pay for travel. Another issue with RSVPs is that they are sometimes so far in advance, and it can be difficult to commit to something in the future. However, the person having the gathering really needs to know how many guests will be attending. Details have to be nailed down, like the amount of food to buy, and having enough chairs and tables. Do your host or hostess a favor and let them know, by the date indicated on the invitation, if you're a "yes" or a "no."

2. Place Settings

If you ever find yourself in a formal setting, and worry "which fork do I use?" Relax, there is an easy way to remember: Work from the outside in.

That shorter fork is for your salad. Start there. With each new course, just work your way in. When you are done, simply place your utensils side by side at an angle on your plate (fork tines facing up, knife blade facing the center of the plate), which is a signal to the waiter that you are done.

One more bit of table advice: Wait until your hostess is seated before you start eating. When she picks up her fork, so can you.

3. Thank-You Notes

The thank-you note is essential in both everyday life as well as in business correspondence. If someone has gone through the trouble of buying you a gift, has helped you, or simply done something nice, the very least you can do is to say thank you. If you are stuck about what to say, write it out on another piece of paper first.

4. Handshakes

There is actually a correct way to do a [handshake](#). Be firm and give good eye contact. This tip may help you in your job interview!

5. Hygiene Belongs at Home

Do not floss, clip nails brush, or brush your hair in a restaurant. Do these outside of the public eye.

6. Punctuality

In a job setting, being late to a meeting says, "My time is more important than yours." In social settings, late people cause their friends to miss movies, dinner reservations, oven timers, etc. If you are one of those "I'm always late" people, you may wish to examine your reasons for lateness.

7. Introductions

If you have a unique name that people may mispronounce easily, introduce yourself first and then shake hands. That will take stress off of the person who cannot remember if you are Martha or Marla.

8. Cell Phones

If you are in a public line (i.e. post office or grocery store) and everyone around you now knows your business, you are speaking too loudly. If you are spending time with someone, and you are texting, you are not giving your full attention to the other person, which may seem rude. In a movie theater, cells should be silenced, or turned off, if possible. Even the screen can light up in the dark, which is distracting. Never text and drive--it's dangerous to you and those around you!



9. Deaths

When someone dies, their families are in emotional pain. Sometimes you don't know what to do or say. Make an effort to reach out, in one way or another, because it is hurtful to the bereaved if you ignore their loss. Start with reading the obituary in the paper, or from the funeral home, because they may describe the decedent's wishes. For instance, "In lieu of flowers, donations may be made to X charity" is very common. Secondly, send a letter, or a card, at the very minimum. If you can attend the funeral or memorial, it will be appreciated by the family. Consider taking food to the family. Sometimes, the bereaved just doesn't feel up to cooking for a while. They may also have visitors, and if you take a deli platter or a cake, they will have something to offer folks while they visit. Lastly, don't forget to include these bereaved friends or coworkers weeks or months after their loss. An invitation to go out to eat or go a movie a few months after the death may be appreciated.

10. Everyday, Common Considerations

- When shopping, don't leave your cart in the middle of the aisle, so others cannot pass
- Don't take up more than one space when you park
- Don't post sensitive issues on Facebook!
- Chew with your mouth closed.
- Cover your mouth with the inside of your elbow when you cough or sneeze.



Eating Healthy

A growing body of scientific evidence points to the fact that your dietary intake and physical activity directly impacts your health. *Dietary Guidelines for Americans* (<https://health.gov/our-work/food-nutrition>) may help you in learning how to lead a lifestyle that will attain and maintain a healthy weight, reduce the risk of chronic disease, and promote overall health.

1 Follow a healthy eating pattern across the lifespan. All food and beverage choices matter. Choose a healthy eating pattern at an appropriate calorie level to help achieve and maintain a healthy body weight, support nutrient adequacy, and reduce the risk of chronic disease.

2 Focus on variety, nutrient density, and amount. To meet nutrient needs within calorie limits, choose a variety of nutrient-dense foods across and within all food groups in recommended amounts.

3 Limit calories from added sugars and saturated fats and reduce sodium intake. Consume an eating pattern low in added sugars, saturated fats, and sodium. Cut back on foods and beverages higher in these components to amounts that fit within healthy eating patterns.

4 Shift to healthier food and beverage choices. Choose nutrient-dense foods and beverages across and within all food groups in place of less healthy choices. Consider cultural and personal preferences to make these shifts easier to accomplish and maintain.

5 Support healthy eating patterns for all. Everyone has a role in helping to create and support healthy eating patterns in multiple settings nationwide, from home to school to work to communities.

Follow a healthy eating pattern over time to help support a healthy body weight and reduce the risk of chronic disease.

A healthy eating pattern includes:



A healthy eating pattern limits:





How to Build a Healthy Eating Pattern

There are many different ways to eat healthy. You can eat healthy in a way that works for you and your family. Healthy eating can fit all tastes and traditions — and can be affordable, too.

The key is to build a healthy eating pattern, which means choosing a variety of nutritious foods in the right amounts for you — and making these choices part of your everyday routine.

Follow these tips — based on the *2015–2020 Dietary Guidelines for Americans* — for making choices that can help you reach or keep a healthy body weight, get the nutrients you need, and lower your risk of health problems like heart disease, type 2 diabetes, and some types of cancers.

Get a variety of nutritious foods and beverages.

Eating a variety of foods and beverages is important. It helps you get the range of nutrients you need to be healthy.

- **Eat a mix of foods *across* all food groups.**

Choose foods and beverages from all food groups — vegetables, fruits, grains, dairy, and proteins — not just 1 or 2 of them.



Vegetables



Fat-free and low-fat dairy, including milk, yogurt, cheese, and fortified soy beverages



Fruits, especially whole fruits



Protein foods, like seafood, lean meats and poultry, eggs, legumes (beans and peas), nuts, seeds, and soy products



Grains, especially whole grains

- **Eat a mix of foods *within* each food group.**

For example, each week try eating several types of vegetables, including dark green, red and orange, starchy ones, legumes, and others. Switch up the protein foods you eat, too — for example, consider fish, black beans, and peanut butter, not just lean meats and poultry.

Try to eat and drink the right amounts for you.

How many calories you need to eat depends on your age, sex, height, weight, and how active you are. Use the MyPlate Daily Checklist at www.choosemyplate.gov/calculator to find a plan that is right for you.

Limit foods and beverages higher in saturated fats, added sugars, and sodium.

Aim to get:

- **Less than 10% of calories each day from saturated fats**

Foods higher in saturated fats include butter, cheese, whole milk, meats higher in fat (like beef ribs, sausage, and some processed meats), poultry skin, and tropical oils like coconut and palm oil. Instead, go for foods with unsaturated fats — like seafood, avocados, most nuts, and canola or olive oil.

- **Less than 10% of calories each day from added sugars**

Added sugars are syrups or other sweeteners with calories that are added to foods and drinks when they're being made or prepared. Stick mostly to foods and drinks with naturally occurring sugars — like ones in unflavored milk and fruits — or no sugar at all. Choose water instead of sugary drinks and limit sweet treats like cake, cookies, brownies, and candy.

- **Less than 2,300 milligrams of sodium each day for adults and children ages 14 and up (less for younger children)**

Sodium comes from table salt — but most of the sodium we eat comes from foods that are packaged or served in restaurants. When buying foods in the store, check the Nutrition Facts label and choose the option with the lowest amount of sodium. To cut down on sodium, cook more at home or ask not to have salt added to your meal when eating out.

Small changes = big benefits

Small *shifts* in your daily eating habits can improve your health over the long run. For example, try swapping out white bread for whole-wheat bread and reach for a handful of nuts instead of potato chips.



Stick with it.

A lifetime of healthy eating can help prevent health problems like obesity, heart disease, type 2 diabetes, and some types of cancer. Think of every day and meal as an opportunity to make a healthy choice.

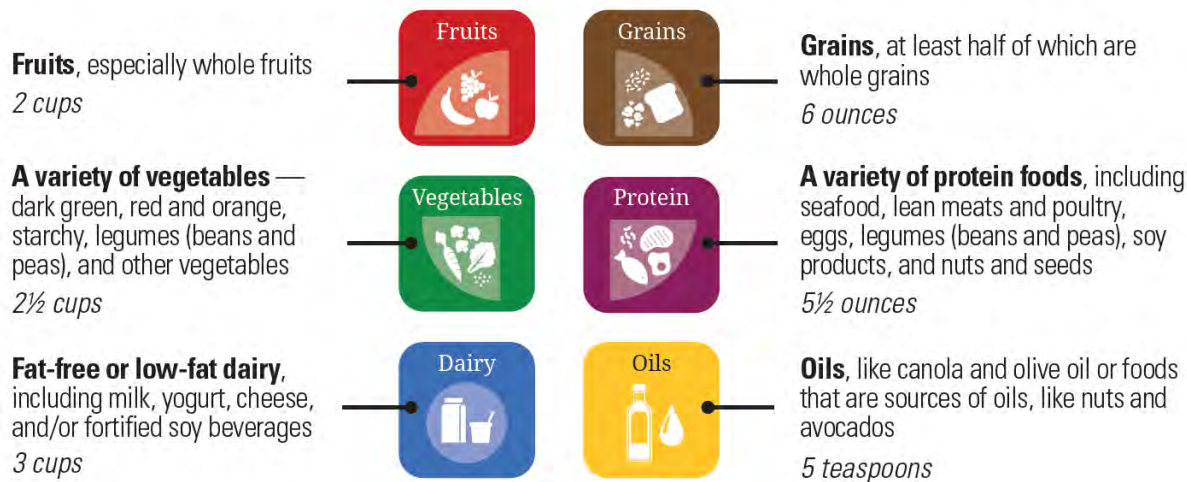
Want to learn more about how to find a healthy eating pattern that works for you?

Check out DietaryGuidelines.gov for more information on the *Dietary Guidelines* and find recipes for healthy meals at www.whatscooking.fns.usda.gov/.

What's in a Healthy Eating Pattern?

The 2015–2020 Dietary Guidelines has recommendations for a healthy eating pattern.

For someone who needs 2,000 calories a day, a healthy eating pattern includes:



And it has limits on:

Saturated and trans fats — limit saturated fats to less than 10% of daily calories and keep *trans* fat intake as low as possible

Added sugars — limit to less than 10% of daily calories



Sodium — limit to less than 2,300 mg a day for adults and children 14 years and up (less for younger children)

A variety of meals and snacks can fit within healthy eating patterns. Many meals have several food groups within one dish. Check out these examples.

Taco salad



- ½ cup avocado   2 ounces tortilla chips
- 1 tsp lime juice
- 1 cup chopped lettuce   2 ounces cooked ground turkey
- 2 Tbsp salsa
- ½ ounce low-fat cheddar cheese   2 tsp corn oil for cooking turkey

Tofu-vegetable stir-fry



- ¼ cup pineapple   1 cup cooked brown rice (2 ounces dry)
- ½ cup chopped Chinese cabbage   4 ounces firm tofu
- ¼ cup sliced bamboo shoots
- ¼ cup chopped sweet red and green peppers
- 1 cup fortified soy beverage   1 Tbsp canola oil for cooking stir-fry

Tuna salad sandwich



- 1 medium peach   2 slices whole-wheat bread
- 1 Tbsp chopped celery   2 ounces canned tuna
- ½ cup shredded lettuce
- 1 cup fat-free milk   1 Tbsp mayonnaise

10 tips
Nutrition
Education Series

make better beverage choices

10 tips to get started



What you drink is as important as what you eat. Many beverages contain added sugars and offer little or no nutrients, while others may provide nutrients but too much fat and too many calories. Here are some tips to help you make better beverage choices.

1 drink water

Drink water instead of sugary drinks when you're thirsty. Regular soda, energy or sports drinks, and other sweet drinks usually contain a lot of added sugar, which provides more calories than needed. To maintain a healthy weight, sip water or other drinks with few or no calories.



2 how much water is enough?

