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Department of
Children's Services

Creating Teachable Moments

A Foster Parent Guide to Teaching Life Skills

Resource Guide

Tennessee Department of Children's Services | Created Sept 2017 v.3

A curriculum for Foster Parents in the State of Tennessee



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Children's Services



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Ready, Set, Fly!

A Parent's Guide To Teaching Life Skills



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Program Overview

Casey Family Programs Foundations for the Future

The mission of Casey Family Programs is to support families, youth, and children in reaching their full potential. Casey provides an array of permanency planning, prevention, and transition services such as long-term family foster care, adoption, kinship care, job training, and scholarships. Through advocacy efforts, national and local community partnerships, and by serving as a center for information and learning about children in need of permanent family connections, the Programs aim to improve public and private services for children, youth, and families affected by the child welfare system.

Casey Family Programs is a Seattle-based private operating foundation, established by Jim Casey, founder of United Parcel Service (UPS), in 1966. The program has 29 offices in 14 states and Washington, D.C. For more information, visit our web site at www.casey.org.

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1. Introduction

Ready, Set, Fly! A Parent's Guide to Teaching Life Skills was created through a series of discussion groups with foster and adoptive parents, teens, and young adults at the Tucson Division of Casey Family Programs. The goal was to develop a practical resource to help caregivers teach youth some of the skills that are needed to enable youth to live successfully on their own. The skill areas described in the Life Skills Guidebook (www.caseylifeskills.org) were used to guide discussions and form the foundation of this activity book. *Ready, Set, Fly!* is a companion tool for the Life Skills Guidebook (Guidebook) and contains activities for use in one-on-one settings. It was created primarily with foster parents in mind. However, the activities are useful for all parents as they teach life skills to children and youth. Child welfare professionals may use this book to provide suggestions to caregivers about teaching life skills to their children. The activities are age appropriate and developmental, matching the levels of the Ansell-Casey Life Skills Assessment (www.caseylifeskills.org) and Guidebook (ages 8-10, 11-14, 15-18, and 19 and older).

Description

The Tucson division created *Ready, Set, Fly!* for several reasons. First, staff needed a resource that would help them work more easily with families and youth to teach life skills. While parents had resources that described what skills youth should be building, they lacked concrete activities which would help them teach these skills in their own homes. Second, the Tucson staff also wanted a guide to help parents become aware of the “teachable moments” in everyday life that provide opportunities for teaching skills. To meet these needs, a fun, user-friendly instruction book containing developmentally arranged activities was created.

To create *Ready, Set, Fly!*, foster and adoptive parents met in discussion groups to discuss the six life skill areas in the Life Skills Guidebook (daily living skills, housing, transportation and community resources, money management, self-care, social development, and work and study skills). During the discussion groups, creative and effective ideas of how parents taught and youth learned life skills in one-on-one situations were brainstormed. These ideas were then

organized into an easy-to-use format for other parents to use in teaching life skills. These activities vary from simple to more complex and can be used with children whose ages range from elementary to post high school.

2. How to Use *Ready, Set, Fly!*

The activities in this book are organized into six areas, or domains, that match the sections of the Ansell-Casey Life Skills Assessment (ACLSA) and Life Skills Guidebook. Parents and youth can easily select the level of each activity, according to the youth's age, that will be most helpful to the youth's life skill growth. The difficulty of each activity is rated using the following scale:

Level 1 is for youth ages 8-10 years
Level 2 is for youth ages 11-14 years
Level 3 is for youth ages 15-18 years
Level 4 is for youth ages 19 and older

Ready, Set, Fly! may be used as a resource guide by itself or in conjunction with the Life Skills Guidebook and ACLSA. As a guide for parents and/or child welfare professionals, *Ready, Set, Fly!* offers many suggestions for creative life skills activities to help youth reach their life skill goals. Often just reading about these activities will give parents ideas to create their own activities, which may better fit their child's needs.

What is a Teachable Moment?

In the course of daily life, opportunities appear to guide a youth's life skill development. Often these occur when the youth wants, needs, or shows interest in something. The parent then invites the youth to engage in learning. Parents may also "create" these moments. The key for parents is to develop awareness of teachable moments and use them!

Using *Ready, Set, Fly!* with the ACLSA and Life Skills Guidebook

For those parents or caregivers interested in assessing what life skills youth already have and areas where they may need to grow, we recommend using the free, Internet-based Ansell-Casey Life Skills Assessment (ACLSA) (www.caseylifeskills.org). Once the ACLSA is completed by either a youth or caregiver, an individual report summarizing the assessment results is immediately sent to the person's e-mail address.

Using the ACLSA summary, the parent and youth can determine in what areas the youth needs to expand his/her skills. Next they can consult the Life Skills Guidebook via the Internet, in order to look at the competencies (skills) recommended for youth to learn in a particular skill area. For example, if the ACLSA reveals that a youth lacks skill in the area of money management, the Guidebook section on money management will offer a variety of money management competencies that the youth may learn in order to increase mastery of this important area. Parents or caregivers are encouraged to help youth set goals to learn these skills on a gradual basis.

After reviewing the ACLSA results and consulting the Guidebook regarding life skill competencies, parents may need some ideas about activities to use in helping youth develop life skills. Each life skill competency within the Guidebook contains suggested activities for teaching that skill. *Ready, Set, Fly!* is one of the resources for activities used in the Guidebook. These activities can be easily modified to fit a particular family's lifestyle or approach to teaching life skills. Once the youth has begun learning new life skills, the ACLSA can be taken again. This will show the youth's progress in different areas.

For Foster Parents and Child Welfare Professionals

Foster parents, caseworkers, and other professionals working with youth in out of home care may use *Ready, Set, Fly!* by following the procedures described in the section above. In addition to using the ACLSA report, Life Skills Guidebook, and *Ready, Set, Fly!* to help youth

learn skills, individual or group learning sessions may also be created. This is done by consulting the Life Skills Guidebook which contains suggested activities (including references to *Ready, Set, Fly!* activities) for teaching each life skill competency to youth. Caseworkers, youth or caregivers can simply select competencies and activities from the online Guidebook and create a customized Life Skills Learning Session template. This template can be printed out or copied into your favorite word program. With minor editing, a plan for life skills instruction is created for use with individuals or groups and can be saved for future reference.

Once the youth has started working on the plan, the ACLSA can be given again. This will show the youth's progress in different areas. For group settings, all members of a Life Skills group could take the ACLSA before and after the group; changes in scores will show how effective the group has been.

The next six sections provide comprehensive, developmental activities in the areas of daily living tasks, housing & community resources, money management, self-care, social development, and work & study skills.

3. Daily Living Skills

There are many things our children need to learn in order for their lives (and ours!) to run smoothly. Learning daily living skills - including meal planning, grocery shopping, cooking, dining etiquette, laundry, and home safety - are important to make sure that your children know how a home functions, how to contribute to maintaining a household, and one day be able to run their own home.

Nutrition

1. Food Pyramid

Find out from your child's school in what grades he/she will learn about the food pyramid. Help children have fun during family meals by talking about where each of the foods they are eating fit into the food pyramid. **Levels: 1 2**

2. Variety For Nutrition

Over dinner, talk with your child about different parts of the meal and why they are important (meat/poultry/beans provide protein, vegetables provide vitamins and minerals, starches provide carbohydrates for energy, dairy foods make our bones strong). **Levels: 1 2**

3. Evaluating A Fast-Food Meal

When eating at a fast-food restaurant, ask your youth to guess the nutritional value of the meal and to name the healthiest parts of the meal. If the restaurant provides nutritional information, look up what you're eating and talk about fat, calories, protein, etc. **Levels: 1 2**

4. Planting A Garden

Have your youth help you plant and tend a vegetable garden. The youth can learn about healthy vegetables and have the fun of eating them! **Levels: 1 2 3**

5. Healthy Snacks

When grocery shopping with your youth, have them choose a variety of healthy snack foods. Talk about what makes a snack healthy. Also, invite youth to make some healthy snacks (celery sticks with peanut butter, tortillas, popcorn, sliced apples). **Levels: 1 2 3**

Menu Planning

Tip: Remember The Green Things!!

When grocery shopping, encourage children to pick out the "green things" that you will eat with your meal that week.

1. Making A Favorite Recipe Cookbook

Create a "best recipes cookbook." After making a meal, have the youth determine whether or not to include it in their very own "cookbook" (notebook, binder, card file box). **Level: 2**
Older youth can be in charge of their own recipe book, and can write down several weeks of menus for when they move out on their own. **Levels: 3 4**

2. Meal Planning

Make a list of "main dishes" for a week of evening meals (lasagna, enchiladas, barbecued chicken). Have your youth make suggestions for what side dishes (vegetables, fruit, starches) would go well with each one. **Levels: 1 2**

3. Putting It All Together

Let older youth plan the family menu for a week. Encourage them to include a main dish, vegetable and starch for each meal and a dessert for a few of the meals. **Levels: 2 3 4**

Grocery Shopping

1. Keeping A Shopping List

Keep a shopping list on the side of the refrigerator. Ask your child to write down items that they use the last of (like milk) or any other items your family needs. **Level: 1**

2. Developing A Shopping List

Ask an older youth to make out the family shopping list for a whole week. Make sure he/she includes the ingredients for the meals they have planned as well as items like paper goods and cleaning products. **Levels: 2 3 4** To give the youth an idea of the cost of the items, invite them along to help you shop and ask them to keep track of the cost by using a calculator. **Levels: 2 3 4**

3. Meal Planning, To Shopping List, To Buying

Create a shopping list with your child for a special event like his/her birthday or Thanksgiving. For younger children, ask what they would like to eat at the meal and have

them write that on the list. **Level: 1** For older youth, ask them to identify the ingredients for the meal and add these to the list. **Level: 2** Older youth can be given a set amount of money for the ingredients and allowed to shop on their own. **Levels: 3 4**

4. **Grocery Shopping Practice**

When you are at the store, have your child be responsible for finding certain items on the shopping list. **Levels: 1 2**

5. **Thrifty Shopping**

Give your child your weekly shopping list and the coupon section of the newspaper. Ask them to find as many coupons as they can for items on your list. To really motivate them, offer to give them the money saved by using coupons (many stores show this amount at the bottom of the receipt). **Levels: 1 2 3**

6. **Comparison Shopping In The Supermarket**

When you go to the store, have the youth find the items on your list, compare brands, and determine which is the most economical. Teach your child to read unit pricing labels on products (if the store has these). Talk about the quality vs. cost of a product. The least expensive one is not always the best one to buy. **Levels: 2 3**

7. **More Comparison Shopping**

When looking for a specific product, review store ads. Show how two stores with the same product have different prices. Discuss the pros and cons of going to multiple stores in an effort to get the best prices on all the products. Do a "supermarket survey" by shopping at two or more stores for the same items to see which store has the lower prices. **Levels: 1 2 3**

8. **Choosing Good Produce**

When at the grocery store, show your children how you can tell if a fruit or vegetable is fresh. Ask the produce manager for tips, if you're not sure. **Level: 1** Have older youth be responsible for picking out the fruits and vegetables on your list. **Levels: 2 3**

9. **Shopping Alone**

Pull together everything an older youth has learned about meal planning and shopping by letting them plan a week's worth of meals, develop the shopping list, and then purchase everything with a set amount of money. **Levels: 3 4**

Meal Preparation

1. Hands-On Practice

To get your children involved in cooking, start by having them help prepare one item. For example, younger ones could help prepare the salad or grate cheese. **Level: 1** Older youth can help with more difficult items like rice, pasta, tortillas or browning meat, etc.

Levels: 2 3

2. Practice With Recipes

Although we don't use recipes every time we cook, it is good to know how. When your child would like to fix something special, have them choose a recipe from a cookbook. You can supervise them reading and following the recipe. **Levels: 1 2** Older youth can be unsupervised and all can enjoy their creations. **Level: 3**

3. Cooking Without A Recipe

Have your child join you in the kitchen when you make a traditional family dish that doesn't use a recipe. Explain to them what ingredients you are using and how you are preparing the dish. If they want to learn how to make it, have them write down what you tell them so they can keep it in their Best Recipes Cookbook. **Levels: 1 2 3**

4. Foods From Around the World

Have your youth help you choose and prepare a meal from a different cultural background. Talk about the different elements, spices, eating utensils, etc. **Levels: 2 3**

5. Show What You've Learned

Ask your youth to help you prepare dinner once a week. Let them read recipes (if used) and participate in the actual cooking. Later on, let them prepare a favorite meal by themselves.

Levels: 2 3 When ready, have them prepare family dinners for one week. **Levels: 3 4**

Teachable Moment

Whenever you're in the kitchen cooking and your children come in to see what smells so good, ask them to help you stir, mix, taste, measure, or help in some way. Use their natural interest to build skills!

Dining Etiquette

1. Setting The Table

Have your youth take turns setting the table for dinner. **Level: 1** If you have a formal dinner, show youth how to set the table for this (use china/special dishes if you have them), then let them try setting the table by themselves. **Level: 2**

2. International Etiquette

Plan a potluck meal with friends from a cultural background different than your own. Have

youth ask the guests about the utensils, manners, food, and dining customs that are a part of their culture. **Levels: 1 2 3 4**

Tip

Tell youth that they can always watch what others at their tables are doing if they don't know which fork to use at a fancy dinner!

3. Formal Dining

Have a "dress up" night where youth have the opportunity to practice using all the utensils they would see at a fancy restaurant. Explain the placement of different utensils and how to use them. **Levels: 2 3**

4. Dining Out

When eating at a restaurant, encourage your youth to order for themselves, help you calculate the tip, and check the bill for accuracy. **Levels: 2 3 4**

5. Using Good Manners

Offer a prize to the child who is able to use good manners and talk about appropriate things at the table or in a restaurant. Talk beforehand about what good manners are. **Levels: 1 2**

Kitchen Clean-Up and Food Storage

1. Putting Food Away

After the meal is finished, have each child be responsible for putting away one leftover item. If children take lunch to school, ask if they want to take any leftovers. If they are given lunch money, let them keep the money they don't spend by eating leftovers. **Levels: 1 2**

Teachable Moment

When you clean out the refrigerator, have your children join you. They can "scientifically" examine food in the refrigerator and use their senses to see if food has gone bad. They can read the expiration dates, look at the food, smell the food, and then taste the food (unless it's unsafe).