Let your thirst be your guide. Water is an important nutrient for the body, but everyone's needs are different. Most of us get enough water from the foods we eat and the beverages we drink. A healthy body can balance water needs throughout the day. Drink plenty of water if you are very active, live or work in hot conditions, or are an older adult.

3 a thrifty option

Water is usually easy on the wallet. You can save money by drinking water from the tap at home or when eating out.

4 manage your calories

Drink water with and between your meals. Adults and children take in about 400 calories per day as beverages—drinking water can help you manage your calories.

5 kid-friendly drink zone

Make water, low-fat or fat-free milk, or 100% juice an easy option in your home. Have ready-to-go containers filled with water or healthy drinks available in the refrigerator. Place them in lunch boxes or backpacks for easy access when kids are away from home. Depending on age, children can drink ½ to 1 cup, and adults can drink up to 1 cup of 100% fruit or vegetable juice* each day.



*100% juice is part of the Fruit or Vegetable Group. Juice should make up half or less of total recommended fruit or vegetable intake.

6 don't forget your dairy**

When you choose milk or milk alternatives, select low-fat or fat-free milk or fortified soymilk. Each type of milk offers the same key nutrients such as calcium, vitamin D, and potassium, but the number of calories are very different. Older children, teens, and adults need 3 cups of milk per day, while children 4 to 8 years old need 2½ cups and children 2 to 3 years old need 2 cups.



7 enjoy your beverage

When water just won't do—enjoy the beverage of your choice, but just cut back. Remember to check the serving size and the number of servings in the can, bottle, or container to stay within calorie needs. Select smaller cans, cups, or glasses instead of large or supersized options.

8 water on the go

Water is always convenient. Fill a clean, reusable water bottle and toss it in your bag or brief case to quench your thirst throughout the day. Reusable bottles are also easy on the environment.



9 check the facts

Use the Nutrition Facts label to choose beverages at the grocery store. The label contains information about total sugars, fats, and calories to help you make better choices.

10 compare what you drink

Food-A-Pedia, an online feature available at ChooseMyPlate.gov/SuperTracker, can help you compare calories, added sugars, and fats in your favorite beverages.

** Milk is a part of the Dairy Group. A cup = 1 cup of milk or yogurt, 1½ ounces of natural cheese, or 2 ounces of processed cheese.

Place Setting



Do you know how to properly set a table? The place setting above is set correctly. Your drinking glass would go above the knife.



Grocery Shopping

Compare various grocery store ads. Cut out coupons of products you use. Some stores honor other store's coupons. If you do not get a newspaper, stores usually have their ads inside the door entrance. ALWAYS make a list before you go, and stick with it! If you have planned your menu for the week, checked your refrigerator and cupboards for the food items you will need for the meals, it is easy to make a grocery list. If you have organized cupboards and keep things in the same place, you can easily tell what you need.

Compare prices on different sizes of the same product. Larger is not always less expensive especially if you can't use the larger amount before it spoils. Often, the store brand items are less expensive and of comparable quality. You can purchase items such as meat in bulk on sale then divide it up into smaller portions when you get home and freeze them. You can use coupons from store ads or apps and look online for coupons/discounts. It is best not to go grocery shopping when you are hungry. Chances are you will buy a lot more than what is on your list.



Menu Planning

Check store ads and do your menu planning utilizing food items that are on sale that week and you will save money. If chicken breasts are on sale, get a couple, cook them at the same time, store the left over portion for use in pasta, soup or make a sandwich for your lunch later in the week. You can use the plastic containers that margarine or other products come in for resealable storage containers. These can be stored in your refrigerator or freezer. A great time saver is to pack your lunch for the next day before you go to bed.

There are also many menu planning apps & websites. Here are a few you may want to check out:

<https://www.healthyeating.org/Healthy-Eating/Meals-Recipes/Meal-Planner>

BigOven Recipe, grocery list, and menu planning app

Food on the Table: an online budget meal planning service that matches weekly sales from your local grocery store with your food preferences.

MyPlate App: Meet healthy eating goals one at a time! Use the Start Simple with MyPlate App to pick simple daily food goals, see real-time progress, and earn badges along the way. This easy-to-use app can help you make positive changes. Healthy eating can help you achieve a healthier life overall.

Spend Smart. Eat Smart: Iowa State University Extension and Outreach has many great resources on The Spend Smart. Eat Smart. Website

<https://spendsmart.extension.iastate.edu/>. Check it out to find information about shopping and cooking on a budget, meal planning, food safety, eating healthy, and recipes. They also have an App:



Never overpay at the store again! With the Spend Smart. Eat Smart. app, you'll save money on groceries using our comparison calculator to find the best bargains. Why pay more when you could get the same products for less, right?

While you're here, make sure to check out our recipes page: there are so many to choose from you'll never hear, "we're having that again?" from your family. Also find information on produce so you'll know what's in season and how to pick the freshest ingredients. Now that's smart.

Download our **FREE** app from [Apple's App Store](#) or [Google Play](#).

Meal Planning Calendar - 1

SPEND SMART. EAT SMART.
spendsmart.extension.iastate.edu

	DAY 1	DAY 2	DAY 3	DAY 4	DAY 5	DAY 6	DAY 7
BREAKFAST	<ul style="list-style-type: none"> Oatmeal with <u>bananas</u> Almonds Milk 	<ul style="list-style-type: none"> Yogurt Parfaits 	<ul style="list-style-type: none"> Peanut butter toast Milk 	<ul style="list-style-type: none"> Oatmeal with raisins Almonds Milk 	<ul style="list-style-type: none"> Cold Cereal Milk Juice 	<ul style="list-style-type: none"> Easy quiche Toast Milk 	<ul style="list-style-type: none"> Easy quiche Leftovers Juice
SNACK	<ul style="list-style-type: none"> Yogurt with berries 	<ul style="list-style-type: none"> Corn bread leftovers 	<ul style="list-style-type: none"> Frozen fruit cups Graham crackers 	<ul style="list-style-type: none"> Splendid fruit salad 	<ul style="list-style-type: none"> Whole grain cereal treats 	<ul style="list-style-type: none"> Raisins with cereal 	<ul style="list-style-type: none"> Whole grain cereal treats
LUNCH	<ul style="list-style-type: none"> Egg salad sandwiches Carrots Apple 	<ul style="list-style-type: none"> Egg salad sandwiches Carrots Apple 	<ul style="list-style-type: none"> Whole meal salad Canned peaches 	<ul style="list-style-type: none"> Mexican chicken soup leftovers Baked tortilla chips 	<ul style="list-style-type: none"> Peanut butter sandwich Broccoli Kiwi 	<ul style="list-style-type: none"> Supreme grilled cheese sandwiches Broccoli Hummus 	<ul style="list-style-type: none"> Sandwiches (with leftover meatloaf) Celery Hummus leftovers Milk
SNACK	<ul style="list-style-type: none"> Crackers with peanut butter 	<ul style="list-style-type: none"> Crackers with cheese 	<ul style="list-style-type: none"> Yogurt with cereal 	<ul style="list-style-type: none"> Crackers with cheese 	<ul style="list-style-type: none"> Pepper slices 	<ul style="list-style-type: none"> Popcorn 	<ul style="list-style-type: none"> Crunchy apple roll up
SUPPER	<ul style="list-style-type: none"> Red beans and rice Corn bread Milk 	<ul style="list-style-type: none"> Crispy salmon patties with onion, lettuce, bread Frozen fruit cups Milk 	<ul style="list-style-type: none"> Mexican chicken soup Baked tortilla chips Milk 	<ul style="list-style-type: none"> Meat and veggie mac Side salad Hurry up baked apples Milk 	<ul style="list-style-type: none"> Skillet lasagna Side salad Garlic bread 	<ul style="list-style-type: none"> Mouth watering meatloaf Sweet potato fries Fruit crisp Milk 	<ul style="list-style-type: none"> Sweet and sour rice Pineapple Milk

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5-Day Meal Planning Worksheet

SPEND SMART. EAT SMART.
spendsmart.extension.iastate.edu

- 1 Check refrigerator, freezer, and cupboard for items that need to be used. Fill in menu using these items.
- 2 Review grocery ads for specials that you can use this week in your menu plan. Add to menu plan and grocery list.

ON HAND

	DAY 1	DAY 2	DAY 3	DAY 4	DAY 5
BREAKFAST					
SNACK					
LUNCH					
SNACK					
SUPPER					
HOW DID I DO?	<input type="checkbox"/> Grain <input type="checkbox"/> Vegetable <input type="checkbox"/> Fruit <input type="checkbox"/> Dairy <input type="checkbox"/> Protein	<input type="checkbox"/> Grain <input type="checkbox"/> Vegetable <input type="checkbox"/> Fruit <input type="checkbox"/> Dairy <input type="checkbox"/> Protein	<input type="checkbox"/> Grain <input type="checkbox"/> Vegetable <input type="checkbox"/> Fruit <input type="checkbox"/> Dairy <input type="checkbox"/> Protein	<input type="checkbox"/> Grain <input type="checkbox"/> Vegetable <input type="checkbox"/> Fruit <input type="checkbox"/> Dairy <input type="checkbox"/> Protein	<input type="checkbox"/> Grain <input type="checkbox"/> Vegetable <input type="checkbox"/> Fruit <input type="checkbox"/> Dairy <input type="checkbox"/> Protein

Q - 75% +

1/1

Navigation icons: back, forward, search, etc.

Kitchen Needs List

Let's work on setting up your kitchen. Consider gathering items from garage sales, family members, or second hand stores. Remember to thoroughly clean used items with disinfectant, like bleach. What do you have and need? Once you get your list, check the prices at a couple of local stores. Add up what it will cost you for all of the items you think you will need.

Item	Item	Item
<input type="checkbox"/> 2 dish cloths	<input type="checkbox"/> Silverware tray	<input type="checkbox"/> strainer or colander
<input type="checkbox"/> 2 dish towels	<input type="checkbox"/> 4 settings of silverware	<input type="checkbox"/> cook book or recipes
<input type="checkbox"/> 2 hot pads	<input type="checkbox"/> liquid container pitcher	<input type="checkbox"/> meat thermometer
<input type="checkbox"/> large stock pot with lid	<input type="checkbox"/> 4 glasses	<input type="checkbox"/> cutting board
<input type="checkbox"/> 1 & 2 quart pans with lids	<input type="checkbox"/> 4 mugs	<input type="checkbox"/> tin foil
<input type="checkbox"/> 9 x 13 cake pan	<input type="checkbox"/> 4 dinner plates	<input type="checkbox"/> Measuring cups & spoons
<input type="checkbox"/> cookie sheet	<input type="checkbox"/> 4 bowls	<input type="checkbox"/> salt and pepper shakers
<input type="checkbox"/> pizza pan	<input type="checkbox"/> mixing bowls	<input type="checkbox"/> can & bottle openers
<input type="checkbox"/> sharp kitchen knives	<input type="checkbox"/> dish strainer	<input type="checkbox"/> fire extinguisher
<input type="checkbox"/> set of covered bowls or containers for storage (Gladware, Rubbermaid)	<input type="checkbox"/> set of serving utensils- wooden spoon, slotted spoon, rubber spatula, turner, server	<input type="checkbox"/> plastic wrap
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Measuring

Here are some helpful abbreviations that you will want to know in the kitchen:

Abbreviation	Equivalent	Abbreviation	Equivalent
T	= Tablespoon	fl. oz.	= fluid ounces
Tbs.	= Tablespoon	1 fl. oz.	= 2 T
tbsp.	= Tablespoon	pt.	= pint
1 T	= 3 tsp.	½ pint	= 1 Cup
t	= teaspoon	1 pint	= 2 Cups
tsp.	= teaspoon	1 pint	= 16 oz.
C	= cup	qt.	= Quart
¼ C	= 4 T	2 pints	= 1 qt.
½ C	= 8 T	gal.	= Gallon
1 C	= 8 oz.	4 qt.	= 1 gal.
lb.	= pound	L	= liter

Expiration Dates

(<https://spendsmart.extension.iastate.edu/shop/food-labels/>)

- Use-By, Best if Used By, Best By, Best Before: These “use-by” and “best” dates are generally found on shelf-stable products such as ketchup, salad dressings, and peanut butter. The date, which is provided by the manufacturer, tells you how long the product is likely to remain at its absolute best quality when unopened. It is not a safety date. Examine the product to gauge the quality after the date and discard foods that have developed an off odor, flavor, or appearance.
- Sell-by: Most sell-by dates are found on perishables like meat, seafood, poultry, and milk. The date is for stores to know how long they can display a particular product. You should buy a product before the sell-by date. But you can still store it at home for some time beyond that date, as long as you follow safe storage procedures. For example, milk that has been continuously refrigerated can be consumed for about a week after you bring it home, even if the sell-by date expires during that time.
- Expires on: The only place you’re likely to see this type of data is on baby formula and some baby foods, which are the only food products the federal government regulates with regard to dating. Always use the product before this expiration date has passed.
- Stamped Dates on Packages: Products like bagged salad greens, bread, and pre-cut vegetables often feature a date stamped on the package. This date is to help the store determine how long to display the product for sale. It can also help the purchaser know the time limit to purchase or use a product at its best quality. It is not a safety date.

Food Safety

1) CLEAN- You should always wash your hands with soap and very warm water before you start doing anything in the kitchen. You should also clean your kitchen counter well.

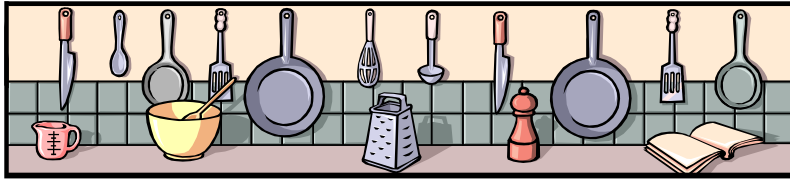
2) SEPARATE- Do NOT put raw meat on the kitchen counter then place fresh fruits or vegetables in the same place without sanitizing the area.

3) COOK- Cooking food to the proper internal temperature is one of four key steps to fight bacteria and prevent food borne illness. USDA Recommended Safe Minimum Internal Temperatures



- Steaks & Roasts - 145 °F
- Fish - 145 °F
- Pork - 160 °F
- Ground Beef - 160 °F
- Egg Dishes - 160 °F
- Chicken Breasts - 165 °F
- Whole Poultry - 165 °F

4) CHILL- Make sure you place leftover food in tightly covered containers and place them in the refrigerator as soon as you are done with your meal.



Basic Cooking Terms

Bake: to cook in the oven.

Beat: to mix fast with an over-and-over motion with a spoon or beater.

Blend: to mix ingredients until smooth.

Boil: to cook until bubbles rise and break at the surface of the liquid.

Broil: to cook under direct heat or over coals.

Brown: to cook until the surface of the food is brown.

Chill: to place in refrigerator, to lower the temperature of the food.

Chop: to cut into small pieces.

Coat: to cover food completely, usually with flour.

Combine: to mix ingredients.

Drain: to pour off liquid or allow it to run through the holes of a colander or strainer.

Firmly pack: to press ingredient, such as brown sugar, firmly into measuring cup.

Fold: to combine by using two motions, one to cut through the mixture, the other to slide across the bottom of the bowl to turn the mixture over.

Marinate: to soak meat or other food in a liquid or sauce.

Melt: to heat until a solid becomes a liquid.

Mince: to cut into very fine pieces.

Mix: to stir two or more ingredients together.

Pan broil: to cook uncovered in ungreased pan, pouring off fat as it accumulates.

Pan-fry: to cook uncovered in a small amount of fat.

Poach: to cook gently in hot liquid, which is below the boiling point.

Pre-heat oven: to turn the oven on to the desired temperature then wait to place the food to be cooked until it reaches that temperature.

Roast: to cook in dry heat, uncovered, usually in oven.

Sauté: to cook uncovered in a small amount oil.

Simmer: to cook slowly on top of the stove at low temperature

Shred: to cut into thin strips using a shredder.

Sprayed: coat pan with Pam or other non-stick coating spray. You could also use margarine if you do not have spray.

Steam: to cook over steam that is rising over boiling water.

Stir: to mix slowly with spoon or fork.

Stir-fry: to cook in small amount of oil over high heat using a tossing motion.

Toast: to brown by direct heat in a toaster or oven.

Whip: to beat very fast with electric beater or wire whisk so that air is incorporated to make ingredients light and fluffy.

Recipes



One joy in life is making your own well-prepared, appetizing and economical meals. Cooking from scratch (a.k.a. "homemade") is a fun way to get needed nutrition. Recipes are lists of ingredients and directions on how to prepare foods from scratch. You may want to ask your current provider if you can cook and search for recipes of foods that you like. Begin asking for recipes and storing them in a container that you take with you. You may have a favorite recipe from home, or a previous foster home. You can also start new traditions. Find three favorite recipes and make them your new tradition for the holidays.

You can find many free recipes on the Internet. Here are a few websites & apps you may want to check out:

<https://spendsmart.extension.iastate.edu/>

<https://www.budgetbytes.com/top-10-recipes-for-college-students/>

Apps:

Pinterest

[Yummly](#)- This is another recipe app for you to download, with images of each recipe right at your fingertips. What's unique about this app is that you can click on what ingredients you have in your kitchen, and it will generate recipes that include those items. You can also build a shopping list for the week based on what recipes you choose

All Recipes- The All Recipes app allows you to find the best tips, recipes and reviews, all in one place.

Rockin Ramen- a student app featuring a number of nutritious recipes with ramen as a main ingredient.

Some simple recipes have been included for you below. They will make more than one serving so you will have left overs for another meal at a later time.

Taste of Home



Cheesy Quesadillas

★★★★☆

We serve these quesadillas as chili dippers or load them up with salsa and sour cream for a super starter. —Terri Keeney, Greeley, Colorado

TOTAL TIME: Prep/Total Time: 15 min.
YIELD: 6 servings.

Ingredients

4 flour tortillas (8 inches), warmed
1-1/2 cups shredded Mexican cheese blend
1/2 cup salsa

Directions

1. Place the tortillas on a greased baking sheet. Combine the cheese and salsa; spread over half of each tortilla. Fold over.
2. Broil 4 in. from the heat for 3 minutes on each side or until golden brown. Cut into wedges.

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Taste of Home



Lunch Box Pizzas

★★★★☆

When you have these fun-to-make mini pizzas, it's no challenge finding lunch fare that the kids enjoy. Plus they pack nicely in sandwich bags and travel well, so there's no mess. —Rhonda Cliett, Belton, Texas

TOTAL TIME: Prep/Total Time: 20 min.
YIELD: 10 servings.

Ingredients

1 tube (7-1/2 ounces) refrigerated buttermilk biscuits (10 biscuits)
1/4 cup tomato sauce
1 teaspoon Italian seasoning
10 slices pepperoni
3/4 cup shredded Monterey Jack cheese

Directions

1. Flatten each biscuit into a 3-in. circle and press into a greased muffin cup. Combine the tomato sauce and Italian seasoning; spoon 1 teaspoonful into each cup. Top each with a slice of pepperoni and about 1 tablespoon of cheese.
2. Bake at 425° until golden brown, 10-15 minutes. Serve immediately or store in the refrigerator.

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Taste of Home



Quick Chili Mac

★★★★☆

This combines chili with one of my favorite pasta dishes. I often serve it for company or potlucks and occasionally add taco seasoning or use beanless chili and add black beans. — Lee Steinmetz, Lansing, Michigan

TOTAL TIME: Prep/Total Time: 20 min.
YIELD: 6 servings.

Ingredients

- 1 cup uncooked elbow macaroni
- 1 pound ground beef
- 1 small green pepper, chopped
- 1 small onion, chopped
- 2 cans (15 ounces each) chili with beans
- 1 can (11 ounces) whole kernel corn, drained
- 1 cup shredded cheddar cheese

Directions

1. Cook macaroni according to package directions; drain. Meanwhile, in a large skillet, cook and crumble beef with pepper and onion over medium heat until no longer pink, 5-7 minutes; drain.
2. Stir in chili, corn and macaroni; heat through. Sprinkle with cheese.

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Taste of Home



Weeknight Ravioli Lasagna

★★★★☆

My husband and I love lasagna, but it's time-consuming to build and we always end up with too much. Using frozen ravioli solves everything. — Pamela Nicholson, Festus, Missouri

TOTAL TIME: Prep: 15 min. Bake: 45 min.
YIELD: 6 servings.

Ingredients

- 1 jar (24 ounces) pasta sauce
- 1 package (25 ounces) frozen meat or cheese ravioli
- 1-1/2 cups shredded part-skim mozzarella cheese
- 3 cups fresh baby spinach

Directions

1. Preheat oven to 350°. In a small saucepan, heat sauce 5-7 minutes over medium heat or just until simmering, stirring occasionally.
2. Spread 1/2 cup sauce into a greased 11x7-in. baking dish. Layer with half the ravioli, 1-1/2 cups spinach, 1/2 cup cheese and half the remaining sauce; repeat layers. Sprinkle with remaining cheese.
3. Bake, uncovered, 45-50 minutes or until edges are bubbly and cheese is melted. Let stand 5 minutes before serving.

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Barbecued Sandwich (Beef, Chicken, Pork or Turkey)

Ingredients	Directions
Cooked meat: beef, chicken, pork, turkey Barbecue sauce Bread or buns	<ul style="list-style-type: none"> • Combine sauce with cooked meat • Heat in microwave or on stove • Place on bun or slice of bread

Beef Shepherd's Pie

Ingredients	Directions
1 lb. ground beef 1 small chopped onion (optional) 1 package frozen mixed vegetables (peas, corn & carrots) 1 package or jar brown gravy 2 cups mashed potatoes, can be instant	<ul style="list-style-type: none"> • Preheat oven to 375°F • cook meat with onion until brown, drain • cook vegetables per package directions • make gravy per package directions • combine above items together • place in sprayed 9" pan • top with mashed potatoes • bake at 375°F for 45 minutes



Chicken, Egg, Tuna, OR Turkey Salad	
Ingredients	Directions
Use: cooked or canned chicken or turkey, boiled eggs, or canned tuna drained Mayonnaise or Miracle Whip Diced onion Pickle relish Mustard	<ul style="list-style-type: none"> • Combine ingredients to taste • Place mixture on bread or bun • Add cheese, lettuce or anything else you want

Chicken Pot Pie	
Ingredients	Directions
1 can Veg All 1 can cream of chicken soup 1 can cream of potato soup 2 c. chicken breast, cooked & diced 1 box pie crust ¼ tsp. pepper	<ul style="list-style-type: none"> • Place pie crust on bottom of pie plate • Mix Veg All and soups. Add pepper • Add diced chicken, mix together • Pour into pie crust • Add top pie crust and pinch top crust to bottom crust along edges • Cut a few slits on top pie crust • Bake at 375 for 45 minutes

Chicken Rice Casserole	
Ingredients	Directions
2 cans cream of chicken soup 1 soup can of milk 3 half breasts of chicken, cooked & diced or 1 can of cooked chicken 1 small onion, diced Minute rice = 2 Cups water & 2 Cups rice	<ul style="list-style-type: none"> • Preheat oven to 350°F • Cook chicken, dice or use canned chicken • Cook rice and water • Mix chicken, rice, onion, soup and milk • Pour into sprayed pie pan or 9" pan • Bake at 350°F for 30 minutes

Chicken Pasta Casserole	
Ingredients	Directions
1 small package pasta 1 small package frozen vegetables 1 Cup milk 8oz processed cheese ½ Cup Mayo 1 can cream soup (chicken, mushroom, other) 1 chicken breast or 1 can cooked chicken	<ul style="list-style-type: none"> • Preheat oven to 350°F • cook pasta according to directions, drain • cook chicken, dice • cook frozen vegetables • mix all ingredients together • place all in a 9" x 13" sprayed pan • Bake at 350°F for 30 minutes