2. Cleaning Up After Meals

Have your family take turns cleaning up after a meal. Younger children can help to clear the table. **Level: 1** Older youth can wash and dry dishes, fill the dishwasher, and clean the stove/counters, sweep, etc. **Levels: 2 3** Older youth can independently clean the entire kitchen at least once weekly, which could be tied to an increased allowance. **Levels: 3 4**

3. **An Experiment In Food Storage**

Do an experiment! Place a small amount of raw food and cooked food in the refrigerator. Have youth guess which will spoil first. After about a week, check your experiment. **Levels: 1 2 3** Talk with youth about how soon food items should be eaten, or if anything can be frozen to make it last longer. **Levels: 1 2 3**

Tip

Put on the youth's favorite music to motivate them during kitchen clean up.

Home Cleaning and Clothing Care

1. **Motivation For Cleaning**

When encouraging your children in household cleaning, make a game of who can do the task fastest and most accurately. Tell them you will hold an official "inspection" of their work at a certain time (if done incorrectly, they must go back and do it over again). Celebrate when everyone finishes their work! **Levels: 1 2**

2. **Chore Charts**

Develop a chore chart. Have your child help you think of all the chores that need to be done around the house each week or once a month. After chores are done well and finished, they can be checked off the chart. You may even want to link allowance or special privilege to doing chores. **Levels: 1 2 3**

3. **Why Clean?**

When developing a list of chores, ask youth about reasons for keeping a house clean (you can find things, it's organized, it takes less time to keep a house clean than to let it get really messy and then have to clean it). **Levels: 1 2**

4. **The Right Tool And Supplies For The Job**

With supervision, encourage your youth to experiment with using sponges, scrubbers, rags, etc. to clean. Let them try various cleaning supplies to see what product works best. Teach them in steps. First, demonstrate how to use the item, then let the youth try it with your help. Finally, supervise them while they do the work on their own. **Levels: 1 2 3**

5. **Cutting Down On Clutter**

Use a family "catch-all basket." Keep a basket in a convenient spot. If your child sees something lying around and is not sure where it goes, it should be put in the basket. At the end of the day have everyone help put the basket items away. This helps teach family members where things go and helps the house stay tidy. **Levels: 1 2 3**

6. Cleaning Out Closets

Have youth help you clean out a closet or dresser. Identify which items should be thrown away and which could be given away to charity or taken to a re-sale store. **Levels: 1 2 3**

7. Sorting And Washing

Have youth wash a piece of colored clothing with an old towel or sheet, and then describe what happens. Talk about or show the importance of separating light and dark clothing before washing. **Levels: 1 2**

8. Beginning To Do Laundry

Give your child his/her own laundry basket. Have children help you do laundry by measuring the soap and putting it into the washer. Have them fold small items like dishtowels and wash cloths, and eventually their own clothing. They can have fun matching their socks and throwing them into the basket! **Levels: 1 2**

Tip

One way to motivate kids to help with the laundry is to let them keep any change they find in the washer or dryer.

9. More Practice Doing Laundry

Introduce your youth to the idea of doing laundry by showing them the different settings, and then letting them wash a load of clothing on their own. **Levels: 2 3**

10. Using A Laundromat

Take your youth to a laundromat to do a load of wash. Show them how to use the machines and let them wash a load of clothes on their own. **Levels: 2 3**

Home Safety and Repairs

1. Maintaining Smoke Detectors

To explain the importance of fire prevention, have your children help replace batteries in smoke detectors. **Level: 1** With older youth, have them be responsible for replacing batteries on a regular schedule. **Levels: 2 3**

2. Fire Safety

To teach children about fire safety, hold mock fire drills. Draw a house plan and decide the best way to get out from each room in the house. Decide where to meet once everyone is out of the house (a neighbor's house, in front of a particular tree). **Levels: 1 2 3**

3. First Aid/CPR

Using the child's dolls, teach basic first aid. **Level: 1** When they are older, youth can go to first aid and CPR classes. **Levels: 2 3**

4. Emergency Kits

Have your children help pack an emergency kit for the car and one for the home. Discuss what to include in each (e.g., flares, flashlight, first aid kit). **Levels: 1 2**

5. Using Tools

Show younger children how to use tools by starting with toy tools. **Level: 1** If a picture needs to be hung, have your children help you decide where to hang the picture, measure to make sure it is even, and hammer a nail into place. Have them watch, then assist with simple home repairs like replacing a light bulb, plunging a toilet, etc. **Levels: 2 3**

6. The Importance Of Insurance

Have your youth help you complete a "home inventory." Use a pen and paper, a camera, or a video camera to record the items in each room of your house. Use the opportunity to talk about the value of homeowner's or renter's insurance to help you replace these things if they are lost, stolen, or destroyed. **Levels: 3 4**

4. Housing, Transportation, and Community Resources

Housing and transportation costs are some of the largest items in our family budgets. Helping our children to learn about the importance of and costs associated with housing and transportation helps them to make successful transitions to adulthood and independence. Knowing about community resources helps children and youth realize the support and information available to them, as well as the responsibility of being a good community member.

Housing

1. The Housing Game

Play the alphabet game with young children. Have the child think of a place you can live for each letter of the alphabet ("A" is for apartment, "B" is for boat, etc.). **Levels: 1**

2. What You Need In A Living Room

Each of us has different housing requirements. Have the youth make a list of all of the kinds of items that would be important for their living arrangement (close to bus line, two bedrooms, furnished or unfurnished, pets allowed, etc.). **Levels: 2 3**

Tip

"We often encounter people who live in different living arrangements. We can use that as an opportunity to talk about the various housing options out there. Not everybody is a homeowner, not everybody is a renter. Some people live with relatives, some board in a house, some live in a hogan. There is no one "right" kind of housing." - Foster Parent

3. Having a Roommate

Having roommates can be a great opportunity and/or a bad decision. Have the youth list pros and cons of having a roommate, living with a relative, or boyfriend/girlfriend. Help the youth make a list of questions to ask a potential roommate. **Levels: 2 3 4**

4. What Kind Of Roommate Would They Be?

When watching a favorite TV show - whether it is "Sesame Street", a cartoon, or "Friends" - ask your child or older youth to identify what kind of roommate each character would make. **Levels: 1 2 3**

5. **Housing Expenses**

A major aspect of stable housing is being able to afford all the costs of housing. With young children, have them help as you pay for housing bills-rent/mortgage, utilities, etc. As they lick envelopes or put on stamps, talk about what you are paying for. **Level: 1** Have older youths create a list of housing expenses like utilities, furnishings, kitchen supplies, linens, and paper goods, and identify how much each item will cost. **Levels: 2 3**

6. **The Cost Of Renting**

Pick out an advertisement for an apartment rental from a newspaper or housing guide. Talk about the terms and costs mentioned in the ad (security deposit, utilities, first month free) as well as costs not mentioned in the ad (application fee, furnished vs. unfurnished costs, pet deposit, etc.) **Levels: 3 4**

7. **Having A Back-Up Plan**

There is a strong link between employment and stable housing. When reviewing a sample housing budget, ask the youth to describe how they would pay for their housing if they were laid off, fired or quit their job. Use the opportunity to talk about the importance of having a savings "cushion"-money saved up just for emergencies. **Levels: 3 4**

8. **Finding Housing**

There are many ways to find housing. Share the story of how you found your first apartment or home with your youth. Ask the youth to think of different areas of town (or different cities) where they would like to live. Have them write down what type of housing (apartment, house mobile home, etc.) they would like to have. Show the youth how to use the Internet, newspaper, phone book, driving around town, or other resources to find housing. **Levels: 2 3 4**

9. **Inspecting Your Living Space**

take the youth to look at an apartment or house for rent. Walk around with them and evaluate the condition of the space and how things work (sinks, refrigerator, etc.). Out of this, have the youth come up with a checklist of things they would want to inspect before moving into a place. **Levels: 3 4**

10. **Taking Care Of Your Living Space**

Start good home management routines by having young children be responsible for keeping their own room clean. As children get older assign them additional household cleaning tasks. **Levels: 1 2** Every living space requires upkeep. Have the youth develop a list of necessary chores and how much time each chore will require each week. **Level: 3**

11. **Early Practice With "Renting"**

With younger youth, make up a pretend lease application to "rent" their bedroom from you. Write down the "conditions" of the lease (make your bed, pay you five cents a week) and what happens if the lease is broken. Try this for a short period of time (a week or a month).

Levels: 1 2

12. **Completing A Lease Application**

All kinds of information is needed to complete a housing application or lease. Pick up a sample apartment rental application and have youth identify the kinds of information necessary to complete the form. **Level: 2** Let the youth practice filling out an application and then go over it with them. **Levels: 3 4**

13. **Understanding A Lease**

Take the youth to an apartment complex to talk with a landlord about rights and responsibilities of tenants and landlords. Make sure the landlord talks about the consequences of breaking a lease and what type of behaviors might lead to getting kicked out (eviction).

Levels: 3 4

14. **Planning For A Move**

When your older youth begins to think about moving out, have them make lists of what they will need for their own space (furniture, linens, dishes, etc.), what these things will cost, and how to furnish their new space at a low cost. Also have them list "move-in costs" like security deposits, utility hook up fees, installation fees, etc. Work with them to develop a plan to pay for these things, as well as developing a realistic monthly budget for maintaining the living arrangement. **Levels: 3 4**

15. **Getting Help With Housing**

Show your youth two or three agencies in the phone book or on the Internet that assist with housing needs (tenant rights, loans for first time home buyers, etc.). **Levels: 3 4**

Transportation

1. **Getting Around**

Knowing how to read a map is important to getting around the neighborhood and avoiding getting lost. Have younger children notice landmarks such as street signs and buildings.

Level: 1 Have older youth draw a map from your house to a favorite hang-out. **Level: 2**

2. **Planning A Route**

Have youth develop a route and estimate how long it will take to get to a favorite hang-out

based on getting a ride, walking, or riding the bus. if the youth gets a job, discuss the different options for getting there and back. **Levels: 2 3**

Tip

One way to encourage use of public transportation is to make yourself "unavailable" to drive your middle schoolers or teens in the summer months. Encourage them to find alternative transportation or to walk.

3. Using Public Transportation

Taking public transportation can be an important key to independence. When planning an outing, have the youth call the bus or subway department to find out routes, costs, bus stops, etc. **Levels: 2 3**

4. Taking The Bus

Take a field trip on the bus or subway. Have the youth pick the destination and show them how to get there on the bus/subway. Let the youth pay the bus fare or purchase the token. **Levels: 1 2** For older youth, have them identify which bus/subway to take, and when to leave the house to make it to the bus/subway stop on time. **Levels: 2 3**

5. Taking A Taxi

Many youth are interested in taking taxis from place to place. Have the youth call the taxi company and find out the approximate cost of a trip from home to a favorite hang-out. When the youth has saved the money for the trip, have them call for the taxi and go with them on the trip. **Levels: 2 3**

6. Learning About Air Travel

Air travel is increasingly a part of our lives. Take a field trip to the airport and have your youth find the gate and check departure times on the screen. While at the airport, discuss what to do in case of a layover or missed flight. **Levels: 2 3**

7. Budgeting For Transportation

As they say, there are no free rides! One way to demonstrate the importance of budgeting for the cost of transportation is to have youth pay you per mile or a flat rate if they would like a ride to work or a favorite hang-out. **Levels: 2 3 4** If their friends provide rides, encourage youth to help pay the costs of transportation. **Levels: 2 3 4**

Teachable Moment

Unfortunately, we often see traffic accidents as we drive with our children. We can use these opportunities to talk about the importance of driving safety.

8. What's Involved In Getting a Driver's License

An important key to driving is getting a driver's license. Have youth call the DMV (Department of Motor Vehicles) or take a field trip there. The youth can prepare a list of the steps involved in getting a driver's license (getting a permit, enrolling in driver's education, taking written and behind-the-wheel tests, getting insurance). **Levels: 2 3**

9. Driving Decisions

Driving is a big responsibility. As you drive your car you are a role model. Talk about driving decisions. Ask youth what decision they would make (change lanes, use turn signal, speed) and why. **Levels: 2 3**

10. Costs Of Car Ownership

As youth become interested in purchasing a car, work with them to make a budget. Make a list of car costs (car, license plates, insurance, maintenance). Share how much you pay for each of these items. **Levels: 3 4**

11. Practice For Car Ownership

As youth become interested in purchasing a car, work with them to make a budget. Make a list of car costs (car, license plates, insurance, maintenance). Share how much you pay for each of these items. **Levels: 3 4**

12. Car Insurance

One significant and ongoing cost of having a car is insurance. Have youth speak with an insurance agent about what influences the cost of insurance (a ticket or accident, good grades, etc). **Levels: 2 3 4**

13. Car Repairs

When you are doing car maintenance, ask young children to come with you to the service station. **Level: 1** For older youth, practice with them what questions you should ask the mechanic when taking the car in for service.). **Levels: 2 3 4**

Teachable Moment

Many youth enjoy helping with small aspects of automobile care. Whenever you're washing the car, filling the gas tank, checking the oil and tires, or cleaning the windshield, and your youth says, "Can I do that?" take the time to let them help!

14. **Preparing To Buy A Car**

Buying a car can be tricky at any age. Before setting out to look at cars, have the youth prepare a list of the kinds of questions they'd like to ask the car seller about the vehicle. Ask them to think of one or two people they could take with them when they go car shopping.

Levels: 3 4

15. **Practice With Sales People**

Pretend to be a car salesperson. Role-play with the youth so they can get practice asking questions and saying "no". **Levels: 3 4**

16. **Watching The Process**

When you are going to look at cars, have a youth go with you so they can see what the car buying process is like. Have older youth ask a salesperson for a purchase application so they can see what kind of information is required to buy a car. **Levels: 2 3 4**

17. **Dealing With Car Problems**

Not all new and used cars turn out to be good. Ask the youth to find information on what to do if the car is a "lemon" and what is covered under the vehicle's warranty. **Levels: 3 4**

Tip

There are many different places to get information on the cost of a car. Don't forget to check the Internet and Blue Book before purchasing a car.