Chicken Tomato Bake	
Ingredients	Directions
1 package of elbow macaroni 1 chicken breast 1 small jar tomato or spaghetti sauce 4 oz. shredded cheddar cheese (mild or sharp)	<ul style="list-style-type: none"> • Preheat oven to 350°F • cook macaroni according to package directions • cook chicken breast until done, cut up into pieces • combine pasta, chicken, tomato sauce, & cheese • place all into sprayed 9" pan • bake at 350°F for 30 minutes



Chili	
Ingredients	Directions
1 lb. ground beef 1 small chopped onion (optional) 1 can chili (kidney) beans, drained 1 package chili mix 1 can diced tomatoes chili powder (optional)	<ul style="list-style-type: none"> • cook meat with onion until brown, drain • add beans, tomatoes, and chili mix • simmer (low setting)

Goulash	
Ingredients	Directions
1 lb. Ground beef 1 small chopped onion (optional) 1 16oz. package elbow macaroni 1 green pepper, chopped ½ Cup Ketchup when done cooking	<ul style="list-style-type: none"> • cook meat with onion & green pepper in skillet until brown, drain • cook pasta according to directions • mix all ingredients together in large pan • add ketchup

Green Bean Casserole	
Ingredients	Directions
2 cans green beans, can be french cut 1 can cream of mushroom soup ½ can milk, use soup can to measure 1 small can french fried onions	<ul style="list-style-type: none"> • in sprayed 1½ quart casserole, combine soup & milk • add drained green beans • top with french fried onions • bake at 350°F for 30 minutes or microwave



Grilled Cheese Sandwich	
Ingredients	Directions
2 Slices of bread Margarine 1-2 Slices of American or other cheese (optional: can add slices of pepperoni or ham to sandwich for something different)	<ul style="list-style-type: none"> • Place margarine on two slices of bread • Place one slice margarine side down in a skillet • Place sliced cheese on top of bread • Place other slice of bread on top with margarine side up • Cook until bread browns, flip, do the same

Cheesy Hashbrowns	
Ingredients	Directions
1 package frozen hashbrowns 1 can cream of soup (mushroom, celery, potato) 8 oz. sour cream 4 oz. shredded cheese (sharp, mild cheddar)	<ul style="list-style-type: none"> • Preheat oven to 350°F if have no microwave • cook hash browns in microwave for 10 minutes • add soup • add sour cream • add shredded cheese • microwave for 7 more minutes <p>If you don't have a microwave:</p> <ul style="list-style-type: none"> • Mix all ingredients together and bake at 350°F for 1 hour

Honey Lemon Chicken	
Ingredients	Directions
2 Chicken thighs or breasts ¼ Cup Honey 2 Tablespoons Lemon juice ½ Cup Water Or Salad dressing of your choice such as Italian or Honey Mustard	<ul style="list-style-type: none"> • Preheat oven to 350°F • remove skin from chicken & discard • place chicken in sprayed 9" pan • bake at 400°F for 20 minutes, drain fat • mix honey, lemon juice, water together • pour honey-lemon mixture over • bake at 350°F for 15 minutes



Mexican Rice & Cheese

Ingredients	Directions
1 lb. ground beef 1 small chopped onion (optional) 1 can corn 1 can Spanish rice 4 oz. shredded Cheddar cheese (mild or sharp) 4 oz. sour cream (optional)	<ul style="list-style-type: none"> • cook meat with onion in skillet until brown, drain • add can of corn & Spanish rice • cook for 5 minutes • sprinkle shredded cheese on top • cook 5 more minutes • serve with sour cream



Pig in a Blanket

Ingredients	Directions
Hot dogs Sliced American or other cheese 1 package refrigerated crescent rolls	<ul style="list-style-type: none"> • unroll crescent rolls • place sliced cheese on each one • place hot dog on top of cheese • roll up tight • bake according to crescent roll directions

Pizza Casserole

Ingredients	Directions
1 7oz. package shell macaroni 1 lb. ground beef or Italian sausage 1 small chopped onion (optional) 1 can or jar of pizza sauce 1 can of sliced mushrooms (optional) 1 can of sliced black olives (optional) 2 Tablespoons Italian seasoning or parsley 8 oz. shredded mozzarella cheese grated parmesan cheese	<ul style="list-style-type: none"> • cook meat with onion in skillet until brown, drain, add pizza sauce, seasoning, mushrooms, & olives • cook pasta according to directions, drain • in a sprayed 9" x 13" pan place macaroni on the bottom in a single layer • next place layer of meat mixture • sprinkle a little shredded mozzarella cheese • top with grated parmesan cheese • bake at 350°F for 35 minutes



Sloppy Joe's

Ingredients	Directions
1 lb. ground beef 1 small chopped onion (optional) sloppy Joe mix or sauce in can	<ul style="list-style-type: none"> • cook meat with onion until brown, drain • add sauce or mix according to directions • serve on bread or bun



Spaghetti

Ingredients	Directions
1 package spaghetti 1 can or jar of spaghetti sauce 1 lb. ground beef or Italian sausage 1 small chopped onion (optional)	<ul style="list-style-type: none"> • cook spaghetti according to package directions, drain • cook meat & onion in a skillet until brown, drain off fat • mix cooked meat with spaghetti • add sauce



Stir-Fry (chicken, beef, pork)

Ingredients	Directions
1 package frozen stir fry vegetables 1 chicken breast, chopped soy sauce 1 serving minute rice, cooked	<ul style="list-style-type: none"> • cook chicken breast in a little vegetable oil • Cook vegetables according to directions on pkg. • Mix together and add soy sauce • Place over bed of rice



Tatter Tot Casserole

Ingredients	Directions
1 pkg. frozen Tatter tots 1 lb. ground beef 1 small chopped onion (optional) 1 can cream of mushroom soup 1 soup can of milk 1 can mixed vegetables, optional shredded cheddar cheese	<ul style="list-style-type: none"> • cook meat with onion in skillet until brown, drain off fat • add soup and milk to hamburger, stir • add vegetables if desired, stir • place meat mixture in a sprayed 9" x 13" pan • top with tatter tots • sprinkle shredded cheese over top • bake covered at 350°F for 30 minutes • bake uncovered at 350°F for 30 minutes more

Toasted Turkey and Cheese broil	
Ingredients	Directions
Sliced turkey lunch meat Sliced cheese Bread or bun	<ul style="list-style-type: none"> • toast bread or bun • add mayonnaise to taste • add turkey meat • add cheese • broil in oven or microwave to melt cheese

Tuna Noodle Casserole	
Ingredients	Directions
1 package wide noodles 1 can tuna (packed in water not oil), drained 1 can cream of mushroom soup ½ can milk (use soup can) ½ package frozen peas or 1 can peas 1 can sliced mushrooms (optional), drained *you can substitute chicken or salmon for tuna	<ul style="list-style-type: none"> • cook noodles according to directions add frozen peas to same water (if want to add them), drain • add can of soup & ½ can of milk • add can of drained tuna • add can of peas if did not use frozen • add can of mushrooms • heat until hot throughout

SPEND SMART. EAT SMART.®



Fruit Smoothie

Serves: 1 Cost/Serving: \$1.09 Serving Size: 1 cup

INGREDIENTS

- 1/2 banana
- 1/2 cup berries, frozen
- 1 container (6 ounces) nonfat strawberry yogurt

INSTRUCTIONS

- 1 Blend all ingredients well in blender.
- 2 Pour into your favorite glass and enjoy!

TIPS

Be sure to wash your hands and fresh fruit before preparing.

Freeze your smoothies in plastic cups and take them in your cooler for picnics.

Use one cup of frozen or other fresh fruit instead of bananas and strawberries.

If you like this recipe try our [Orange Smoothie](#).

Watch How to Make a [Fruit Smoothie](#).

Nutrition Facts	
1 serving per recipe	
Serving Size: 1 cup	
Amount Per Serving	
Calories	250
% Daily Value*	
Total Fat 0.5g	1%
Saturated Fat 0g	0%
Trans Fat 0g	
Cholesterol 5mg	2%
Sodium 110mg	5%
Total Carbohydrates 55g	18%
Dietary Fiber 3g	12%
Total Sugars 46g	
Added Sugars	NA*
Protein 9g	
Vitamin D 0 mcg	0%
Calcium 294 mg	23%
Iron 0.8 mg	4%
Potassium 678 mg	14%

* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

NA* - We are currently in the process of integrating the new FDA Nutrition Standards. Added Sugar information is not currently available for the recipe. We will be updating the information shortly.

IOWA STATE UNIVERSITY
Extension and Outreach

Taste of Home



Easy Cake Mix Bars

★★★★★

I take this dessert to work for Friday pick-me-ups. It's one of my favorite yellow cake bar recipes. I love to share them because they're so easy to eat, easy to make and easy on the wallet. —Amy Rose, Ballwin, Missouri

TOTAL TIME: Prep: 5 min. Bake: 20 min. + cooling
YIELD: 3 dozen.

Ingredients

- 1 yellow cake mix (regular size)
- 1 large egg
- 1/2 cup 2% milk
- 1/3 cup canola oil
- 1 cup white baking chips
- 1/3 cup jimmies

Directions

1. Preheat oven to 350°. In a large bowl, combine cake mix, egg, milk and oil (mixture will be thick). Stir in baking chips and jimmies. Spread into a greased 15x10x1-in. baking pan.
 2. Bake 18-20 minutes or until a toothpick inserted in center comes out clean. Cool completely in pan on a wire rack. Cut into bars.
- Freeze option:** Freeze bars in freezer containers. To use, thaw in covered containers before serving.

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<https://spendsmart.extension.iastate.edu/recipe/fruit-smoothie/>



Easy as Pie Cobbler

Ingredients	Directions
1 stick butter or margarine 1 Cup sugar 1 Cup flour ½ teaspoon salt ½ teaspoon baking powder 1 Cup milk 1 20 oz. can pie filling (any fruit – peach, cherry, etc.)	<ul style="list-style-type: none"> • preheat oven to 350°F • melt butter • add sugar • mix in flour, salt, & baking powder • add milk • pour batter into sprayed/greased 9"x9" pan • top with pie filling • bake at 350°F for 35 minutes or until golden brown

Blueberry Coffee Cake

Ingredients	Directions
1 box blueberry muffin mix 8 oz. can crushed pineapple 1 egg <hr/> Topping: ½ Cup oatmeal 2 Tablespoons margarine ¼ Cup brown sugar 1 Tablespoon flour	<ul style="list-style-type: none"> • preheat oven to 350°F • pour blueberry muffin mix in bowl • add pineapple & egg • mix thoroughly • pour batter into sprayed 9" square pan • in separate bowl mix oatmeal, margarine, brown sugar & flour together • sprinkle topping over batter in pan • bake at 350°F for 25-30 minutes



Chocolate Chip Cookies

Ingredients	Directions
1 stick butter or margarine ¾ Cup brown sugar 1 egg ½ teaspoon vanilla 1 Cup + 2 Tablespoons flour ½ teaspoon salt ½ teaspoon baking soda 1 8 oz. package chocolate chips	<ul style="list-style-type: none"> • pre-heat oven to 350°F • beat margarine with large spoon until it is soft • add sugar, beat well • add egg & vanilla, beat • add flour, salt, & baking soda and mix well • add chocolate chips and mix well • place spoonfuls of batter onto sprayed cookie sheet making sure to leave room in between • bake at 350°F for 15 minutes or until light brown



Jell-o Cake

Ingredients	Directions
1 white cake mix 1 box Strawberry Jell-O, (0.3 oz) ¾ Cup boiling water ½ Cup cold water 2 Cups Cool Whip * Keep cake refrigerated after made.	<ul style="list-style-type: none"> • pre-heat oven to 350°F • prepare cake mix as directed on the box • pour cake mix into a 9"x13: pan • bake at 350°F for 30-40 minutes • let cake cool • using a fork, poke holes in the cake • place Jell-O into a bowl, add boiling water, stir until dissolved • stir in cold water • slowly pour Jell-O evenly over cake • refrigerate 3 hours



Monkey Bread

Ingredients	Directions
3 cans refrigerated biscuits 1 Cup sugar 1 Cup brown sugar 1 Tablespoon cinnamon ½ stick butter or margarine	<ul style="list-style-type: none"> • in plastic zip lock bag combine the sugar and the cinnamon • cut the biscuits into fourths • place biscuits in bag & shake • place into sprayed pan with sides • melt margarine in a sauce pan on the stove • add the brown sugar • cook until dissolved • pour over biscuits • bake at 350°F for 30-35 minutes

My Favorite Recipe:	
Ingredients	Directions



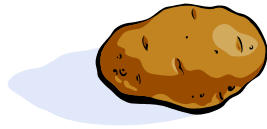
Eggs

Eggs are economical and good for you. They can be fried, scrambled, poached, hard boiled, or made in omelets. They can be cooked sunny side up (without turning) or flipped and cooked “over easy” (quick cooked on the second side) or “over hard” (until the yolk is very firm). Scrambled eggs are beaten with a whisk and cooked fairly quickly. Depending on your preference, you may want to add milk or cream to the eggs before cooking. This added liquid (about 1 Tablespoon per egg) helps maintain tenderness. For large curds, resist the temptation to over stir while scrambling. Wait until the eggs begin to coagulate (set) and then stir with a rubber spatula or wooden spoon. Remove from heat when the eggs are still slightly wet; they will finish cooking in the time it takes you to turn them out on the plate and serve. Omelets are basically scrambled eggs that are allowed to set without stirring. The most common type is a rolled omelet (also called a French omelet), which usually is filled with cheese or vegetables before it is rolled onto a plate. Flat omelets are not folded over, but instead flipped and cooked on both sides.

Hard Boiled Eggs: cover eggs with water. Bring water to boil. Allow to sit 15 minutes. Drain water. Place in refrigerator.



Omelet	
Ingredients	Directions
2 eggs water, milk or cream (optional) vegetables = mushrooms, onion, green pepper sliced lunch meat or any cooked meat chopped shredded cheddar cheese	<ul style="list-style-type: none"> • break eggs into bowl, add liquid if want, whisk • heat beaten eggs in 8-inch omelet pan over medium heat, lightly stirring until they begin to set • lift edges of omelet while tilting the pan, cook • add extra ingredients such as vegetables, meats or cheeses into the middle of the omelet • fold the top third toward the center, tilt pan to slide and roll omelet onto plate



Potatoes

Potatoes are good baked, fried, mashed, as pancakes, or as French fries. A baked potato is very easy to make and economical. You can top it with margarine, butter, sour cream, salad dressing, shredded cheese, barbecued meat, or just about anything that sounds good to you. A baked potato takes about 5 minutes in a microwave on high. If you “bake” potatoes in the microwave, make sure you poke it with a fork a few times so it doesn't explode while cooking. Never use aluminum foil or anything metal in the microwave, as it can spark and start a fire.

Emergency Food Supplies

Sometimes unforeseen events temporarily affect our food supply (such as losing electricity). Keeping some special supplies on hand can be helpful along with a hand held can opener. Stored foods for emergencies should:

- not need refrigeration
- be edible without cooking if necessary
- be single serving size so that there are no leftovers to store
- not require a large amount of water for preparation
- supply appropriate nutrients
- be rotated so that they stay fresh and edible
- be stored in an area that is dry, cool and clean

Some suggestions of appropriate emergency foods are:

Canned chili, spaghetti, and other one dish meals
Canned soups
Ready-to-eat cereals
Peanut butter
Canned fruits, vegetables, puddings
Flavored drink mixes, Kool-Aid or lemonade
Hot chocolate mix
Dried fruits and nuts
Bottled water & juices

SECTION 11

Before You Leave...

This section has some final things to make sure you have the resources and information you need before you leave care. Contents in this section include the items listed in the box.

Warning! Before You Leave Foster Care...
Resources to Assist Iowa Youth Aging Out of Foster Care
Durable Health Care Power of Attorney Forms
Things People Never Told Me
Transition Planning Specialists Contact Information



The Five W's Of Life

Who you are is what makes you special. Do not change for anyone.

What lies ahead will always be a mystery. Do not be afraid to explore.

When life pushes you over, you push back harder.

Where there are choices to make, make the one you won't regret.

Why things happen will never be certain. Take it in stride and move forward.

warning!

BEFORE YOU LEAVE FOSTER CARE...

Most young people know that it's important to have a plan before leaving foster care. But each year, FosterClub hears from youth who have left foster care and lost out BIG... and regret that they didn't have the information the needed to make an informed decision. Don't let it happen to you. At the very least, make sure you've checked into the following four items and know what you're getting into by getting out of foster care...

1

Find out if you'll lose benefits — including money to help you succeed — if you leave foster care before turning 18, and fail to complete applications.

2

Check if you can come back to foster care if you want or need help. Ask your caseworker or judge.

BEFORE

3

Have at least one "go-to" person. It should be someone that is willing to mentor you through tough situations and will provide you with a way to contact them 24/7 in case of an emergency.

YOU GO

4

Check FosterClub's 21 THINGS checklist — things you should have *before* you leave foster care (at the very least, you'll know what you're missing!). http://www.fosterclub.com/files/21Poster_11x17.pdf

*If you are **REALLY serious** about making a successful transition to adulthood, you'll need a complete transition plan to prepare you for the journey... this Transition Toolkit can help you map a plan for your future.*

* Insert From Foster Club's Transition Toolkit, www.fosterclub.com

Resources to Assist Iowa Youth Aging Out of Foster Care

1. **Achieving Maximum Potential -AMP** Iowa Youth Council for foster/adoptive teens. Local Councils and basic information found at www.ampiowa.org
2. **Casey Life Skills** assessment. At about age 14-16, the DHS/JCS worker will send youth a “link” to complete the on-line life skills assessment. Free life skills resources are online at www.caseylifeskills.org
3. **Permanency Partnership Pact** at https://www.fosterclub.com/sites/default/files/Permanency%20Pact_0.pdf will assist in thinking of areas of support young people need as they move toward adulthood.
4. **TIP**-Transition Information Packet (3 ring binder) with life skill resources is available to youth in placement. Contact DHS Transition Planning Specialist.
5. **Credit Checks** will be provided by DHS starting at age 14 to resolve any issues of fraud that may be in youth’s name or social security number.
6. **Youth Transition Decision Making meetings** are available in most areas. Contact their DHS worker/JCO to assist the youth in organizing a “team” of supports to aid the youth in planning for their future after placement.
7. **Iowa Aftercare Services Network-IASN** supports are available after youth exit foster care up to age 23. Agencies and services are detailed at <http://www.iowaaftercare.org/>
8. **Aftercare PAL-Preparation for Adult Living**. Financial support is available to some Aftercare participants who meet the extra qualifications for the Preparation for Adult Living (PAL) program. The amount of the monthly PAL stipend is based on your individual income and expenses.
9. **E-MIYA (Expanded Medicaid for Independent Youth Adults)** for youth who “age out” of foster care and had federally funded Medicaid (income-based) when they aged out. Young adult has continuous eligibility and must live in Iowa. Annual reviews are required. For more information contact your local DHS Income Maintenance Office.
10. **ETV-Education & Training Voucher and All Iowa Opportunity Scholarship** application (one application for both) for post-secondary education www.iowacollegeaid.gov
11. **FAFSA**-indicate “yes” to the question regarding whether youth in foster care over the age of 13. Can file as “independent” student at www.fafsa.ed.gov
12. **Future Ready Iowa** <https://www.futurereadyiowa.gov/> **Last Dollar Scholarship** www.IowaCollegeAid.com/LastDollar
13. **Foster Care to 2 Success** Scholarship-formerly known as Orphan Foundation of America at www.fc2success.org.
14. **TRIO Programs**: Educational Talent Search, Upward Bound, and Educational Opportunity Center are federally funded programs designed to encourage students to seek higher education. Services may include career exploration, choosing a college, financial aid, and support to increase success in college.

15. **Fo\$ter Fund\$ through AMP.** Foster Care Scholarships for children 14 years of age and older in state paid foster care. Includes activities and items not otherwise funded. For more information: http://www.ampiowa.org/en/resource/foter_fund/
16. **Families Helping Families.** Offer support programs to help Foster Parents/Caretakers and children in foster care throughout Iowa. The offer help with Tutoring, Activity Scholarships, Senior Pictures, Shoe Vouchers, Haircuts, Clothing Closet, and School Supplies. <https://www.familieshelpingfamiliesofiowa.org/>
17. **Free senior pictures** <http://www.fosterasmile.com/index.htm>
18. Connect the youth with Integrated Health Home (IHH) supports by the time they are 17 years old (or earlier). They can assist with connecting the youth to the **adult service system** by age 18 if there is a qualifying medical and/or mental health diagnosis. This is essential to better ensure adult services, such as waivers, home-based or residential-based habilitation or supported community living services. <https://dhs.iowa.gov/ime/providers/integrated-health-home>
19. **IVRS-Iowa Vocational Rehabilitation Services.** Application can be completed while youth is in high school to assist with supports to employment. Must have a diagnosis to qualify. www.ivrs.iowa.gov
20. **WIOA- Workforce Innovation Opportunity Act** employment services for 14-24 year olds. Check for agency in each county at <https://www.iowaworkforcedevelopment.gov/workforce-innovation-and-opportunity-act-wioa>, <https://www.iowaworks.gov/vosnet/youth.aspx#social>
21. **IJAG-** Check to see if this job preparation programming is in your local high school or college campus. <http://www.ijag.org/>
22. **Job Corps:** This is the nation's largest and most comprehensive residential education, and job training program for eligible youth between the ages of 16 and 24. They offer a variety of training programs at over 110 centers across the nation. For more information call (800)733-JOBS or (800)733-5627, or visit their website at www.jobcorps.gov
23. HUD Section 8 **low income housing**-apply at age 18 years or older.
24. **Food Assistance**-apply at local DHS office or call 1-877-937-3663 when exiting foster care to start the application process. <https://dhs.iowa.gov/how-to-apply>
25. DHS assists with obtaining **documents** such as -Birth Certificate & Social Security card. Youth will also need a state Photo ID, and Immunization records. Obtain U.S. Citizenship if not yet a citizen. All males need to sign up for Selective Service System registration by age 18 at www.sss.gov Also, Register to vote!
26. If youth is still attending high school/Hi-SED at age 18, explore **voluntary foster care options!**
27. Iowa Youth Resources (NYTD) <https://sites.google.com/a/iowa.gov/dhr-youth-services/>

Durable Health Care Power of Attorney

Modified from www.americanbar.org

What is a "Durable Health Care Power of Attorney?"

A Durable Health Care Power of Attorney is a legal document. It allows you to choose someone to make health care decisions for you **if you do not have or do not want a relative or spouse who would otherwise be authorized under State law to make such decisions, if you can't.**

If you name someone to be your "health care agent" when you are healthy, you will make sure that someone you trust can make health care decisions for you if you become too ill or injured to make them yourself.

To properly use the form, you must do 3 things:

2. Think carefully about the person you may choose to be your health care agent. Do you have a reliable person in your life that you can trust, and feel they would act in your best interest, if you become unable to make the decisions for yourself?
4. Think about what guidance you want to give your health care agent in making treatment decisions for you. Then talk about your decisions with that person.
5. Fill out the form, A Power of Attorney for My Health Care, and follow the instructions for signing it in the presence of a notary and 2 witnesses.

GENERAL INFORMATION REGARDING DURABLE POWER OF ATTORNEY FOR HEALTH CARE

1. "Health care" means any care, treatment, service, or procedure to maintain, diagnose, or treat an individual's physical or mental condition. Health care decisions also include decisions about life-sustaining procedures, which means any medical procedure, treatment, or intervention which utilizes mechanical or artificial means to sustain, restore, or supplement a spontaneous vital function, and when applied to a person in a terminal condition, would serve only to prolong the dying process. Life sustaining procedure does not include administration of medication or performance of any medical procedure deemed necessary to provide comfort care or to alleviate pain.
2. The following individuals shall not be designated as the attorney in fact to make health care decisions under a durable power of attorney for health care:
 - A. a health care provider attending the principal on the date of execution;
 - B. an employee of such a health care provider unless the individual to be designated is related to the principal by blood, marriage, or adoption within the third degree of consanguinity.