Community Resources

1. **Scavenger Hunt**

Play "scavenger hunt." Create a short list of items that you would like the youth to find, such as a restaurant, a car repair shop, or a city park. Using the Yellow Pages, have youth create a list of places they could obtain the item. **Levels: 1 2** Have older youth call these places and ask for location, hours and price information. **Levels: 2 3** This game can also be played using the Internet!

2. **Creating A Directory**

We often use the same community resources over and over again. Have youth develop a list of numbers they call frequently (the recreation center, school, library) to keep by the phone.

Levels: 2 3

3. Getting Information

If a youth needs to know some information, such as where to get a haircut or when a movie is playing, have them figure out where to call and then make the call. **Levels: 1 2 3**

4. Where To Call For Help

At dinner or in the car, make up scenarios that a youth might encounter and ask them where they should call for help. For example, what would they do if they were out for a walk and heard screams for help coming from inside a house, or saw smoke (call 911). Ask what they would do if they needed to find a relative in another town (call for directory assistance (411) or use the Internet). **Levels: 2 3**

5. Neighbors As Resource

Neighbors can be a great source of information and help. Ask youth to describe which neighbors they would turn to for different types of help, such as getting a job, getting help with a medical emergency, or borrowing an egg to bake a cake. **Levels: 2 3**

6. Keeping Track Of Important Documents

Set up a drawer or file for each child in your home. Put important documents (or copies) such as their birth certificate, Social Security card, immunization record, report cards, special school work, and photos in this drawer or file. Show your child what's in "their" drawer/file. **Levels: 1 2** As they get older, put them in charge of maintaining their drawer/file. Talk with your older youth about what they would do to replace or get copies of important documents (Social Security card, birth certificates, driver's license). **Levels: 3 4**

7. Early Practice With Voting

Encourage voting by holding votes on key issues at family meetings. For example, the family could vote on how to spend Saturday night or what movie to rent. **Levels: 1 2**

8. Learning About Candidates

When a major election (governor, president) is coming up, have your youth put pictures of the top candidates on your refrigerator along with three things/issues they stand for. **Levels: 1 2 3**

9. Politics For The Younger Set

Look in the newspaper for TV programs about candidates and issues geared to children. **Level: 1**

10. Registering To Vote

When youth reach voting age, take them to register to vote or help them register by mail.

Levels: 3 4

11. Getting Involved In Elections

Plan an "elections return party" the night of a televised election. Have your youth invite friends over, make pizza and popcorn, and watch the election returns come in.

Levels: 2 3 4

12. Introduction To Volunteering

Encourage volunteerism by taking young children with you as you volunteer at your church, a homeless shelter, a museum, or wherever. Have youth identify activities that they would like to volunteer in, then plan for them to do so during school breaks. **Levels: 1 2 3**

13. The Joy Of Serving

To encourage the satisfaction of serving others, ask young children to help serve dinner to guests. As they receive positive reinforcement from guests, they will be more eager to serve.

Levels: 1 2

5. Money Management

Money, money, money! Whether it makes the world go around or not, money management impacts our lives in the short and long term. Achieving stable finances is a central aspect of achieving stability in other aspects of life. Teaching your children money management skills - saving, credit cards and loans, and budgeting and spending practices - helps them to learn important lessons before they get out on their own and can really get in financial trouble.

Beliefs About Money

1. What Money Means

Parents need to talk with their youth about the youth's views on money. Money means different things to people depending on their cultural community. It's important for a youth to understand what money means in his/her culture or community, and what the youth's own attitudes are regarding money. **Levels: 1 2 3**

2. Deciding What's Important

Ask youth to describe what they think is important to various people (parents/foster parents, friends, celebrities) based on what they spend their money on (clothes, charity, pets, cars). Ask youth what their priorities are for money (buying clothes, saving for a car, investing, paying rent, buying groceries, etc). **Levels: 2 3**

3. Games Reveal Our Values

As a family, play Monopoly, Life, or other games involving money, buying, or selling. While having fun, your youth will make choices that reflect their values and beliefs about money, which can spark a good family discussion. **Levels: 1 2 3**

Savings

1. Starting To Save

Get children used to saving by starting young children with a "piggy bank" and a small weekly allowance. **Level: 1** When the piggy bank gets full, take the child to the bank and open a savings account. Try to get the account in the child's name, show them the savings account record book, and have them keep track of the interest their money earns. **Level: 2**

Teachable Moment

Create incentives for savings. For example, if your child asks to buy a pet hamster, visit the pet store with your child to find out the cost of the hamster, cage, food, etc. Have your child add up these costs and plan for how they will save at least half the money for the pet. If they can reach their goal, offer "matching funds" to cover the remaining cost.

2. **Family Savings Jar**

Your family can have fun creating a "savings jar" to pay for special events, treats, or giving to charity. Have a discussion about what the savings goal will be and how much each member can contribute on a weekly basis. **Levels: 1 2**

3. **Developing A Savings Plan**

As youth earn money from chores or other means, encourage them to have a savings plan. For example, they could divide any earnings into portions: 30% for long-term savings (they don't touch it until they leave home); 30% for short term savings (for the things they want that don't cost too much); 30% for pocket money (for spending immediately); 10% for giving away. **Levels: 2 3**

4. **Planning For Larger Purchases**

Sometimes youth want to save up for larger purchases. Help them to create a savings plan. For example, if they would like to purchase a plane ticket to visit family or friends, help them to find out what a ticket will cost. Then help them plan how much money they will need to save each week or each month and how long it will take to reach their savings goal.

Levels: 2 3

5. **Getting Started With Investments**

Youth need to learn the value of long-term investments. Help your youth learn about investment options by taking them to talk with a financial advisor or finding investment information on the Internet. Work with your youth to select an investment the youth can put his/her money in for the next 3-5 years. **Levels: 2 3 4**

Taxes

1. **Sales Tax**

Each time you buy something, have the youth examine receipts to see how much money was added to the cost because of sales tax. **Level: 1** If your youth wants to make a larger purchase, have them figure out the total cost, including sales tax. **Levels: 2 3**

2. **Payroll Taxes**

To teach about payroll taxes, have the youth look at their pay stub and see how much was taken out from their wages. This is an opportunity to describe gross wages, net wages, FICA, etc. **Levels: 3 4**

3. **Income Taxes**

Once we begin to work, we all need to file income tax forms. To help a youth see the benefit of paying taxes, talk about where tax monies go (roads, schools, police and fire departments, social services, parks, stadiums, etc.). **Levels: 1 2** You can also help them prepare to pay income taxes by looking at the 1040EZ form. Have the youth identify what information will be needed to fill out the tax form correctly. Help the youth complete the tax form or ask a friend, relative, or accountant to assist them. **Levels: 2 3 4**

Banking, Credit Cards, and Loans

1. **Financial Institutions**

Talk to your child about the financial institutions you use and what services they offer. As you see ads for different places (credit unions, savings and loan, etc.), talk about how they are alike and different. **Levels: 2 3**

2. **Early Practice For Checking Accounts**

You can start helping children at an early age understand how a checking account and ATM works. If children are saving money in a "piggy bank", have them write a request to use the funds. Have them calculate how much money is in the jar and how much will be left if they take out the requested amount. **Level: 1**

3. **Using Money Orders**

Money orders are sometimes needed to make purchases or as a way to pay a bill. Have youth identify three places that sell money orders, determine the fee, and select the place they will buy the money order from. **Levels: 2 3**

4. **Keeping A Checking Account**

When your youth has a regular source of income, help them open a checking account. Look at the checking account options available at different banks and credit unions and evaluate them as to monthly fees, ATM privileges, interest earned, etc. Show them how to write checks, read their bank statement, balance their checkbook, and use online banking. You may want to put them in charge of buying certain items like clothes or toiletries, in order to get some practice writing checks. **Levels: 3 4**

5. **Learning About Credit**

Help youth understand how credit works with a simple exercise. If they want to borrow money to buy a larger item, loan it to them. Tell them the interest rate for the loan and set up a payment schedule, with consequences for late payments. If the youth misses these payments, repossess the item. At the end of the payback, show the youth what the original cost of the item was, and then how much it really cost them because they paid you in installments with interest. **Levels: 2 3**

6. **The Pros Of Credit**

Talk to your child about how credit cards can be helpful (for emergencies, for making purchases over the phone/Internet, for reserving hotel rooms, etc.). **Levels: 1 2 3**

7. **Buying A Car On Credit**

Just about every youth would like to have a car of their own. Help them to understand what a car will really cost if they buy it with a loan. Pretend the youth has \$3,000 and wants to buy a car. Discuss the options such as buying an older car for \$3,000 or taking out a loan for a more expensive car. Use a computer program (like Quicken) or pen and paper to calculate what the interest and payments would be for a \$6,000 car loan spread out over five years.

Help the youth figure out how much a \$9,000 car would actually cost them after paying off the loan. Be sure to discuss what kind of car you can buy for \$3,000 vs. \$9,000 and how to assess what kind of car repairs and maintenance may be needed for an older car.

Levels: 2 3 4

A Foster Parent's Story: Teaching About Credit

"I have a friend at work. He bought a piece of property and wanted to level it off and put a house on it. He needed some help and I recommended that my foster son could help him backhoe the yard. My son wanted to save for a plane ticket to visit a friend and family in another state. The job was a perfect way for him to make a little money. But it had other benefits as well. My friend and his wife have a great spread - nice home, vacation property, boat, and other nice stuff. Like a lot of kids, my son is into material things, and was very impressed. He asked my friend how much he and his wife earned. My friend replied that they had modest earnings. My son was amazed at what they could afford. My friend told him that they were able to keep their debt down by paying cash for everything they could. He told my son "When we go in debt, it's planned out; we know where we are going with it and how long it will take to repay the debt." That statement made a tremendous impression on my son. He brought up the issue of buying on credit versus in cash just the other day. Sometimes real life experiences are the best teachers."

Foster parent, Tucson, Arizona

Budgeting and Spending

1. **Learning To Use Cash**

Go over coins and dollar denominations with your child. Show them how different combinations of coins add up (it takes 20 nickels, 10 dimes or four quarters to make a dollar). Have your child pay for something with cash at a store or fast-food restaurant, and help them make sure they received the right change. **Level: 1**

2. **Playing "Store"**

Give your children a toy cash register and some play money so they can have a pretend store. It's a great way for them to learn about "buying" things, making change and making decisions about purchases. **Level: 1**

3. **Paying Bills**

Have your child sit as you pay certain bills (utilities, insurance). Talk about the different methods for paying bills, such as automatic deductions, writing checks, paying online. Discuss pros and cons of each method and what happens if you don't pay your bills on time. **Levels: 1 2**

4. **Practice Living On A Budget**

Use a system of envelopes to teach youth how to live within a budget. Figure out how much money you spend for the youth's clothing, toiletries, haircuts, lunch money, spending money, or other items each month. Set up envelopes for each category and give youth the money for each category in cash at the beginning of the month (you could also start by doing it weekly). Explain that they are responsible for making these various purchases each month using the cash in the envelope and when the money is gone, it's gone. Be prepared for them to "blow it" the first couple of months you try this. This system teaches youth that if they buy the most expensive type of item, they may not have money for anything else. If the youth makes it to the end of the month with money left in the envelopes because they made thrifty choices, consider letting them spend the money or put it into savings. You may also want to include "savings" and "charitable giving" as categories for envelopes. **Levels: 2 3 4**

5. **Practice "Earning" And "Spending"**

You can help think about budgeting and planning ahead by establishing a system of credits and purchases. For example, the youth might get a certain number of credits every time they clean their room, help their younger siblings with a task, or do their homework. They can then use these credits to "purchase" things including games, treats, clothes, spending money, etc. This forces the youth to choose how they spend their credits, and helps them to learn to save their credits for things they really want, instead of "cashing" them in right away. **Levels: 1 2**

6. **An Experiment In Budgeting**

Sometimes the best way to teach older youth about budgeting for expenditures is to let them try it on their own. If the youth has a job, let them spend their entire first pay check and then discuss how long the money lasted, what they bought, and how they might handle the next pay check. **Level: 3**

7. Labor Saves Money

You can teach your child that "doing it yourself" often saves money. For example, if the child makes his/her own lunch at home (vs. buying a lunch at school) they can "earn" what the lunch would have cost at school. **Levels: 1 2**

8. Keeping Track Of Spending

Like many adults, youth may reach the end of the month wondering where all their money went. Have them hold on to their receipts and enter the amounts of each purchase into a notebook or computer program. At the end of the month they can see exactly where they spent their money. **Levels: 2 3**

9. Comparison Shopping

You can show youth how to make their savings go farther by comparison shopping. Take youth shopping at different stores. Talk about what you could buy for \$100 at a variety of stores. You can also use this as an opportunity to talk about quality vs. quantity.

Levels: 2 3

10. Handling Telephone Offers

Every day we are bombarded with telephone solicitations for credit cards, "free" offers, and other "giveaways." When a solicitor calls, have your youth ask them to send written materials describing the offer. This helps teach youth that they need to carefully evaluate these offers and not make a decision right away. **Levels: 2 3**

11. Paying The Price For Name Brands

We are all subject to advertising. Buying "name brands" and more expensive items has trade offs. To teach youth about these trade offs, tell the youth your budget for a particular item (sweater, sneakers, hair care product). If they want something more expensive, they must use their own money to make up the difference. **Levels: 2 3**

12. Learning To Give To Charity

When budgeting, we should encourage giving to charity. One way to do this is to reward a youth's charitable giving by adding some of your money to it. When youth give away their money, match it. **Levels: 1 2 3**

6. Self-Care

We carry our bodies, minds, and spirits with us all of our lives. Making sure that we get and stay healthy - physically and mentally - is a day-to-day task. When youth have control of their bodies and minds they are better able to address other concerns and work towards independence.