3. The power of attorney for health care decisions may be revoked at any time and in any manner by which the principal declarant is able to communicate the intent to revoke, without regard to mental or physical condition. A revocation is only effective as to the attending health care provider upon its communication to the provider by the principal declarant or by another to whom the principal/declarant has communicated the revocation.
4. It is the responsibility of the principal declarant to provide the attending health care provider with a copy of this document.

SUGGESTIONS AFTER FORM IS PROPERLY SIGNED, WITNESSED OR NOTARIZED

1. Provide a copy to the designated attorney-in-fact (agent) and to alternate designated attorney-in-fact (if any).
2. Place original in a safe place known and accessible to family members or close friends.
3. Provide a copy to your doctor.
4. Provide a copy(s) to family member(s).

NOTE: For additional copies of this form, go to the Iowa Legal Aid Website (iowalegalaid.org). You may go directly to a pdf file of this document by putting www.iowalegalaid.org/link.cfm?900 in your browser.

DURABLE POWER OF ATTORNEY FOR HEALTH CARE DECISIONS
(Medical Power of Attorney)

I, _____, hereby designate _____, of

(address, city, state and telephone number)

as my attorney-in-fact (my agent) and give to my agent the power to make health care decisions for me. This power exists only when I am unable, in the judgment of my attending physician, to make those health care decisions. The attorney-in-fact must act consistently with my desires as stated in this document or otherwise made known.

Except as otherwise specified in this document, this document gives my agent the power, where otherwise consistent with the laws of the State of Iowa, to consent to my physician not giving health care or stopping health care which is necessary to keep me alive.

This document gives my agent power to make health care decisions on my behalf, including to consent, to refuse to consent, or to withdraw consent to any care, treatment, service or procedure to maintain, diagnose or treat a physical or mental condition. This power is subject to any statement of my desires and any limitations included in this document. My agent has the right to examine my medical records and to consent to disclosure of such records. I also appoint my agent as my Personal Representative (as that term is used in the Health Insurance Portability and Accountability Act of 1996, as amended, and its promulgating regulations) and to have access to my personally identifiable health care and related information of all kinds in any form, and to execute any other document that may be required or requested in order to do so.

Additional provisions:

If the person designated as agent above is unable or unwilling to serve, I designate the following person to serve as my agent with the power to make health care decisions for me:

(name, address and telephone number).

Signed this ___ day of _____, _____.

(Signature of Declarant/Principal)
Address: _____

SSN:# _____

IMPORTANT NOTE: THIS DOCUMENT MUST BE SIGNED BEFORE A NOTARY PUBLIC OR TWO WITNESSES. IF YOU HAVE QUESTIONS REGARDING THIS FORM OR NEED ASSISTANCE TO COMPLETE IT, YOU SHOULD CONSULT AN ATTORNEY.

(OVER)

NOTARY PUBLIC FORM

STATE OF IOWA, COUNTY OF _____, SS:

On this ___ day of _____, _____, before me, the undersigned, a Notary Public in and for said state, personally appeared _____, to me known to be the person named in and who executed the foregoing instrument and acknowledged that he/she executed the same as his/her voluntary act and deed.

Notary Public in and for the State of Iowa

WITNESS FORM

We, the undersigned, hereby state that:

- we signed this document in the presence of each other and the Declarant;
- we witnessed the signing of the document by the Declarant or by another person acting on behalf of the Declarant at the direction of the Declarant;
- neither of us are health care providers who are presently treating the Declarant, or employees of such a health care provider;
- we are both at least 18 years of age; and
- at least one of us is not related to the Declarant by blood, marriage or adoption.

Signature of 1st Witness

Signature of 2nd Witness

(Type or Print Name of Witness)

(Type or Print Name of Witness)

Street Address

Street Address

City State Zip Code

City State Zip Code

T H I N G S

people

never

told

me

When you start living on your own from foster care, there are some things in life that people seem to forget to tell you about



THINGS PEOPLE NEVER TOLD ME

When you start living on your own from foster care, there are some things in life that people seem to forget to tell you about

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www.pathwaysrtc.pdx.edu

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intro

Transitioning out of foster care can be a difficult and confusing process. We interviewed a group of young adults who either had navigated or were in the process of navigating that transition in order to gain insight into important life areas such as finances, employment, healthcare, transportation, and relationships, among others. We hope that by learning from their experiences as well as their suggestions, youth leaving foster care will be equipped with the necessary tools to become independent and successful adults.

THINGS PEOPLE NEVER TOLD ME

money

With regard to money,
I was never told...

- How to budget or manage my money!
- That I could use money orders – which are like checks, but are not connected to my bank account but have a service fee of .25-.75 cents.
- That bank accounts were a must when I moved out so I didn't spend all of my money right away! However, I found out that it was not a good idea to keep track of my money using only my ATM receipts because they were not always up to date.
- That building a credit history as soon as possible was important so I could get things like a car.
- That financial aid checks and ILP [Independent Living Program: services for transitioning foster youth] money was not a lot of money even if it looked like



it! I did not know how to “not” spend it right away when it needed to last. I was also not warned to not be too generous to others so that I would not be used.

- How to fill out taxes! Or even if I have to do them! What to claim as income or not, what forms to use and what forms to keep in order to fill out the taxes! What to look for when filling out taxes (most adults take their taxes to accountants), so what do I



do when I'm young and can't afford to hire an accountant? Or who else can you take taxes to? I learned that taxes are tricky.

- How Social Security works; what the rules are behind receiving Social Security (a paid internship could count against me!!)
- What DHS [Department of Human Services: Oregon's Child Welfare Division] may be responsible for paying for; such as

my state ID, license, or driver's education classes (which I didn't know could actually lower my insurance).

- That bills needed to be paid every month. If I didn't pay my bills, my information and the money I owed would be sent to a collections agency, which would ruin my "credit." Also, the agency could charge me more than I owed!
- If I paid my bills late, even only a day late, there would be LATE fees! Sometimes, the fees amounted to nearly half of what I owed!
- That there is such a thing as owing more than I had or made; called debt. Some debt is worth it, such as a school loan. But I also was never told the difference between school loans, scholarships, and grants! Scholarships and grants were BETTER than loans because I didn't have to pay them back!

independence

When it came to independence, I was never told...

- That I should NEVER carry my Social Security card or birth certificate in my wallet or purse and that I should store them in a safe place.
- Not to give out my Social Security Number or any other personal information over the phone or internet unless it is to a reliable source.





- To buy a folder to keep track of all of my important paperwork! This includes financial aid forms, bills, ILP forms, rental agreements, resumes, contracts, etc. I was never told that staying organized will save me time and trouble when I need to find those papers later on.
- That being organized and having a filing system to keep track of when payments (credit cards, rent, school loans, etc.) needed to be made is extremely helpful because when I had to fill out taxes or my FAFSA [Free Application for Federal Student Aid] I knew where my papers were.
- That I should pay my rent with a check or money order instead of cash because it is easier to track. But I was also not told to keep my checks in a safe place. If I did pay other bills with a check I found it

important to keep track of my checks and their numbers.

- That I should have applied for subsidized housing and for food stamps ASAP because there is often a wait list. I found out that food is expensive, and so is rent, so they were both life savers!
- That I needed rental history or a co-signer to be approved for my first apartment and that my last placement could have been counted as “rental history.”
- About how to get help with housing, such as how to get approved, moving costs... everything that comes with moving into my own place, which I had to learn on my own. I didn’t know how to set up utilities, I didn’t know about different housing programs, and I didn’t know that even when things are plugged in and not on they still run electricity.
- How to tell my roommate I was moving out or how to handle the stress of moving or how to find someone to help me move or even how to move if I didn’t have a car.
- How to rent a car, and that sometimes I was required to pay extra when I was under 25. One youth I knew was in a car accident that was not her fault, but because she was younger she got charged more to rent a car and wasn’t even told immediately.



resources

When it came to resources, I was never informed...

- How to cook for healthy eating or how to cook in general, what to buy when grocery shopping, what to eat to be healthy, or how to stock a pantry. I was never told to go to the grocery store not only when I'm craving something, or how to prepare or plan a menu or grocery list.
- What to do when I didn't have a diploma or GED when I needed to get a job or even how much work is put into getting a job. Nor was I taught how to fill out an application, what to bring with me to a job interview, the cost to even go job hunting (bus fare), how to "build" or "fake" experience to even get a job, or even what to wear to an interview (especially when I don't always have nice clothes).



“ My emotions sometimes control me, but it doesn't mean I'm unable to learn or listen! When I am depressed or not feeling it, it is hard to get anything done. People don't understand that I need inspiration sometimes to get things done. When I feel good I get everything done! Sometimes it is all or nothing. Emotions are haywire and are a key point in achieving your goals. Remember when you feel good about yourself, you can feel good about everything else. ”

health care

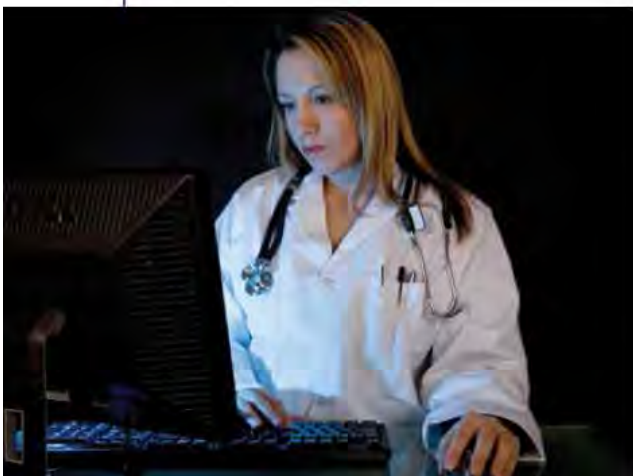
With regard to health care, I was never told...

- What was covered by my health plan. I ended up with more bills when I would have gotten things taken care of earlier if I had been told what was/wasn't covered by my health plan or that there are different kinds of health plan options.
- How to find a new doctor when my doctor switched to not taking my health insurance or that there was a hotline number to call. However I was also not informed that the number is not consistently updated and that doctors' insurance plans change and that I needed to set aside a chunk of time to make many phone calls to find the right doctor who also accepted my health insurance.
- That health care was important! That getting checkups, utilizing therapy and mental health services, getting advice and information from reliable sources, etc. was all beneficial for my self-care. I also



was not told that I was eligible for Chafee Medical [Oregon state medical insurance for youth aging out of foster care] or what it even was.

- How to find counseling when transitioning out or moving, how to look into a new therapist or where I should have started the search for a counselor, knowing my rights when looking for a counselor, or what should I have looked for in a counselor.
- That therapy or meds were not the only self-care resources out there; I was never told of other types of "self-care" such as reading, writing, exercising, changing my diet, using herbal treatments instead, etc.
- About the stress I may have experienced when I didn't have help transitioning, or how to deal with that stress.
- Why people would tell me to not just "stop" my meds, yet never tell me what would happen if I did. Essentially I was told not to do things but never told WHY I shouldn't do those things.



transportation

When it comes to transportation, I was never informed...

- What my options were around school (e.g. whether I could stay at my current school vs. having to moving to a new school) when I moved placements.
- How and where I get bus passes.
- How I get my driver's license or permit.
- How I get around when stranded late at night when I don't have that support system or close ties.



relationships

With relationships, I was never told, taught, or informed...

- That I would not be notified if any of my biological family members died.
- That there are consequences of abuse and that it created personal barriers to finding my self-worth and creating a healthy sense of myself and my identity.
- How to build a support system when I left care (when my whole life I was "given" a support system).
- That my support system would disappear once I left care, especially since all of my supports were paid professionals who slowly disappeared from my life after I transitioned out.