Personal Hygiene

1. Good Hygiene Habits

Maintaining good personal hygiene starts with basic daily routines, such as hand washing and teeth brushing. After using the bathroom or before meals, check your child's hands. If they don't smell clean, send them back to wash up. If it's in your budget, purchase liquid anti-bacterial soap in fragrances children like such as bubble gum and watermelon. Tooth brushing should be part of a child's before-bed routine. Make it more fun by letting your child pick out his/her own toothbrush, toothpaste, and flavored dental floss.

Level: 1

2. Reminder For Good Hygiene

In the bathroom, post a daily checklist of personal activities that need to be done, such as shower/bath, wash face, brush teeth, put on deodorant, etc. Younger children might enjoy getting stars on a chart for each activity completed. Hard-to-motivate children could get a reward for earning a certain number of stars by the end of the week. **Levels: 1 2**

3. Brush, Brush, Brush Your Teeth

To encourage young children to give their teeth a solid brushing, have the child hum "row, row, row your boat" (or other children's songs) three times to make sure they are brushing long enough. You can also use a kitchen timer - when the bell goes off they are done brushing. **Levels: 1**

Teachable Moment

It's a well-known fact that kids can be unkind when it comes to labeling their peers or putting them down. The next time your child talks about a schoolmate who isn't liked because they "smell funny" or are dirty, use the chance to talk with your child about how poor hygiene can affect our relationships with others.

Levels: 1 2

4. The Cost Of Personal Care Products

If your youth wants to buy a particular brand of shampoo or deodorant, ask them to find coupons for these in the newspaper or else pay for the difference between the brand they want and the generic brand with their own money. **Levels: 2 3**

Health

1. **Staying Safe In Any Weather**

When you are out with your child in different environmental/weather conditions, demonstrate safety in each situation (driving more slowly in the rain, layering clothes when it's cold, wearing sun screen when it's sunny). **Levels: 1 2**

2. **Exercise For Health**

Getting exercise is an important part of staying healthy. Invite young children to exercise with you, whether you're walking, biking, swimming, exercising with a video, etc. If it's helpful for you to reward yourself for regular exercise at the end of the week, reward them for doing it with you. **Level: 1** Give your older youth a chance to participate in organized sports or find an activity they enjoy such as bicycling, roller-blading, hiking, or bowling. **Levels: 2 3**

Tip

Put skin medicines in a friendly bottle - like a "Barney" or "Snoopy" bottle. This makes applying skin cleaners and ointments easier and less scary. Using decorative band-aids helps too.

3. **Caring For Simple Injuries**

Teaching about taking care of injuries and illness can start at a young age. Have little children practice cleaning pretend cuts and applying bandages to their dolls or stuffed animals. **Level: 1** Later on, supervise youth while they care for their own injuries.

Level: 2

4. **Linking Symptoms To Illness To Treatment**

Help kids recognize how they feel when they are sick. When young children are not feeling well, ask them what their symptoms are. If you know what they have (cold, flu, etc.) label it for them. When they are feeling better, show them how to check a simple medical book, use the Internet or call an "Ask-A-Nurse" line to figure out what they might have. **Level: 1**

Have older youth use these resources to find out what they can do for their symptoms.

Before giving any over-the-counter medication, have your older youth read the label to see if it's meant to be used with their symptoms and what the correct dosage is. **Levels: 2 3**

Teachable Moment

When someone in your home becomes sick with a contagious illness like a cold or the flu, talk with everyone in the house about how it could spread to others (by sharing cups/utensils, sneezing, etc.). Challenge those who aren't sick to see if they can avoid catching the illness by taking precautions (handwashing, not sharing cups, etc.).

5. Going To The Doctor

Older youth need to know how to set up a doctor's appointment. If your youth needs a physical before playing sports or needs to go to the doctor or dentist for other reasons, let them call to make the appointment. **Levels: 3 4**

6. Understanding Non-Prescription Medicines

Next time you are at the store, walk through the medicine aisles. Take several medications off the shelf and have your youth read the label and tell you what they are for. **Levels: 2 3**

7. Learning About Prescription Medicines

If your young person takes a prescription medication, make sure they understand what it's for and how it's used. Next time they need a refill, talk with them about why they take the medicines, how it helps, etc. Let them call for the refill. When you pick up the refill, read over with them the directions for taking the medicines and the possible side effects. If the youth still has questions, encourage them to call the pharmacist. **Levels: 2 3 4**

8. Medical Records

As we change health insurance companies and doctors, keeping a medical record is important. For young children, develop a special file that has important medical records and health information. After each visit to the doctor, help the child place information in the file. **Level: 1** For older youth, have them maintain this file themselves. **Levels: 2 3 4**

9. Filling Out Forms

Filling out forms is a part of getting health care. When you take a young child to the doctor, show him/her the forms that must be filled out. Ask the child to answer the easy questions - name, address, phone - as you fill out the form. **Level: 1** Have older youth fill out the form on their own and then review it with them. **Levels: 2 3**

10. Finding A Doctor, Dentist, And/Or Facility

If your child needs a new doctor, walk them through the steps of contacting their insurance (if the insurance has "preferred providers"), looking in the phone book, or talking to people they know to find a good provider. **Levels: 3 4** Talk to your youth about which medical facility (doctor's office, emergency room, urgent care) is appropriate for various medical needs. **Levels: 3 4**

11. Introduction To Insurance

Next time your youth has a doctor's appointment, talk to them on the way there about what health insurance they have, who pays for it, how long they'll have it, etc. Show them their insurance card. Tell them the same about your own health insurance and show them your card. **Levels: 2 3 4**

12. Advanced Insurance

As a requirement for moving out on their own, have your youth find out what kind of health insurance they can get. Use the phone book, Internet, friends or an independent living class to find out about the different insurance options available to them. **Levels: 3 4**

13. The Cost Of Medical Care

Many youth don't have any idea how much health care costs. If you receive a statement from your doctor or insurance company listing the cost of service (even if it's been paid for), show it to your youth, along with what your health insurance did or did not cover. **Levels: 2 3 4**

Foster Parent Quote

"I think just talking about how you're feeling is important, and learning to recognize stress, identify and admit it. I can remember my parents being really grouchy and angry sometimes, and you couldn't say 'Gee, why are you so grouchy?' For me, it's helpful when my daughter says, 'You know, you're pretty irritable'. I can say, 'You're right, I am' and talk about it. The same goes for her."

14. Stress Busters

Stress affects children and youth of all ages. When your child gets worked up about something, teach them to take 5 or 10 deep breaths to calm down. Offer to go for a walk with your child when they're stressed, or have them walk (or run!) around the block or do jumping jacks. **Levels: 1 2** Older youth should be allowed to go for walks or bike rides when they're stressed out. Punching bags can be useful too. **Levels: 3 4**

15. Quiet Time

Build "quiet times" into your family's routine. Designate a certain 30-minute time slot (possibly after everyone gets home from school or work) as a time when there is no talking. Let youth read a book or magazine or do something else quiet (no TV) during this time. **Levels: 1 2 3**

Teachable Moment

When your youth is worried about something (school situation, peers, money, fears, etc.) invite them to problem-solve with you. Ask them to come up with at least three ideas for dealing with the problem they're worried about. Then evaluate each idea and what the likely outcome would be. Encourage the youth to choose a solution and try it out.

16. Best, Worst, And Funniest Thing

Start a routine of sitting down with your child before bedtime. Ask them to tell you about the best thing, worst thing, and funniest thing that happened during the day. This can make it easier for them to talk to you about feelings and can keep communication lines open.

Levels: 1 2

17. A Round-About Way

If your older child or a friend of theirs is dealing with an emotional problem, they may not be open to talking about it with you. Leave short articles or Web addresses related to the problem in a place where your youth will find it. This gives them a chance to find out more about the problem without talking to you directly. **Levels: 3 4**

18. Learning About Emotional Problems

TV shows can provide a great opportunity to talk about a variety of issues. If you are watching a show like "Oprah" that shows someone dealing with an emotional problem (depressed, suicidal, alcoholic) talk to your youth about it. Discuss the symptoms of the problem, the difficulties it creates for that person, and where the person can get help.

Levels: 1 2 3 4

19. Prayer

Pray with your kids. **Levels: 1 2 3 4**

Alcohol, Drugs, and Tobacco

1. Not-So-Good Examples

Alcohol and drug abuse is an unfortunate part of our society. When information about a celebrity's alcohol or drug abuse is in the news, talk about it at the dinner table. Discuss what their problem is, how the media found out about it, what the consequences are, etc.

Levels: 1 2 3

2. **Make Use Of Your School**

Many schools now sponsor anti-drug, anti-alcohol and anti-tobacco campaigns such as SADD, DARE, and Smokebusters. Encourage youth to participate in these activities and consider offering some type of incentive for completing a program, such as a special day trip or monetary award. If the opportunity arises, participate with your child.

Levels: 1 2 3

3. **Learning From The Movies**

Rent a popular movie that deals with alcohol or drug addiction and its effects such as "When a Man Loves a Woman" or "Broken Cord" and watch it with your youth. Talk about all of the areas of life (health, relationships, jobs, infant development) that can be affected by alcohol and drug abuse. **Levels: 1 2 3 4**

4. **Learning About Addiction**

Look on the Internet or visit your local library or council on drug/alcohol addiction to find a sample of a self-test for addiction. Go over the questions with your youth and talk about how they would answer them and how someone with an addiction might answer.

Levels: 2 3 4

5. **Practice For Peer Pressure**

Role-play with your children and youth. Ask them how they would handle different situations. For example, you might say, "You'll be at a party next week and someone's going to offer you some beer. What are you going to do?" Or, "What would you do if somebody says 'Oh, come on, have a cigarette'?" Tell them stories of how you successfully (or unsuccessfully) handled negative peer pressure. **Levels: 1 2 3**

6. **Treatment Options**

Take your youth to an Alcoholics Anonymous, Alateen, or Narcotics Anonymous meeting. This helps youth get a better understanding of the effects of drug/alcohol abuse and gets them familiar with a popular treatment option - the self-help group. **Levels: 1 2 3**

7. **Drinking And Driving**

Cut out an article about an alcohol related accident or fatality from your local newspaper. Read it with your youth and talk about the consequences of drinking and driving. Ask them if they know the legal drinking age in your state and the Blood Alcohol Content (BAC) for adult drivers in your state. Next time MADD (Mothers Against Drunk Driving) offers a presentation, attend it with your youth. **Levels: 1 2 3 4**

Parent Quote

Make a deal with your youth that if they are ever out somewhere and don't have a safe way to get home (because they are drunk/high or their ride is drunk/high), they can call you and you will come get them, no questions asked. If they take you up on your offer, don't ask questions at the time, but initiate a discussion the following day to explore the situation with them.

Tip

Many youth come into foster care because of drug or alcohol abuse in the home. In talking about their families, ask them what they know about the effects of drugs and alcohol on family members.

Relationships and Sexuality

1. Basic Anatomy

Teach young children the correct names for the parts of their bodies (or if your family uses other terms, at least make sure to mention the "anatomical" term). Try to provide your child with honest answers to their questions about sexuality, or provide them with age-appropriate written materials that cover the basics of human sexuality (libraries, bookstores, church libraries, and the Internet all have good resources). **Levels: 1 2**

2. Healthy Relationships

Role models are important for teaching children and youth about healthy relationships. Ask your youth who they think is a good example of how to treat your husband/wife/partner (either someone real or a character on TV). Talk about their response. **Levels: 1 2**

Teachable Moment

Many TV shows today feature characters who are gay or lesbian. When you are watching one of these shows with your youth, use the opportunity to talk about the different sexual orientations people have and the youth's attitude toward them.

3. The ABCs Of Pregnancy

Unfortunately, teen pregnancy is part of our society. When someone that your youth knows becomes pregnant, ask them what they know about how women become pregnant and some ways that pregnancy can be prevented. Let them know your own feelings about them being sexually active, emphasizing that if they decide to be sexually active, it's important to know how to prevent pregnancy and sexually transmitted diseases. **Levels: 1 2 3**

4. Knowing If You're Pregnant

Every sexually active youth should know some of the "signs" of pregnancy. When you see a pregnant woman in the store, ask your youth what some of the early signs of pregnancy are (late period, nausea, tiredness, etc.). Talk about places in your town that offer free pregnancy testing and pregnancy counseling. **Levels: 2 3 4**

5. Peer Pressure And Sex

Peer pressure can affect a youth's decisions about sexual behavior. Tell them a story about peer pressure faced by yourself or someone you know of and how it was handled. Ask whether they think kids sometimes "talk up" their sexual activities to look grown up to their friends. Explore and role-play ways to resist negative peer pressure. **Levels: 1 2 3**

6. Sexually Transmitted Diseases

Sexually transmitted diseases can impact a youth's health and relationships. The next time you are at the doctor's office, pick up some pamphlets about STDs, or print some information you find on the Internet. Leave it in your youth's room, then later ask if they've had a chance to look at the information and what they thought of it. Ask your child if they know of places in town to get information about preventing and treating STDs. **Levels: 1 2 3 4**

7. Social Development

We are all social creatures. Understanding who we are as people - our positive traits and the areas that need work - enables us to change and grow. Good relationships and communication skills help us to develop and maintain healthy relationships. Understanding our culture and that of others in our family and community enables us to develop an appreciation of our past and value our future.