- That I had the right to see my siblings.
- How to build “boundaries,” and how to look out for myself and not try to please everyone because I didn’t want more people to “leave” me. Lacking those boundaries put me at risk when I didn’t understand when to not “co-sign” or “pay for” others.
- The difference between healthy relationships and dysfunctional ones and not being able to acknowledge the RED FLAGS!
- That lacking connections made it difficult when I didn’t have people to co-sign, help me move, or to ask questions.
- Who to trust or who not to trust, or how much trust to give or how to even make those informed decisions.
- That I would experience a “culture shock” when coming out of foster care and that being thrown into the “real” world would be difficult!
- That being around people who are excited about things I deemed trivial because I was worried about how to survive, or not feeling that we had anything in common, would make me feel isolated.
- How to not punch someone in the face when people complained about things like “I didn’t get the car I wanted!” when I didn’t even have enough clothes or a home or a family to call my own.
- That leaving my “support system” or foster parents would be painful, especially when I was not prepared for not even being checked in on.
- That I had to be the one to maintain those relationships with my foster parents or case worker or I would lose them. Nor was I told how to deal with rejection if they didn’t want to stay in touch with me once I transitioned out.
- How to deal when my foster parents asked me, “What do you want from us?” or how to navigate or define relationships or how to deal when I was given the responsibility to even have to define the relationships when I had assumed the “adults” should.
- How to deal with feeling left out when the foster parents’ bio-children got more attention/special treatment but I didn’t get the same treatment because I was the “foster kid.”
- How to deal with people forgetting or missing my birthday and essentially being treated as an afterthought.
- How to deal with bad relationships when all I have been surrounded by and accustomed to have been bad relationships my entire life.



parenthood

When it comes to parenthood, I was never told...

- How to deal when I became pregnant and got kicked out by my foster parents!
- How to be supported when I become a young parent or how to even look for those supports when I didn't have a family to fall back on or confide in.
- That I had rights when it came to being a foster youth and a parent.
- That I could lose custody of my kid if they were in the care of my bio-parents if anything bad was "suspected" because my bio-parents were already seen as "unfit" even though they were trying to help me "now."
- How to deal with my foster parents if they wanted to dictate what I should have done with my child because I was in "their" care.
- That my child is not a ward of the state even though I was.



I was seen as weak, dumb, stubborn, vindictive, manipulative, worthless, and a liar. When REALLY, I am strong, distrustful, angry, smart, creative, and said what I thought I needed to say to survive. I was worthy of more than what I got, and the adults in my life should have taken the time to tell me that.



10

self-advocacy

With regard to self-advocacy, I was never informed...

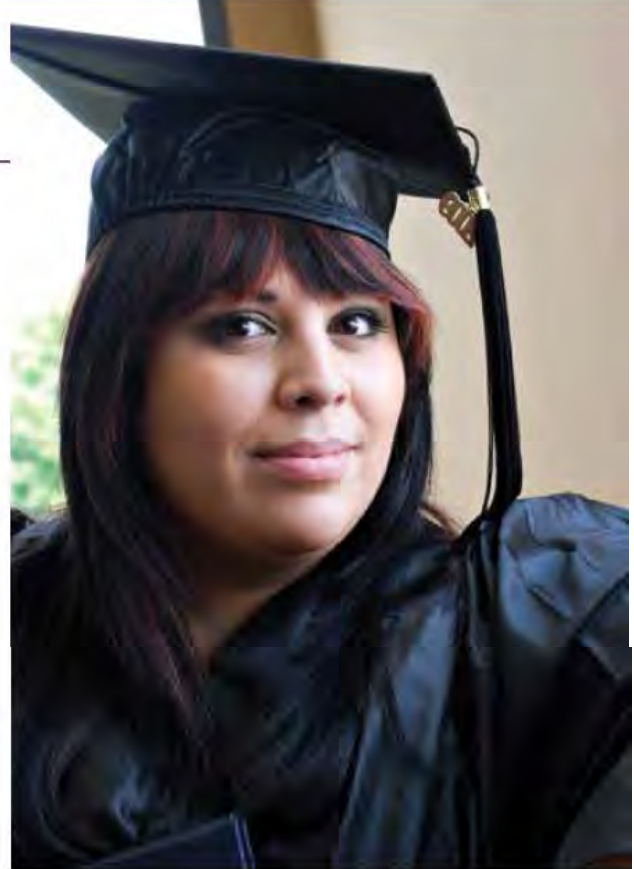
- That it was okay to feel lost, to feel confused or to be scared. That it was okay to cry when I was frustrated. That I wasn't the only one who experienced these feelings when transitioning out. That I was not "crazy" even if I felt crazy. That I should call someone, go for a walk, draw (even if I didn't think I was any good), write, listen to music, or just take a break to breathe.
- How to learn the rights I had as a foster youth.
- How to advocate for myself.
- How to deal when my foster parents didn't want me to use ILP money or services or other benefits out there for youth in care.
- That ILP and other foster care related organizations counted as volunteer work or that many of the organizations I was involved in were all optional and that I had a choice!



SUGGESTIONS FOR YOUNG PEOPLE

college

- Go to school! It's okay to not know what you want to do when you start. Explore different types of classes: art, graphic design, psychology, biology, math, criminal justice, Swahili... just to name just a few!
- Express your desires and ask adults to show you multiple academic environments and educational programs. When possible, find another young person in college to be your mentor. Continue to attend workshops that will inform you of the multiple processes you will partake in to get into college and use to succeed when transitioning to higher educational environments.
- Find out if there is free tutoring when in college! Learn how to ask for help! Even just asking a professor for help after class is beneficial! Utilize the professor's e-mail and phone numbers! Learn to reach out even when it feels uncomfortable.
- Save the college tax sheet that is mailed to you in January.
- Register early!!!
- Have a backup financial plan before you actually need one (just in case financial aid is delayed). Find out when money is needed – for example, tuition due dates – and find out if the school has a loan program or different payment plans, etc.
- Before classes start, figure out where they are and walk to each class so you know



where you are going on your first day. This decreases stress a lot!

- Learn the college "language": that FAFSA is financial aid, or that your English class may be in the "Humanities" building.
- Understand that college is often less flexible than what is perceived when in high school. This is important so you understand that if you miss classes in college you can fail, or that if you get too many low grades you can fail a class

without the option of “extra credit” and cause you to lose financial aid!

- Learn the transferring process so you know what credits or classes you need. Meet with advisors frequently! Especially if you’re transferring from a quarter system to a semester system.
- Show up the first day for all of your classes or you may be dropped! Learn attendance rules (being dropped can affect your financial aid).
- Learn about the organizations at the school that will help you, such as disability services or the multicultural centers. Learning about all the programs on your campus that you qualify for will benefit you in the long run.
- Learn about renting programs at your school to save money (renting books, renting calculators, etc.).
- Go to campus events to meet others, learn about programs and activities, etc., and also make friends!
- When financial aid gets dispersed, buy your books before you buy anything else. Prioritize what you use your money for!
- Find out if your classes’ books are reserved at the library (learn to scan the pages needed) especially if you can’t afford the book. Find out if you can use earlier editions since they are cheaper. Find out what books are required and what aren’t.
- Go to Amazon, Bookbyte, Craigslist or a book swap website to buy books cheaper (so find out what books you need before class starts so you can order them, find them, etc.).
- Don’t take all the fun classes first! Don’t leave science and math for the end! Senioritis is not a myth!
- Learn about the different styles of classes – lecture classes, hybrid classes, labs, etc. Some classes can take a longer or shorter time to finish.
- Find a support system so you will know where to go to find answers to the different things that come up in college (navigating class scheduling, handling financial aid, balancing school and social life).



housing

- Ward of the court documents are needed during transition to get an apartment, FAFSA, scholarships, etc., and should be kept in a safe place along with other documents (obtaining these documents could entail different processes in different states).
- Once you're in an apartment, learn to be a good neighbor because you don't want complaints to go on your rental history.
- Learn tenant law and your rights as a renter! Such as: know that landlords have to give you notice before they can come into your apartment; understand what is okay or not okay behavior from landlords; and know what your landlord is responsible for.



job hunting

- Learn how to “sell” yourself when looking for a job, learn how to brag about yourself, talk about yourself, and take life experiences and fit them to the right job experience.
- Learn how to write a resume that matches up to the jobs you are applying to. Find adults you can use as references, learn how to disclose your case worker if they are your reference.
- Learn to be punctual as well as learn what the “correct” appearance is for that specific job.
- When it comes to keeping your job:
 - learn how to deal with co-workers, learn appropriate boundaries with co-workers, learn how to navigate what is okay and what is not okay with regard to job-related relationships.
 - Learn to balance the need to work and make money and when a job (or people at the job) causes more harm than good.
 - Try to keep a job for as long as possible before changing to another one (because you may become bored) to show stability/consistency in your work history.
 - Learn to hold your tongue at work!
 - Learn how to SMILE!!! Especially when

looking for a job or an apartment or whatever else involves interviews!

- It is good to use a budget. If you master a budget, anything is possible!

- Monitoring your bank account online is a great tool, but only use it through a secured internet connection. You can also get your balance and history sent to your smart phone these days!

relationships

- Deal with everything head strong and with focus. Never let anyone tell you that you don't deserve what you want. If a person doesn't want to improve with you maybe they don't need to be around you.
- Make a plan before you leave care of what is to be expected of the supports that you have now and what they will turn into. Ask questions such as: "Can I call you if I need money, or a ride, or a signature or to crash on your couch?"
- You should create a checklist of what to watch out for in "negative" people so you don't get screwed over by someone you "care" about.
- Find your community or place where you belong, which is key to surviving on your own. Creating a support system of like-minded people (people like you, who like what you like) is important. You also can be part of many different communities for all the different parts of you.
- Seek help for emotional support.
- Keep in contact with important supports or

mentors after you go! They usually wait for you to contact them because they don't want to be "intrusive" on your new independent life.

- Become aware of multiple resources and ways to begin the healing process after surviving abuses experienced when in care and before you entered care.
- Learn to normalize the emotions you feel when you leave care (feeling broken, not feeling you will ever be fixed....others also feel this! It's not just you!)
- Learn how to commit – don't always be afraid of commitment, you may miss out on some really great opportunities



or relationships! Don't let your past "baggage" get in the way of a great new beginning!

- Do not plan for "failure" because you can self-sabotage relationships!
- Learn how to deal with relationships and put work into them (only if those relationships seem promising) so that they may actually LAST!
- Do not just cut people off even if you go awhile without talking or seeing each other.



- Learn how to show affection, or how to show appropriate affection with the different types of people you will meet in different environments and social situations.
- Learn to not second guess others' feelings for you (learn how to deal when someone actually "misses" you).
- Learn how to deal with not being too independent. Learn how to stay in touch with others, or learn to even want to stay in touch with people and not become a recluse and just close yourself off because you have your whole life.
- Learn to open yourself up after being closed off your whole life because you're expecting others to fail you, hurt you, let you down, or leave.
- Understanding others' sensitivity.
- Learn to be nice and to compromise in relationships. Give new people in your life chances and don't let past situations/memories/feelings/or what you've been told get in the way of new relationships when you're an adult.
- Know what makes you feel good, understand "self-care," or learn how to have control over your life and your mood.
- Learn to be around good people. They do exist!
- Learn how to not just rush into things or into relationships, and learn to take things slow!
- Learn how to go from not being anyone's priority when growing up, to becoming something extremely special to someone without pushing them away because it feels uncomfortable or scary.
- Learning to recognize that you're just with someone because you crave being special to someone or are afraid to be alone

(when in fact the relationships is negative or abusive) is a very important skill.

- Learn to not revolve your world around someone too early or too soon or too much just because you crave that attention or person.
- Work on relationships, don't just drop them (learn how to fix things) or realize that relationships take work even though it may be that no one took the time to put work into having a relationship with you back when you were in care. You will be the better person! And have much better relationships!
- Learn what it takes to have healthy relationships with family, friends, partners... (It used to be that when things got bad with foster parents, you usually left or got removed – understand that this is not how all relationships are or how



relationships work in the “real world”). If you make a mistake, you won't be dropped like you were before!