Personal Development

1. **Picture Yourself**

Have your youth cut out pictures, words and phrases from a magazine that describe how they see themselves or things that are important to them. Make a collage with all of the pictures and words. Talk about their choices and what they mean. Talk about what kind of self image is communicated by the pictures/words they've chosen. **Levels: 1 2 3**

2. **Watch The Self-Talk**

If you hear your youth making negative comments about themselves ("I'm so stupid," "I can't do anything right"), call attention to it. Ask them what they mean, or challenge what they're saying. Help them remember things they can do well by talking about or looking at old photos. **Levels: 1 2 3 4**

3. **Learning About Yourself**

Play "The Un-game" with your child (can be purchased at most toy stores). This game asks players questions about themselves and there are no wrong answers. Be prepared to share things about yourself as you play. **Levels: 1 2 3**

4. **Say It Carefully**

Watch how you praise your child. Statements like "You got all your spelling words right - you're such a good girl!" can teach kids that we only value them for what they do well. Instead, try to emphasize the importance of doing your best and feeling good about yourself with statements like "You worked really hard on those spelling words" or "It looks like you really enjoyed making this drawing." **Levels: 1 2 3 4**

Teachable Moment

Unfortunately, many youths in our society today do self-destructive things. When your youth comes home with a story about how someone in their school tried to commit suicide or overdosed on drugs, talk about the incident. Ask your youth what they think caused that person to act that way. Talk about the idea of self-esteem and how people with low self-esteem may

sometimes do self-destructive things because they don't think they are worth much as a person. Talk with your youth about their self-esteem, and ask how they would get help if feeling alone, sad, overwhelmed, etc.

5. Write It Down

Sit down with your youth and help them make a list of their strengths and the things they do well. Have them write these things down on a notecard and keep it some place safe. When they are feeling down, they can pull out the card and be reminded of their good points and the things they do well. **Levels: 1 2 3 4**

6. I Have A Dream

Ask your youth what some of their dreams are. Ask them about short-term goals ("I want to sing in the church choir") as well as long-term goals ("I'd like to be a writer"). Talk about the strengths they have now that could help them meet their goals. Share some of your own dreams for the future. **Levels: 1 2 3 4**

Tip

Help your youth discover activities they enjoy doing and can have success in. For some youth it might be sports, others may like music, drawing, or pottery. Give them opportunities to participate in things they can be good at, both at home and in the community. This helps youth uncover and build on strengths and talents.

Cultural Awareness

1. A Vocal History

If your youth came from a different biological family, preserving their sense of heritage and where they came from may be difficult. To encourage them to remember where they came from, have them sit down with a tape recorder and reminisce about family holidays, meals, trips or other experiences. Bring the tape out from time to time (possibly on their birthday) for them to listen to. **Levels: 1 2 3 4**

2. Language Lessons

If you speak a language besides English, speak it at home and teach it to your youth if they show an interest. If your youth comes from another family and speaks a different language, ask them to teach you some words and phrases as a way of building ties with them and encouraging pride in their cultural heritage. **Levels: 1 2 3 4**

3. **Food As Culture**

If your youth comes from a culture different from your own, periodically let them enjoy “traditional” meals from their culture at restaurants or in your home. With any youth, explore the foods of different cultures by eating out at restaurants that serve ethnic foods.

Levels: 1 2 3 4

4. **Clothes As Culture**

As you watch TV with your youth or go to events where there are many people, talk about the different kinds of clothes people may wear to represent their racial or ethnic background.

If your child is of a different culture than yours, let them explore wearing clothes that are identified with their culture. **Levels: 1 2 3 4**

5. **Toys As Culture**

If you have saved toys from your childhood, bring them out to show your children. Talk about their meaning to you and how they may be specific to your culture. **Levels: 1 2**

Through friends, libraries, TV, museums, or the Internet, help your child learn about toys from other cultures. **Levels: 1 2**

6. **Friends Around The World**

Make friends with people from other cultures who live in your neighborhood or work with you. Invite them to your home or go to their home as a way to introduce your youth to people from other cultures. Let your youth celebrate a holiday or go to a place of worship with a friend or family member from another culture. **Levels: 1 2 3 4**

7. **Faith As Culture**

Places of worship can be another way to expose your youth to other cultures. Consider visiting a place of worship different than your own to see how other groups express their faith. Congregations of ethnically mixed people can provide a good demonstration of how different people can be united by something like faith. **Levels: 1 2 3 4**

8. **Holidays As Culture**

Observe "traditional" holidays of your own or your youth's culture (if different). Help your youth find information (in books, on the Internet) about how a certain holiday is celebrated if they don't know. Try to incorporate food, activities, and music from that holiday into your celebration. If your child is of a different background than yours and feels comfortable, let them "lead" some part of the celebration. **Levels: 1 2 3 4**

9. **Exploring Other Cultures**

Take day or weekend trips with your youth to areas that are different than where you live. You might visit a town that is ethnically different, rural instead of urban, poor instead of

wealthy, large instead of small, etc. Talk about the differences between the places you are visiting and your "home town." **Levels: 1 2 3 4**

10. Economic Culture

Keep in mind that culture can include economic factors as well. Spend a day volunteering at a soup kitchen or working in a housing project with your youth to expose them to the challenges faced by those living in poverty. **Levels: 1 2 3 4**

Tip

As parents, we must admit to ourselves when we are using stereotypes and then work on it. We can start by avoiding labels like "foster, black, short, fat, gay," etc. when referring to people.

11. Confronting Racism

Magazine articles, news stories, movies, or TV shows that deal with issues of racism can provide good opportunities to talk about these issues with your youth. After reading or watching them, help youth think about all the ways that racial prejudice can be expressed. **Levels: 1 2 3 4**

12. Stereotypes And Labels

If your youth uses a racial slur or stereotype, challenge their thinking by asking what they mean by this term. Re-educate them about how labels and stereotypes can hurt people. Talk about how we limit our ability to know other people if we judge others only by appearance (color, size, height, etc.). Ask your youth how they would feel if someone judged them only on the basis of their appearance. **Levels: 1 2 3 4**

Parent Quote

"As parents, we don't always know how to give kids the right tool to recognize and deal with discrimination. We may need to get some training to learn these tools."

13. Dealing With Discrimination

If you or your youth experience any type of discrimination, talk as a family about the situation. Talk about the feelings that come up when someone discriminates against you and use it as an opportunity to teach the importance of not acting that way towards them. Teach your youth how to handle discrimination when they encounter it. **Levels: 1 2 3 4**

Teachable Moment

If your youth does something that shows a racial prejudice, deal with it in a way that shows it is a serious matter. For example, if your youth calls another youth a racial slur, try to get together with your youth, the other youth and their parents to discuss the incident. Help your youth see that it is unacceptable and hurts other people.

14. Embracing Our Cultural Heritage

Youth who are multiethnic or multiracial need to begin learning about their mixed heritage as early as possible. Explore this through conversation, books, frequent contact with people who share their heritage, and discussion about racism they may encounter and tools to deal with it. For youth who resist looking at this important piece of their identity because they don't want to appear "different", role-model by researching, learning about, and celebrating your own heritage, whatever it may be. **Levels: 1 2 3 4**

Communication

1. Communication Charades

Play a game at the dinner table. Ask everyone to take turns saying a phrase (such as "Don't you look nice today" or "What a good idea!") with different facial expressions and in different tones of voice. Show how the same words can come across as very sincere, sarcastic, rude, angry, etc., depending on your tone of voice and body language. Talk about how communication is made up of words, tone, and body language. **Levels: 1 2** Playing a family game of charades is always a fun way to focus on nonverbal communication skills. **Levels: 1 2 3**

2. Basic Communication Skills

Teach children to become better listeners by reading them a story and asking them questions about it (where was the treasure hidden, etc.). **Level: 1** Ask older youth a few questions and after they respond, repeat back to them the answers they gave you. Role-model by staying quiet while they are answering and maintain eye contact. **Levels: 1 2 3** Learning not to interrupt conversation can be taught by practicing with youth to wait until the speaker completes a sentence or thought, then saying "Pardon me, or excuse me." **Levels: 1 2**

3. Getting Clarification/Asking Open-Ended Questions

When your youth says something to you about how their day went, rephrase what they said to you and ask for more information. For example, if your youth says "I hate school, I'm never going back," try saying, "It sounds like something really bad must have happened at school today. Can you tell me about it?" Tell them that you are getting clarification and information to understand them better. **Levels: 1 2 3 4**

4. Watch Yourself In Action

If your youth is having trouble with some part of communication (like telling someone they are angry or saying how they feel about something), have them practice in front of a mirror or with a video camera. Ask the youth what they think about how they're coming across (too negative or too indecisive a tone of voice, respectful, non-blaming of the other person, attaching a positive comment to a negative, etc.) and have them practice to improve their skills. **Levels: 1 2 3 4**

5. A Pat On The Back

Have a "complimentary dinner" some night at the table. Have each person give a compliment to the person on his or her right (or to everyone). Talk about whether the compliments sounded sincere and about how the person getting the compliment reacted. Have youth practice just saying "thank you" when someone gives them a compliment instead of just playing it down. **Levels: 1 2 3 4**

6. You've Got The Look

Teach your youth about the different "looks" or cues you might give them when they are behaving inappropriately. Tell them that when you are in public, you don't want to embarrass them by saying something, but you don't want them to embarrass you or themselves, either, so if they're behavior is out of line, you will give them a certain look or signal so they know to stop. **Levels: 1 2 3**

7. There's More Than One Way To Communicate

If you have a youth that has a hard time expressing emotions, write notes to them. Either sit near them and write notes back and forth about how they're feeling, what's wrong, etc., or leave a note in their room or write back and forth to each other in a journal. Writing can be less threatening because tone of voice and eye contact are not involved. It also allows us to think through what we want to say before we "say" it. **Levels: 1 2 3 4**

8. A Message For You

If your youth doesn't respond well to verbal directions to do a chore or take care of something, give it to them in writing. Put a chalkboard in their room or in the kitchen. Write down what you need them to do each day or week and train them to "check their messages." You won't have to hear the complaints or watch the eye-rolling when they see what they need to do. Ask them to leave messages for you too. **Levels: 1 2 3 4**

9. Practice Makes Perfect

Before your youth enters a new social setting (first day of school, party at a friend's house, meeting new people), coach your youth on how they might act. Role-play the situation with them and talk about their eye contact, body language and words they use. Youth who are especially shy may need ideas for things to talk about, like the weather or a current event.

With young children, you can act out the situation using dolls, action figures or animals. This is important to do so that youth can feel comfortable about what they'll say and how they'll act. **Levels: 1 2 3**

10. Talking To Different People

At the dinner table, ask your youth what they would say if they needed some information from a policeman vs. a preacher vs. their best friend. Emphasize how it's appropriate to communicate differently with different people depending on their role and the relationship we have with them. **Levels: 1 2**

11. Communications With The Teacher

Consider taking your youth along to a parent-teacher conference, especially if the youth is having problems in the classroom. Help your youth hear the teacher's feed-back and talk to them about possible solutions to the problems they are having. This develops assertiveness and teaches the youth proper ways to communicate with a teacher. **Levels: 1 2 3**

12. Communication On The Job

Take advantage of youth employment and volunteer programs in your community. Not only will your youth learn new job skills, they will also gain experience communicating with someone in an employer role. **Levels: 2 3**

13. Communication For An Interview

Before your youth goes for a job interview, conduct a mock interview where you each take turns playing the employer and employee. Point out where your youth could improve communication through eye contact, not using slang, body posture, etc., and have your youth do the same for you! **Levels: 3 4**

14. Using Communication Tools Correctly

Before allowing your youth to answer the phone in your home, go over with them what you want them to say when they answer, what to say if the caller asks for you and you're not home, how to take a message, etc. Tell them what kind of information they should never give out to someone they don't know (address, credit card information, whether they are alone). Role-play answering different types of calls until they can do it correctly. Make sure to demonstrate how to handle sales people on the phone. Go over similar information for usage of e-mail and the Internet. **Levels: 1 2 3**

15. Making A Request Develops Assertiveness

Youth often try to "hint" at what they want, or sometimes they just expect you to read their minds. For example, they might say, "Boy that cake looks good." and expect you to offer them some instead of saying, "May I please have a piece of cake?" If they do this, tell them you won't respond until they make a clear, direct request. **Levels: 1 2**

16. Learning To Negotiate

It's important for youth to learn to negotiate with others. If you sense that your youth feels upset about something they've been asked to do, or the time frame they need to do it in, teach them how to politely ask if something can be changed. For example, if you've told them to go clean up their room in the middle of their favorite TV show and they are upset, suggest that they ask you (nicely) if they can do it right after the show. If it's okay with you, let them do it the way they are suggesting. Explain that while it's fine to ask, not everything is negotiable - sometimes they will just have to do what you say when you say it. **Levels: 1 2 3**

17. Managing Conflict

When siblings are fighting, it is often a good idea to let them work out the problem on their own. However, this is not possible when the conflict becomes too intense or even violent. If you need to step in, send each youth to a separate area for a specified time, then bring them back together to discuss the problem. Help them think of all the ways they could solve their problem, even silly ways (flip a coin, pick a number between 1 and 10, let each get their way for a certain amount of time). **Levels: 1 2 3**

18. After A Conflict

After a conflict involving anyone in your home, make sure that everyone (adults too) apologizes to each other. You might want to do a "group hug" or "high-fives" as a way of affirming that you're still a family, even if there are fights and disagreements. If someone has damaged or destroyed someone else's property during a conflict, give that person the chance to make things right by replacing the object with their allowance or doing chores for the other person. If the conflict was with a teacher, school mate, or someone outside the home, help the youth to write a letter to apologize and take responsibility for their part in the conflict. **Levels: 1 2 3 4**

19. Talking About Sensitive Topics

Sometimes it is difficult to discuss conflicts or sensitive topics face to face. Use time spent driving in the car or working on a puzzle with your youth to discuss difficult issues - a more casual atmosphere may help your youth to be more open. **Levels: 1 2 3 4**

20. Family Meetings Address Conflict

Hold regular family meetings where members have a chance to talk about the things that are stressing them out. Ask what family members are upset about and how members can do things differently to be less upsetting. Have a policy that family members can say whatever they want to, as long as they say it in a respectful manner. Make sure to end meetings on a positive note by having each member say something positive about the others. Order pizza or have popcorn to make the meeting a special occasion. **Levels: 1 2 3**

21. What Is Anger

Many dramas on TV or video show people fighting, destroying things, or otherwise acting out their anger. As you watch one of these shows with your youth, talk about anger (what makes you angry, what makes them angry, how each of you tends to handle it, etc.). Talk about (and role-model for your kids) some of the ways that people can handle anger appropriately (counting to ten, giving yourself a time out, shooting hoops, running, writing in a journal, working with clay, pounding your fists into a pillow) and help them think of ways that would make sense for them. **Levels: 1 2 3**

Relationships

1. Types Of Healthy Relationships

Draw an "Eco-Map" with your youth. Put their name in the center of a small circle. Around the circle, draw a series of circles that represent all the relationships they have. Write the names or roles of those closest to them in the circle that goes around their name, then do the same for all the other circles moving outward. For example, in the circle around their name, you might list the names of family members. The next circle might have names of their friends, the next their teachers, then their caseworkers, therapist, pastor, etc. Talk about the relationships they have with each person or group of people, (how "close" they are, how much personal information they share, how much they trust each person). Ask your youth who they consider to be part of their "support system" - people they would go to for help with a problem. Let the youth lead you in this exercise - what you think about who is closest to them might not be what they think. **Levels: 1 2 3 4**

2. Characteristics Of Healthy Relationships

As you watch TV programs or videos that show people in friendships or dating relationships, talk about the qualities of a good friend, what's "healthy" in a good relationship, etc. Ask your youth to point out the things that people might do in the programs/videos that are not healthy (manipulate, make you feel guilty, lie to you, etc.), as well as the positive things. **Levels: 1 2 3 4**

Tip

One important way that children learn about healthy relationships is by

seeing them in action. Talk to your youth about what makes your friendship or your marriage work well. Tell them about qualities you admire in friends or your spouse and share how you handled difficulties in a positive way.