- Learn to not just flip out when things get difficult or scary or trigger you. Learn coping skills, and learn how to recognize when you're feeling triggered or are about to hit “rock bottom” so you can seek support from your new healthy relationships!

BARRIERS TO SUCCESSFUL TRANSITION

- Lacking support.
- Not being financially stable.
- Not knowing how to transition out in general (looking for an apartment or roommate, looking for a job besides food industry, figuring out school).
- Not having rental history.
- Not knowing how or where to obtain personal documents.
- Lacking mental health supports.
- Qualifications for subsidy sometimes mean choosing between working or receiving subsidy-programs run on need basis only and the needs of foster youth are often overlooked or minimized.
- Loss of security and supports; mistakes are felt three times harder because there is no room for error or mistakes because there is no one to fall back on.

- Missing one bill or having one late payment could leave youth homeless or destitute because of a lack of supports.
- Transitioning youth are seen as a lost population and often fall through the cracks of other systems during and after care.
- There is no place to go for holidays or school breaks so youth don't go to college but work instead so they won't be homeless.
- Not having room to explore; feeling restricted and that every decision youth make has to be certain.
- Lack of programs and resources overall.
- An overly directive child welfare system with many choices still being made for youth without the youths' voiced desires. Youth need to be in the director's chair as much as possible when planning their future.
- Not knowing what youth lose if they just leave (voluntary care or leaving).
- The amount of psychotropic medications youth are often prescribed creates a significant barrier to how they perceive themselves and their abilities to live independent lives.
- Not having the paperwork that "proves" that youth are wards of the court, or their birth certificate, immunization records, Social Security card, or family history records; also not knowing that their case worker should be providing these.
- Youth saying whatever is on their mind – messes with relationships and job opportunities.
- Not knowing how to balance healthy discussions, relationships or boundaries.
- Not being told what [programs] youth qualify for... or being told about benefits after the fact or too late.



MYTHS, STEREOTYPES, AND THE TRUTH

STEREOTYPE: It's the youth's fault they are in care.

We don't choose to be in care. We don't wake up and wish to be in care. If this were true, why do most youth leave foster care when they turn 18 when they have the choice to stay until they are 21?

STEREOTYPE: Youth in foster care have a certain look and can be identified just by looking at one.

LOL

STEREOTYPE: Being told "you're doing good and YOU'RE a foster kid?!" Foster youth being overly praised for achievements/milestones that normal youth experience daily.

This is not helpful or a compliment, we are doing good because we are working hard like anyone else.

STEREOTYPE: Foster youth can't handle normal relationships.

We never learned because people just come in and out of our lives; no one is consistent, no mentor or relationship, not even our parents.

STEREOTYPE: Only minorities go into foster care.

Some youth of color are over represented in care, but other racial and ethnic populations are also in care.

STEREOTYPE: They want things to be free and easy for them.

Doesn't everyone? But that doesn't mean we aren't willing to work for it; we work very hard to get by because nothing HAS been easy for us.

STEREOTYPE: Foster youth are to be tokenized or pitied.

Give us opportunities because we worked hard for it, praise us when we deserve it, ask us to be a part of something because we can contribute, not because we are "foster youth" or to make you look "good."

STEREOTYPE: Foster youth are a bad influence on "normal" youth.

We are often more advanced or experienced due to life experiences and circumstances.

STEREOTYPE: Every kid in foster care has parents who were misfits.

In reality some of us end up in foster care because our parents died, our parents are illegal immigrants... uncontrollable circumstances.

STEREOTYPE:
Teenage females
in foster care are
overly sexual.

*Carmen Electra,
Snooki and JWow,
Paris Hilton, Miley
Cyrus and Lindsey
Lohan were not in
foster care....*

STEREOTYPE: Foster
youth have so many
people looking
out for them that
people assume that
they are being taken
care of (“Why didn’t
you tell your ILP
worker, case worker,
etc.”). There is an
assumption they
don’t actually talk
to these people, or
may not know how.

*We can never have
enough supports!
However it is often
the case that no one
helps us because
everyone assumes
everyone else is
helping.*

STEREOTYPE: Foster youth get “perks” or use/
abuse the system, yet what kids who live with
their bio parents receive is just “normal.”

*The system is trying to compensate us for not
having parents, but we’d rather have parents...
the reality is no amount of money can take the
place of parents.*

STEREOTYPE: People
just assume youth
in foster care should
just get their GED,
modified diploma, or
just go to vocational
school (instead of
regular high school
diploma or college
degree) because they
can’t do the work.

*We are capable of
doing what every
other youth is
doing with the right
accommodations and
support. Going to
multiple high schools
does make it difficult
but have faith in us!*

STEREOTYPE: All
foster youths’ parents
are drug addicts or
convicts.

*Maybe that’s one
reason we are in care;
but there are many
other reasons out
there. Each youth’s
story is different.*

“ Lots of people think that meeting teens who have been in foster care is like meeting a species from another planet. In the end, even when I was placed with people like me, because I am mixed-race, it was still complicated to decide which half I wanted to be or what I wanted to disclose, so I decided to have my own rules on life and just be ‘Me.’ ”

STEREOTYPE: All foster youth have some type of disorder or have been abused.

Not all of us, and those who cope with a mental health challenge or are survivors should not be "called out" because of who they are or what they have experienced. Any youth, in foster care or not, may be coping with difficult past experiences or mental health challenges and ultimately should be supported, not judged.

STEREOTYPE: Foster youth are dirty; they don't know how to take care of themselves or are incapable of learning.

Not all of us were taught self-care, it's not something we have to learn in order for us to survive. It can be a low priority on our list when we are worrying about food or how to get to school. We are just expected to know things that other youth are taught within their families.

STEREOTYPE: Foster youth are crazy.

We are misunderstood and we have the highest rates of MH diagnoses...We didn't go into care because life was "amazing"; care isn't a choice or vacation.

STEREOTYPE: Foster youth are "entitled" and use foster care as an excuse to not move forward in life or use it as a crutch.

The system becomes our parent so we look to the system to meet our needs! But if this were entirely true, many more of us would succeed. Being in the system is an obstacle we have to push out of the way to succeed; it is not a crutch.

STEREOTYPE: Foster youth are drama kids (always have so many problems going on in their lives)!

But we do! Our life is constantly changing or in crisis or in chaos or just transitioning, but we are not drama kids, we just have different/difficult life experiences compared to other youth.

STEREOTYPE: Foster youth will forever survive and never thrive.

We are capable of thriving while we are also working to survive. We are great multi-taskers! We are resilient and motivated just like anyone else, if not more! We have experienced many barriers and many of us are successful adults with college degrees.

STEREOTYPE: Foster youth are unsuccessful in their lives; none are fit or seen as college bound.

With the right opportunities we can be successful, but we may have steeper obstacles or barriers than the general public.

STEREOTYPE: Foster youth need to get a job at 15/16 because it's assumed they will just work forever.

We have a different reality and are forced into adulthood; getting a job instead of attending college is the track we are forced into.

STEREOTYPE: The tuition bill for youth in foster care is unfair for kids who live with their parents (why do foster youth get special treatment? They don't deserve it).

Most of us who age out never go to college because we don't have the right supports, we are never taught how to fill out a FASFA, or we don't have the income to support us and our college education. This was put into place to get more of our population to attend college.

STEREOTYPE: They come back just for "hand outs" and are dependent on the public system.

The system is our main support; many of us don't have parents or family systems to fall back on. The system is our "parent."

STEREOTYPE: Teenagers in foster care are more difficult to care for.

Most teenagers are difficult, despite foster care status...

STEREOTYPE: Foster youth are violent! Foster youth are unsafe!

When we are violent, aggressive or act unsafe, our behaviors are exaggerated more so than our "non-foster youth" peers and is often relative to our life experiences and survival. Being labeled as a "foster kid" amplifies/exaggerates/criminalizes regular teenage behavior.

conclusion

Given the barriers foster youth experience and come up against, we are strong and resilient. We not only beat the odds all the time, we rise above obstacles and do not let the label of "foster youth" or the myths that accompany that label keep us down. We are more than capable of achieving great success given the right opportunities and knowledge. We created this tool-kit to help other youth in foster care as well as bring awareness to those who come into contact and work with youth in care. When we learn from the challenges faced by other foster youth, we are more empowered to shape our experiences and make a better future for ourselves and others.

Life isn't always fair, but that isn't a reason to quit fighting, it's a reason to fight harder. You can't live your life in regret, what is done is done.

Move on. Let go. Get on with the beautiful life that is ahead of you.

— unknown



only **YOU** can
control **YOUR** future.
- Dr. Seuss

Transition Planning Specialists

The Department has five Transition Planning Specialists (TPS), who focus on resources available to teens in foster care. As teens prepare to exit the foster care system at age 18, there are numerous issues to take into consideration, such as

- Where will the youth live once they leave foster care?
- How will they support themselves?
- Will they pursue higher education or immediately enter the workforce?
- Will the youth continue to receive Medicaid benefits for health insurance and prescriptions?

The TPS is prepared to assist with these issues and many more. Please view the chart below to locate the Transition Planning Specialist in your area.

DHS Transition Planning Specialists

TPS Name & Contact Information	Counties They Cover
<p>Kim Marks, TPS <b style="color: #0056b3;">Western Service Area Council Bluffs Area DHS Office 417 Kanesville Blvd – Council Bluffs, IA 51503 712-328-4861 - kmarks@dhs.state.ia.us</p>	<p>Audubon, Buena Vista, Carroll, Cass, Cherokee, Clay, Crawford, Dickinson, Emmet, Fremont, Greene, Guthrie, Harrison, Ida, Kossuth, Lyon, Mills, Monona, Montgomery, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pottawattamie, Sac, Shelby, Sioux, Taylor, Woodbury</p>
<p>Michelle Cooper, TPS <b style="color: #0056b3;">Northern Service Area Black Hawk County DHS Office 1407 Independence Ave (PO Box 7500) Waterloo, IA 50704 319-292-2443 – mcooper@dhs.state.ia.us</p>	<p>Allamakee, Black Hawk, Bremer, Buchanan, Butler, Calhoun, Cerro Gordo, Chickasaw, Clayton, Delaware, Fayette, Floyd, Franklin, Grundy, Hamilton, Hancock, Hardin, Howard, Humboldt, Marshall, Mitchell, Pocahontas, Webster, Winnebago, Winneshiek, Worth, Wright</p>
<p>Marsha Burke, TPS <b style="color: #0056b3;">Eastern Service Area Scott County DHS Office 600 W. 4th St, 3rd Floor Davenport, IA 52801 563-484-3323 – mburke@dhs.state.ia.us</p>	<p>Cedar, Clinton, Des Moines, Dubuque, Henry, Jackson, Lee, Louisa, Muscatine, Scott</p>
<p>Teresa Jacobs, TPS <b style="color: #0056b3;">Cedar Rapids Service Area Linn County DHS Office 1240 26th Ave. Ct. SW Cedar Rapids, IA 52404 319-550-8179 - tjacobs2@dhs.state.ia.us</p>	<p>Appanoose, Benton, Davis, Iowa, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Mahaska, Monroe, Poweshiek, Tama, Van Buren, Washington, Wapello</p>
<p>Jan Huff, TPS <b style="color: #0056b3;">Des Moines Service Area Polk County DHS Office 2309 Euclid Ave - Des Moines, IA 50310 515-725-2694 - jhuff@dhs.state.ia.us</p>	<p>Adair, Adams, Boone, Clark, Dallas, Decatur, Lucas, Madison, Marion, Polk, Ringgold, Story, Union, Warren, Wayne</p>

Doug Wolfe - Transition Planning Program Manager
 515-242-5452 - dwolfe@dhs.state.ia.us
 DHS Central Office - Division of Child & Family Services
 5th Floor - Hoover Building - 1305 East Walnut - Des Moines, IA 50319