3. **Handling An Unhealthy Relationship**

As you watch TV programs with your youth that show people in "unhealthy" relationships, talk about how characters in these programs handle each relationship and other options they could try. Discuss what your youth could do if they found themselves in an unhealthy relationship (get counseling with the person involved, get a restraining order, end the relationship). You may want to tell them about an experience you had with an unhealthy relationship and what you did or wished you had done to resolve it. **Levels: 1 2 3**

4. **How Would You Feel?**

When your youth is distressed about a negative interaction with another person, ask them to "act it out" with you once they have cooled off. Have the youth play the part of the other person, while you pretend to be the youth. After role-playing, ask your youth how the other person may have felt and why they have behaved as they did. This teaches youth empathy and how to see things from another person's viewpoint. **Levels: 1 2 3 4**

5. **Practice For Dating**

Take your youth out on a practice "date" and model how a person taking them out should behave, as well as how your youth should behave. Dads can talk to their daughters about how a boy should behave on a date; moms can talk to their sons about what a girl should/should not do too. **Levels: 1 2 3**

6. **Dating Advice**

Have older siblings talk to younger youth about the "real world of dating," including what's appropriate behavior and what's not. **Levels: 2 3**

7. **Setting Boundaries**

Teach your children that it is okay to ask for more information from an adult. Youth who have been in the foster care system have usually had many different adults they don't know well involved in their life (caseworkers, transportation people, etc.). If someone they don't know calls or approaches them, let them know they can ask for identification or call you or another trusted person to check things out. **Levels: 1 2 3**

8. Handling Personal Questions

If your youth comes from another home, talk with them about what they can say to people who ask if you're their "real" parent or other personal questions. Teach them that it is a good thing not to tell their life story to everyone they meet and that they do not have to answer personal questions. Role-play different situations with them so that they feel comfortable with how they will respond. Help them to see that some information is private; model this for them by not telling them about your personal troubles, marital problems, etc.

Levels: 1 2 3

9. Don't Touch Me!

Sometimes youth who have been in the foster care system have had bad experiences with physical touch. If you have a youth who won't engage in physical interaction, start with non-threatening kinds of touch. Young children can play games involving touch like "Patty Cake" or "Red Rover." Older youth might be receptive to "high-fives." Youth who won't give or receive hugs might need to start with handshakes. **Levels: 1 2 3**

10. Learning About Physical Boundaries

Some youth in the foster care system have poor physical boundaries - they'll hug or touch everyone or do it inappropriately. If this sounds like your youth, start by sharing with them how it makes you feel. "I feel uncomfortable when you hug me that way." Enlist the help of other people in their life (teachers, youth group workers, etc.) to help give feed-back and set limits with your youth. For instance, the teacher might need to tell your youth he can't hug her, but he can shake her hand. **Levels: 1 2 3 4**

Tip

Many times kids will tell us about situations where they believe they were a "victim" or where someone "wronged" them. We may easily see how the youth's behavior led to the negative interactions, but they may be totally unaware. Try asking them what they wanted to accomplish in the situations and what they could have said or done differently that might have led to a different outcome. Help them see that they are not always just a helpless victim, but that their behavior plays a part in how others treat them, and that by changing their behavior, they might get the results they want.

11. Maintaining A Personal Support System

Talk with your youth about different scenarios where they might need help (finding housing or a job, an unplanned pregnancy, a religious question, an illness). Ask them who they could go to for help in each of these situations. Give them a small notebook or address book to write down names and addresses of people in their personal support system. If they don't

know who is part of their support system, help them think through the people that have given them help at different times. **Levels: 3 4**

12. Being Part Of A Community

As part of drawing an Eco-Map with your youth (Relationship Activity #1), have them write down all the different groups or communities of which they are a part of (school, church, clubs, etc.). Ask them to list some of the benefits they get from each group. **Levels: 1 2 3 4**

13. Leisure Time

Encourage your youth to participate in sports or other hobbies. If a youth joins your family later in life and doesn't have any hobbies, talk with them about what they like to do or something they have always wanted to try. Help them look in the newspaper or on the Internet for community classes or groups they might want to join. If they're really having trouble finding something, offer to take a photography, pottery, dance, or other class with them in the evening or during the summer. **Levels: 1 2 3 4**

8. Work and Study Skills

When children and youth have a strong educational and employment foundation, they can approach young adulthood with greater confidence and more options. Many of the skills of being a good student and employee are learned when children are young and built upon as they undertake education and employment. These experiences help youth to prepare for the job and career challenges they will face as independent adults.

Career Planning

1. **Playing At Work**

Encourage younger children to play "school teacher" or "store." They may need some props like a toy cash register or chalk and chalkboard. Talk about what they think people do in these jobs. **Level: 1**

2. **Lemonade Stand**

Allow your child to have a lemonade stand and help you with a yard sale to get the experience of being "in business." **Level: 1**

3. **What's Involved In A Job**

When watching TV together, challenge younger children to spot as many different jobs as they can. **Level: 1** Talk about the different careers that characters have and what type of education or training it takes to work in that field. **Levels: 1 2 3**

4. **Learning About Careers**

Sign up to take a career class at a community college with your youth or attend a career fair with them. Even if they only go to listen to the different employers describe the jobs, they'll learn valuable information about occupations. For older youth looking for a job, ask them to create a list of questions for employers before attending the job fair. **Levels: 2 3 4**

5. **Reading Up On Your Heroes**

When older youth talk about idols or heroes, have them read a biography of the person. For example, if your youth is very interested in racecar driving, suggest that they read the biography of the most recent winner of the Indy 500 to learn what kind of education and training one needs to be a racecar driver. **Levels: 2 3**

6. **Skills Needed For Jobs**

With young children, have them notice and name the kinds of tools or technologies different workers need. For example, you might ask what kind of equipment the fireman, postal worker, bank teller, or auto mechanic needs. **Levels: 1 2**

7. **Take Your Child To Work**

If your job allows, bring your youth to visit your workplace. Younger children can follow you around as you do the different tasks associated with your job. **Level: 1** Older youth can follow other employees to learn what kind of work is involved in their jobs. **Levels: 2 3**

8. **The Importance Of Volunteering**

Encourage youth to volunteer so they can learn about different jobs. For example, the youth could volunteer at the library, humane society, hospital, office, or an after-school program for younger children. Emphasize that volunteer activity looks good on a job application or resume. Talk to your youth about what kinds of activities they observed at each job site. Ask them what they liked and didn't like about each locale. **Levels: 2 3**

9. **Working On A Career Plan**

Draw a large triangle with your youth's career goal written on the top of the triangle (veterinarian, writer, accountant). Have the youth start at the bottom of the triangle and write in anything they are doing that will help them reach their career goal. For example, they might write "volunteered at Humane Society" or "took a summer writing class." Above this, have them write ideas of more things they could do to reach their goal, along with the names of people who could help them accomplish these things. **Levels: 2 3 4**

Employment

1. **Why Work?**

Encourage younger children to name 10 reasons why people work and put the list on the refrigerator so they can add to it. **Levels: 1 2** If your youth has friends who work, ask why their friends got jobs and what kinds of things they are able to do (pay for a car, buy more clothes) or not do (play sports) because of having a job. **Levels: 2 3**

2. **Working For What You Want**

If your youth isn't old enough to be employed but wants extra money to spend on clothes, games, etc., ask what they would be willing to do to earn the extra cash. They may be interested in babysitting or be able to mow lawns or clean up yards for neighbors. **Levels: 1 2**

3. What To Look For In A Job

When it comes time for your youth to get a job, ask them to make a list of the things they are looking for in a job and any factors that might affect where they could work. For example, your youth may want a job that doesn't require weekend work and they may need something that is close enough to walk to, or near public transportation. **Levels: 2 3**

4. Working In Your Area Of Interest

When looking for a job, suggest that the youth use his or her interest to help narrow down where to search for jobs. For example, if youth really like pizza, they could explore working in a pizza parlor. If they love clothes, they might apply at a clothing store in the mall. **Levels: 3 4**

5. Looking For A Job

There are many different ways to find a job. Ask youth to list different ways they could find out about a job, such as the newspaper or Internet. Have them ask their working friends or siblings how they heard about their jobs. If they know someone who works at a place they would like to work, encourage them to ask that person about job openings. You may know of a friend who would hire your youth. **Levels: 2 3 4**

6. Sharing Your Experience

As your youth prepares to look for their first job, share memories of your first job. Talk about what you liked and didn't like about the job, and if you were scared when you began working. Talk about what you learned and what that job led to. This helps youth realize that their first job won't be their last, and that we all move on to better jobs. **Levels: 3 4**

7. Job Applications

The first step in getting a job is filling out an application. Pick up some applications from local businesses and have the youth identify what kinds of information will be needed in order to fill out a job application. Let them practice filling out an application and then review it with them. **Levels: 3 4**

8. Keeping An Employment File

Have your youth keep a file that contains information about all of the jobs (even odd-jobs or volunteering) they have had. In it, they can list where they have worked, the dates, what they were paid, etc. They should also write down the names and addresses of people who are willing to provide references for them. Include organizations or clubs in which the youth has participated. When they go to apply for a job this information will be helpful in filling out an application. **Levels: 2 3 4**

9. Writing A Resume

When your youth has had a few jobs and is ready to put together a resume, go to the library or look on the Internet for examples of resumes. If your youth has access to a computer, have him/her use the "resume wizard" program to create their own. **Levels: 3 4**

10. Preparing For An Interview

Help youth prepare for an interview by brainstorming a list of possible questions that a prospective employer might ask. The youth could collect possible interview question ideas from family members, friends, career counselors, or books in the library. **Levels: 3 4**

11. Mock Interview

Have your youth prepare for an interview by doing a practice interview. After the youth has prepared a list of questions, you pretend to be the employer and conduct a mock interview. Talk about the answers - what sounded good and what might need to be done differently. Then reverse roles with your youth and have them play the employer! **Levels: 3 4**

12. Questions About The Job

As a prospective employee, the youth may have questions about things like hours, pay, and employee benefits. Before the interview, help your youth create a list of questions they would like to ask of the employer. **Levels: 3 4**

13. After The Interview

After your youth has had their first interview, talk to them about the importance of following up with their potential employer. Encourage them to pick one method of follow up (hand written thank you, phone call, e-mail) and then do it. **Levels: 3 4**

14. Understanding Your Paycheck

When your youth receives their first paycheck, celebrate! Make a special meal or go out to dinner. As you're eating, go over their pay stub with them and explain the various deductions (FICA, federal taxes, etc.) and what they are for. **Levels: 3 4**

15. Employee Benefits

When your youth gets their first job, encourage them to ask for written information about employee benefits. Go over this with them and talk about which benefits they might want to use, such as health insurance or a savings plan. Tell them about some of the employee benefits offered by your employer. **Levels: 3 4**

16. Early Practice For Being A Team Player

You can teach teamwork - an increasingly important job skill - by encouraging teamwork around the house. For example, when house cleaning needs to be done, have one child load the dirty dishes in the dishwasher and another unload the clean ones. **Levels: 1 2**

17. Being A Good Employee

Sometime when you are talking about jobs, ask your youth to imagine running their own business. Ask what kind of business they would like to own and what kinds of people they would want to employ. Have them describe what kinds of employee behavior they would like to see and what kinds of behavior might lead them to fire someone. **Levels: 2 3 4**

18. Handling Problems On the Job

When your youth has been working a little while, ask them to describe the tasks they do and what they like and dislike about their job. Ask them to describe how they are handling parts of their job that they do not like. Share with them some of the things you don't like about your job and how you handle them. Talk about possible ways they can deal with workplace problems. **Levels: 3 4**

19. Leaving A Job

Most of us do not keep a first job forever. When it becomes clear that the youth wants to leave their job, talk about how they will give their notice, what they need to do before they leave, etc. Ask them what they need to take away from that job in order to get their next job; for example, are there other employees that will be willing to give them a reference? Are there particular skills they need to learn - running certain equipment, using a certain computer program - in order to get a better job next time? Talk about why it is important to leave a job on good terms (the next employer may call the previous employer for a reference). **Levels: 3 4**

Foster Parent Comment

"The kids have impressed on us that they have to be cool in school. What I let them know is to think about the kids who might not be considered cool because they study a lot and what you will call them in 20 years - you will probably be calling them boss."

Decision Making

1. Starting Early

Let children and youth practice making decisions. Start teaching decision making early in life by giving young children simple choices (what to wear, picking up toys now or later, choosing which TV shows to watch, what to make for their school lunch, etc.). **Level: 1**

2. **A Plan For Decision Making**

When children and youth need to make a decision, encourage them to make a list of pros and cons. Talk them through the potential outcome of each choice. This is good practice for developing a method of thinking through future decisions. **Levels: 1 2 3**

3. **Evaluating Decisions**

When things happen - good and bad - as a result of a youth's decisions or actions, ask them to recall what factors went into making the decision or taking the action. Talk about how different decisions would have impacted the outcome. **Levels: 1 2 3**

4. **Decision Making Games**

With children and teens, play games that require decision making. Some of these games are: Life, Chess, Racko, Risk, and card games. As you play, ask kids to talk about what led them to make certain decisions or "moves" during the game. **Levels: 1 2 3**

Study Skills

1. **Create A Reading Environment**

Read to young children at least once a day. For younger children, use reading machines and "read-along" tapes to make reading fun. When children begin to read, have them read you a book. For reluctant readers, offer an incentive. For example, for every 15 minutes the child spends reading, they can watch 15 minutes of TV, or play 15 minutes of Nintendo.

Levels: 1 2

2. **Use The Library**

If you need to go to the library to research something - whether it is looking at *Consumer Reports* or investigating a place for a vacation - take your children and youth with you. They can help you as you do your research and learn how to use the library. Let them check out books they're interested in reading while you're there. **Levels: 1 2**

3. **Learning Styles**

Each youth learns a little bit differently. Ask your youth which subjects are easier for them and try to figure out if they learn better by seeing something (visual learner), hearing something (auditory learner), or doing "hands-on" activities (kinesthetic learner). One way to determine this is to watch them assemble something: do they look at pictures, read the directions, or just do it? Help them come up with ways to use their best learning styles as they study. For example, if they are auditory learners you could spell their spelling words aloud and then have them try it. Visual learners might learn words better by writing them out. A kinesthetic learner might need to arrange magnet letters. **Levels: 1 2 3**

4. **Study Environment**

Have the youth try reading or doing math problems in different environments (at a desk, listening to music, at the kitchen table, with the TV on). After 10 minutes in each locale, ask the youth to describe what it was like to do the task in the different environments and in which were they able to concentrate best. **Levels: 1 2 3**

5. **Get Involved In Education**

Sometimes the best way to help youth understand the importance of school is when their parents get involved in the school. Always participate in parent-teacher conferences, and invite your youth if possible. Volunteer in the classroom or at school events. **Levels: 1 2 3**

6. **Homework Motivation**

It can be really difficult to motivate youth to do their homework. Set up incentives for completing homework. For example, when the youth completes his/her homework, he/she gets to talk on the phone, watch TV, or do something enjoyable. Encourage the youth to design the incentive plan. **Levels: 1 2 3**

7. **Older Youth As Tutors**

Encourage older youth to help younger children - in your home or at school - with their schoolwork. This helps to reinforce what the youth knows and builds self-esteem. If possible, offer to pay the older youth something for the tutoring. **Levels: 2 3 4**

8. **Getting Help**

If your youth is having trouble in a subject, have them ask a school counselor or look in the Yellow Pages for tutoring help. If they are getting ready for a big educational test like the SAT or ACT, have them ask about test preparation courses through school or in the community. Offer an incentive for them to research the costs and availability of this kind of help. **Levels: 1 2 3**

A Foster Parent's Story

"When my foster son was young we sometimes had trouble getting him to read or do his homework. He just wasn't very interested in school. We discovered that he was really interested in snakes. I really don't like snakes, but I knew that if we could tap into that interest he might do some reading. So, we got a snake. Our son was responsible for reading books about caring for the snake and setting up a feeding schedule. He even joined a snake society. Because of that snake, he learned to like learning and to be curious about life."

A Story of Life Skills in Action

Every parent wants their child to be prepared to “make it” in the world once they leave the shelter of their growing up home. We start by teaching them how to feed themselves, how to dress themselves and how to pick up their toys; later we move on to lessons in answering the phone, preparing simple meals, keeping track of money and driving a car. Now and then, we are rewarded with a chance to see them do something for themselves and do it well—a sign of hope for their future as an independent person. This is the story of a family that gave their girls an opportunity to “show their stuff”, and show it they did. This is a story of life skills in action.

The Simmons family came to work with Casey Family Programs in 1998 as licensed foster parents. In the year 2000, they found themselves with three teenage girls (1 birth daughter and 2 foster daughters). Amy and Ana were 15, Jordan was 14. The Simmons have raised all their children with an emphasis on both the increased responsibility and the additional privileges that come with age. Celebrating various “passages” with the children has been an important part of life in the Simmons home. In Hispanic culture, the Quinceñera is a very important rite of passage for young girls—it marks the transition from childhood to young adulthood when a girl turns 15. Living in a predominantly Hispanic neighborhood, the girls had attended many of these celebrations and wanted to mark their transition out of childhood with a Quinceñera that they would celebrate together. The Simmons had begun 2 years prior preparing the girls for what would be involved in this as two of their daughters needed to go through 2 years of religious instruction classes in order to receive the sacraments of baptism, first reconciliation and first communion in the Catholic church. Once it became clear that they were committed to following through with this part, efforts began to plan the Quinceñera celebration itself.

The Simmons put the girls in charge of the planning, giving them a fixed budget and making themselves available as resources. The girls divided up the tasks and set to work on planning the event, which in many ways resembles a wedding. They had to locate a church and priest, buy dresses and shoes, find a caterer, photographer, reception hall and DJ, and plan for decorations, centerpieces, invitations and flowers. This involved making numerous phone calls, visiting stores and locations and getting ideas from friends and family. Along the way they had to blend the wishes and tastes of 3 very different people, learning the skills of compromise and teamwork. Their limited budget required that they be savvy comparison shoppers, detailed record keepers, and artful negotiators. They encountered disappointment, racism, misunderstandings and let-downs, but they did not give up. In the end, Amy, Ana and Jordan rose to the challenge, planning their Quinceñera in a matter of 8 months and just under their budget. In the process, they sharpened life skills in the areas of teamwork, budgeting, compromise, assertiveness, planning and negotiating, and demonstrated that they were indeed ready to celebrate the transition from childhood to young adulthood.

The Simmons family took something their youth wanted, a Quinceñera, and turned it into a learning opportunity. As a result, these young ladies gained additional skills to help them in the “real world” and did something that they can always feel proud of. It was the essence of teaching life skills—taking situations in everyday life and turning them into opportunities for growth. Giving our children the chance to try, fail, try again and succeed is what they need to be prepared for life on their own. With a safe place to grow and opportunities to learn important life skills, they can all be ready and set to fly when the time comes to leave our nest.

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Name _____ Date _____

Daily Living

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I know where to go to get on the Internet.					
I can find what I need on the Internet.					
I know how to use my email account.					
I can create, save, print and send computer documents.					
I know the risks of meeting someone in person that I met online.					
I would not post pictures or messages if I thought it would hurt someone's feelings.					
If someone sent me messages online that made me feel bad or scared, I would know what to do or who to tell.					
I know at least one adult, other than my worker, who would take my call in the middle of the night if I had an emergency.					
An adult I trust, other than my worker, checks in with me regularly.					
When I shop for food, I take a list and I compare prices.					
I can make meals with or without using a recipe.					
I think about what I eat and how it impacts my health.					
I understand how to read food product labels to see how much fat, sugar, salt, and calories the food has.					
I know how to do my own laundry.					
I keep my living space clean.					
I know the products to use when cleaning the bathroom and kitchen.					
I know how to use a fire extinguisher.					

Self Care

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I can take care of my own minor injuries and illnesses.					
I can get medical and dental care when I need it.					
I know how to make my own medical and dental appointments.					
I know when I should go to the emergency room instead of the doctor's office.					
I know my family medical history.					
I know how to get health insurance when I am older than 18.					
I have at least one trusted adult who would visit me if I were in the hospital.					
There is at least one adult I trust who would be legally allowed to make medical decisions for me and advocate for me if I was unable to speak for myself.					
I know how to get the benefits I am eligible for, such as Social Security, Medicaid, Temporary Assistance for Needy Families (TANF), and Education and Training Vouchers (ETV).					
I bathe (wash up) daily.					
I brush my teeth daily.					
I know how to get myself away from harmful situations.					
I have a place to go when I feel unsafe.					
I can turn down a sexual advance.					
I know ways to protect myself from sexually transmitted diseases (STDs).					
I know how to prevent getting pregnant or getting someone else pregnant.					
I know where to go to get information on sex or pregnancy.					

Relationships and Communication

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I can speak up for myself.					
I know how to act in social or professional situations.					
I know how to show respect to people with different beliefs, opinions, and cultures.					
I can describe my racial and ethnic identity.					
I can explain the difference between sexual orientation and gender identity.					
I have friends I like to be with who help me feel valued and worthwhile.					
I am a part of a family and we care about each other.					
I can get in touch with at least one family member when I want to.					
I have friends or family to spend time with on holidays and special occasions.					
I know at least one adult I can depend on when I exit care.					
I know an adult who could be a grandparent, aunt or uncle to my children now or my future children.					
My relationships are free from hitting, slapping, shoving, being made fun of, or name calling.					
I know the signs of an abusive relationship.					
I know what my legal permanency goal is.					
I have information about my family members.					
I think about how my choices impact others.					
I can deal with anger without hurting others or damaging things.					
I show others that I care about them.					

Housing & Money Management

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I understand how interest rates work on loans or credit purchases.					
I understand the disadvantages of making purchases with my credit card.					
I know the importance of a good credit score.					
I know how to balance my bank account.					
I put money in my savings account when I can.					
I know an adult who would help me if I had a financial emergency.					
I use online banking to keep track of my money.					
I know the advantages and disadvantages of using a check cashing or payday loan store.					
I know how to find safe and affordable housing.					
I can figure out the costs to move to a new place, such as deposits, rents, utilities, and furniture.					
I know how to fill out an apartment rental application.					
I know how to get emergency help to pay for water, electricity, and gas bills.					
I know what can happen if I break my rental lease.					
I can explain why people need renter's or homeowner's insurance.					
I know an adult I could live with for a few days or weeks if I needed to.					
There is at least one adult that I have regular contact with, other than my case manager or other professional, who lives in stable and safe housing.					
I know an adult I can go to for financial advice.					
I plan for the expenses that I must pay each month.					

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I keep records of the money I am paid and the bills I pay.					
I know what happens in my state if I am caught driving without car insurance or a driver's license.					
I can explain how to get and renew a driver's license or state ID card.					
I can figure out all the costs of car ownership, such as registration, repairs, insurance, and gas.					
I know how to use public transportation to get where I need to go.					

Work and Study Life

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I know how to develop a resume.					
I know how to fill out a job application.					
I know how to prepare for a job interview.					
I know what the information on a pay stub means.					
I can fill out a W-4 payroll exemption form when I get a job.					
I know what employee benefits are.					
I know what sexual harassment and discrimination are.					
I know the reasons why my personal contacts are important for finding a job.					
I know how to get the documents I need for work, such as my Social Security card and birth certificate.					
I know how and when I can see my child welfare or juvenile justice records.					
I know an adult who will go with me if I need to change schools.					

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I know how to get help from my school's mental health services.					
I know where I can get help with an income tax form.					
I have an adult in my life who cares about how I am doing at school or work.					
I can take criticism and direction at school or work without losing my temper.					
I know how to prepare for exams and/or presentations.					
I know where I can get tutoring or other help with school work.					
I look over my work for mistakes.					
I get to school or work on time.					
I get my work done and turned in on time.					

Career and Education Planning

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I know how to find work-related internships.					
I know where to find information about job training.					
I can explain the benefits of doing volunteer work.					
I have recently talked to an adult who works in a job I would like to have.					
I know what type (college, trade school) education I need for the work I want to do.					
I know how to get into the school, training, or job I want after high school.					

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I know how to find financial aid to help pay for my education or training.					
I have talked about my education plans with an adult who cares about me.					
I know an adult who will help me apply for training or education after high school.					

Looking Forward

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I believe I can influence how my life will turn out.					
I can describe my vision for myself as a successful adult.					
I have a good relationship with a trusted adult I like and respect.					
I would like to use my experience to help other youth.					
I believe my relationships with others will help me succeed.					
I feel I am ready for the next phase of my life.					
Most days, I am proud of the way I am living my life.					
Most days, I feel I have control of how my life will turn out.					



Resources to Inspire Guide | Casey Life Skills

This guide provides the learner and life skill instructor (practitioner, parent or other caregiver) a place to start when creating a learning plan. It identifies the skill areas and corresponding goals and expectations to help young people and practitioners build effective plans. It lists suggestions for resources to help create activities and exercises that can be used to teach the learning goals in group, individual, or self-instruction formats.

Note to Young People: A lot of the resources listed here are for you and some are for professionals and parents. We encourage you to use the guide to find websites that teach life skills using fun games and activities, find current topics, fun facts and advice to help you learn life skills. If you open a website that looks confusing or difficult, talk to your case manager, parent or caregiver to get the information you need. There is also a page on this website just for you with links to some pretty cool websites.

About the resources we suggest:

Many resources in this guide are found on the Internet. They are good examples of what you can find by typing your topic—for example, transitional housing, leases—into a search engine such as www.google.com. We encourage you and the young people you work with to continue to search the Internet for other resources. And when you get to any Web site explore the site. Most offer a range of information and links to other Web sites.

Many, however, are commercial sites that, in addition to free information and tools, promote commercial services and products. Others, such as roommate matching services, may also request personal information or link young people to strangers. Please make sure that young people are Internet savvy before suggesting that they use such sites. They need to be aware that suggestions to visit sites for free information are not endorsements for products and services sold there. And, more importantly, they need to know how to use caution in divulging personal information and in using adequate safeguards when making personal contacts through the Internet.

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DAILY LIVING SKILLS

Food & Nutrition		
Your Goals	Steps to Get There	Helpful Resources
1. Is able to evaluate one's diet for nutritional content	<ul style="list-style-type: none"> a. Identify three personal food choices and explain their nutritional content. b. Explain how personal food choices contribute to a healthy diet. c. Describe the importance of drinking water. d. Explain the need for moderation and balance when planning a healthy diet. e. Show respect for others' opinions and cultural differences when identifying personal food choices. 	<p>I Can Do It! Hungry? p. 66-73. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=19-25 Ready, Set, Fly! Nutrition #2 - #3. I'm Getting Ready, How Did I Do? H-2; H-3; H-3.1, H-5. 4Girls, Nutrition – http://www.girlshealth.gov/ Kids Health - All about What Vitamins and Minerals Do; Why Drinking Water is the Way to Go; What's the Big Sweat about Dehydration – http://www.kidshealth.org/kid/stay_healthy/index.html. http://www.kidshealth.org/parent/nutrition_fit/index.html. http://www.kidshealth.org/teen/food_fitness/</p>
2. Knows how "snacking" affects nutrition.	<ul style="list-style-type: none"> a. Explain the value of snacks. b. Tell the health and nutritional risks involved in snacking. c. Give three examples each of healthy and unhealthy snacks. d. Describe occasions when a snack is appropriate. 	<p>Ready, Set, Fly! Nutrition #5. Kids Health - When Snack Attacks Strike – http://www.kidshealth.org/kids/stay_healthy/ http://www.kidshealth.org/teen/food_fitness/</p>
3. Knows how to read food labels for nutritional information.	<ul style="list-style-type: none"> a. Explain why it is important to read nutritional information on food packaging. b. Explain how to tell which ingredient is the largest in a food item. c. Identify a product's serving size, calories, and fat grams. d. Compare the nutritional information posted on four similar food items offered by different brands. 	<p>I Can Do It! Hungry? p. 68-69. I'm Getting Ready, Confused? Labels Help! H-2. Kids Health, Figuring out Food Labels – http://www.kidshealth.org/kids/stay_healthy/</p>

DAILY LIVING

1. Menu Planning

Your Goals	Steps to Get There	Helpful Resources
1. Is able to plan a simple nutritious meal with supervision.	<ul style="list-style-type: none"> a. Name resources available for meal planning (e.g., cookbooks, recipes on food packaging, favorite family recipes, recipes in magazines, and suggestions from cooking shows/Internet, local supermarkets). b. Tell how individual dietary needs and cultural preferences affect meal planning (e.g., vegetarian, food allergies). c. Plan a nutritious meal. 	<p>Ready, Set, Fly! Menu Planning #2. Kids Health, Recipes - http://www.kidshealth.org/teen/recipes/index.html.</p> <p>Tip: Use Google to find easy recipes</p>
2. Is able to plan a week of nutritious and economical meals with supervision.	<ul style="list-style-type: none"> a. Describe how culture affects planning a menu for one or for others. b. Create a shopping list specifying the items and quantity for a 7 day menu. c. Calculate the cost of a 7 day menu. d. Compare the costs of cooking and eating out. e. Purchase food for the week within one's budget. 	<p>I'm Getting Ready; It's Your Choice...You're the Chef! H-16, H-17. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=33-40</p> <p>Ready, Set, Fly! Menu Planning #2. Kids Health, Recipes - http://www.kidshealth.org/teen/recipes/index.html</p>

2. Grocery Shopping

1. Knows and understands ways to grocery shop economically.	<ul style="list-style-type: none"> a. Explain the value of a shopping list. b. Explain the benefits of using coupons and buying store brands. c. Explain unit price information for two grocery items. d. Describe the advantages and disadvantages of buying in bulk. e. Explain when and where to shop for bargains (e.g., sales, specials, and discounts). 	<p>I Can Do It! Cooks n' Shop, p. 78-80. Ready, Set, Fly! Grocery Shopping Section #5 - #7.</p> <p>Tip: Use online coupon websites to help save money</p>
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DAILY LIVING

<p>2. Knows how to evaluate grocery items for freshness, nutritional value, and economy.</p>	<p>a. Explain what an expiration date is, where it might be found on a package, and how it can be used when shopping for a week’s meals.</p> <p>b. Describe the signs of spoilage in two or more foods. Tell three potential economic and nutritional benefits of purchasing produce at local farmers’ markets.</p>	<p>I Can Do It! Cooks n’ Shop, p. 81-82. I’m Getting Ready, Judging Fresh Produce, H-13. I’m Getting Ready, How to Tell What’s Inside, H-14. I’m Getting Ready, Super Shopper Scavenger, H-15. Ready, Set, Fly! Grocery Shopping #8. University of Illinois, Thrifty Living – http://www.urbanext.uiuc.edu/thriftyliving/tl-foodfreshness.html</p>
<p>3. Knows how and is able to grocery shop for a week within a budget.</p>	<p>a. Develop a shopping list for all household items needed for the week (e.g., food, cleaning supplies, paper goods).</p> <p>b. Explain one strategy to keep from going over budget when shopping (e.g., use a calculator to keep a running total as you shop).</p> <p>c. Demonstrate grocery shopping.</p> <p>d. Evaluate the grocery shopping experience.</p> <p>a. Grocery shop for a week without supervision.</p> <p>b. Evaluate the week’s grocery shopping experience for staying in budget and meeting needs.</p>	<p>Ready, Set, Fly! Grocery Shopping #3. Ready, Set, Fly! Grocery Shopping #9.</p>

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3. Meal Preparation

Your Goals	Steps to Get There	Helpful Resources
<p>1. Knows and understands the importance of maintaining kitchen equipment and appliances.</p>	<p>a. Describe how to store kitchen utensils in a safe and organized manner so they can be located and used efficiently and effectively.</p> <p>b. Describe how to use available appliances in a safe manner (e.g., oven, toaster, microwave, dishwasher).</p> <p>c. Describe how to keep kitchen appliances clean.</p> <p>d. Know who to call for appliance repairs and service.</p> <p>e. Keep a file of instruction booklets and warranties for kitchen appliances.</p>	<p>I'm Getting Ready, Kitchen Scavenger Hunt, H-6. The Cook's Thesaurus - http://www.switcheroo.com/</p> <p>Tip: Try Google to find kitchen appliance maintenance</p>
<p>2. Is able to use the available kitchen equipment to prepare and cook a simple meal or snack.</p>	<p>a. Demonstrate the correct use of all available utensils, pots, and pans when preparing a meal or snack with supervision, if needed.</p> <p>b. Demonstrate the appropriate and safe use of available kitchen appliances when preparing a meal or snack with supervision, if needed.</p>	<p>Kids Health, Being Safe in the Kitchen – http://www.kidshealth.org/kids/stay_healthy/ The Cook's Thesaurus- http://www.switcheroo.com/</p>
<p>3. Knows and understands how to prepare food safely.</p>	<p>a. Describe why keeping all surfaces and one's hands clean throughout the cooking process are important.</p> <p>b. Describe how improper cooking and handling of food can cause physical illness.</p> <p>c. Describe safe ways to defrost and clean meats and vegetables.</p> <p>d. Demonstrate safe ways to prepare and cook meats and vegetables.</p>	<p>I Can Do It! Hungry? p. 73. I Can Do It! Cooks n' Shop, p. 76-78. Kids Health, Being Safe in the Kitchen; Botulism; E. Coli – http://www.kidshealth.org/kids/stay_healthy/ The Cook's Thesaurus - http://www.switcheroo.com/</p>
<p>4. Can read and follow a recipe with supervision if younger, without if older.</p>	<p>a. Translate abbreviations commonly used in recipes (e.g., tsp).</p> <p>b. Identify and use the proper utensils used</p>	<p>I Can Do It! Cooks n' Shop, p. 74-75. I'm Getting Ready, Cooking Demonstration by Guest, H-7; H-8. Ready, Set, Fly! Meal Preparation #2.</p>

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	<p>for accurate measurements (e.g., cup, teaspoon).</p> <ul style="list-style-type: none"> c. Interpret and demonstrate the meanings of terms and abbreviations for processes commonly used in recipes (e.g., baste, knead, whip, fold in, bake, broil, roast). d. Select the utensils and equipment needed to complete a recipe. e. Use a clock or timer when baking or cooking. f. Prepare food according to a recipe. g. Identify and measure the ingredients called for in a recipe. h. Analyze the recipe selected (e.g., ingredients required, length of time to prepare, level of difficulty). i. Describe possible ingredient substitutions (e.g., margarine vs. butter, sugar vs. artificial sweetener). j. Describe at least three tastes that spices add to recipes. k. Demonstrate how to change a recipe (e.g., increase or decrease servings based on number of people). 	<p>Kids Health, Take a Look at Cooking; How to Read a Recipe– http://kidshealth.org/kid/stay_healthy/</p> <p>Conversion Chart: http://www.casey.org/cls/resourceguides/subdocs/HandyConversionChart.pdf</p> <p>I’m Getting Ready, Oops! I Need to Change the Recipe, H-9. I’m Getting Ready, Cooking Demonstration by Guest Chef, H-7; H-8. Ready, Set, Fly! Meal Preparation #3.</p>
<p>5. Is able to prepare a week of nutritious and economical meals with and without supervision.</p>	<ul style="list-style-type: none"> a. Select the meals to be prepared each day. b. Identify ingredients, utensils, and equipment needed for each meal. c. Schedule meal prep so all items are ready at the same time. d. Prepare the meals using the ingredients, utensils, and equipment. 	<p>Ready, Set, Fly! Meal Preparation #5.</p> <p>Tip: Try Google to find weekly menus</p>

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4. Dining		
Your Goals	Steps to Get There	Helpful Resources
1. Is able to demonstrate appropriate dining behavior in a restaurant setting.	<ul style="list-style-type: none"> a. Demonstrate ordering from a menu. b. Exhibit good table manners. c. Describe appropriate dress and conversation for different dining experiences. d. Demonstrate appropriate ways to get attention of wait staff. e. Calculate the tip. 	I'm Getting Ready, Eating Out? Try It! H-4. Ready, Set, Fly! Dining Etiquette Section #3 - #5.
5. Kitchen Clean Up and Food Storage		
Your Goals	Steps to Get There	Helpful Resources
1. Can store leftovers and un-used ingredients to avoid spoilage.	<ul style="list-style-type: none"> a. Explain how long stored foods can be kept. b. Explain which foods need to be refrigerated and why. c. Demonstrate how to prepare foods for refrigeration, freezing, and/or storage. 	I'm Getting Ready, Empty Those Grocery Bags, H-10. I'm Getting Ready, Wonder if Anyone Got Sick after Thanksgiving, H-11. I'm Getting Ready, Rx for Ranges, C-2-1. Ready, Set, Fly! Kitchen Clean Up and Food Storage #1. Ready, Set, Fly! Kitchen Clean Up and Food Storage #3. Consumer Advice on Food Safety, Nutrition, and Cosmetics, Food Storage – http://www.foodsafety.gov/
2. Can clean kitchen after meal preparation with supervision if younger and without supervision if older.	<ul style="list-style-type: none"> a. Demonstrate the proper use of a dishwasher (if available). b. Demonstrate how to wash glasses, dishes, pots, pans and utensils by hand. c. Demonstrate proper use of a garbage disposal (if available). d. Demonstrate proper disposal of food and food packaging, paying attention to current recycling requirements. e. Demonstrate how to clean all kitchen equipment and surfaces used in meal preparation. 	Ready, Set, Fly! Kitchen Clean Up and Food Storage #2. Cleaning 101 – http://www.cleaninginstitute.org/

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Home Cleanliness

Your Goals	Steps to Get There	Helpful Resources
1. Can maintain a clean living space.	<ol style="list-style-type: none"> Identify several household chores and the person responsible for completing the task at home. Demonstrate proper storage of cleaning products. Demonstrate proper use of cleaning equipment and cleaning techniques. Demonstrate two ways to store personal items. Explain what causes sinks and toilets to clog and how to unclog them. Describe how to minimize roaches, mice and other pests. Demonstrate two ways to store personal items (toys, books, clothes, etc.) 	<p>I Can Do It! Getting Cleaned Up, p. 94-105. I'm Getting Ready, Teach Someone to Clean, C-2.2. I'm Getting Ready, Me...a Vacuum Cleaner Salesman? C-2.3. I'm Getting Ready, I Can Clean it, C-2.4. I'm Getting Ready, Take Out the Garbage, C-4. I'm Getting Ready, Getting Rid of Unwanted Guests... Pest Control, C-13 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=121-127 Ready, Set, Fly! Home Cleaning and Clothing Care #1. Ready, Set, Fly! Home Cleaning and Clothing Care #3. Cleaning 101 – http://www.cleaninginstitute.org/</p>
2. Can develop and maintain household cleaning routine.	<ol style="list-style-type: none"> Explain the benefit of cleaning and changing linens regularly. Describe what needs to be cleaned on a daily, monthly and seasonal basis. Demonstrate household cleaning routine for two weeks (e.g., changing linens, dusting, sweeping, vacuuming, cleaning toilet). 	<p>I Can Do It! Getting Cleaned Up, p. 94-105. I'm Getting Ready, Setting My Own Cleaning Standard, C-5, C-6. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=121-127 Ready, Set, Fly! Home Cleaning and Clothing Care #2. Ready, Set, Fly! Home Cleaning and Clothing Care #5. Cleaning 101 – http://www.cleaninginstitute.org/</p>
3. Can care for clothing with supervision if younger and without supervision if older.	<ol style="list-style-type: none"> Describe different methods for cleaning clothes (e.g., dry clean, hand wash, machine wash). Describe steps for machine washing (e.g., separating colors, pre-treating, application of detergent quantity, bleach, fabric softener, selection of water temperature and washing cycles). Complete two loads of laundry. Demonstrate how to fold and put away clean clothing. 	<p>I Can Do It! Wash n' Wear, p. 83-93. I'm Getting Ready, I Did the Laundry, LG-3. Ready, Set, Fly! Home Cleaning #7. Ready, Set, Fly! Home Cleaning #8. Ready, Set, Fly! Home Cleaning #9.</p>

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Home Safety		
Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands the importance of home safety.	<p><u>Fire Safety</u></p> <ul style="list-style-type: none"> a. Describe use and maintenance of a smoke and carbon monoxide detector and fire extinguisher. b. Explain three ways to prevent fires (e.g., avoid overuse of extension cords). c. Describe an emergency evacuation route in case of fire. <p><u>Crime Prevention</u></p> <ul style="list-style-type: none"> d. Explain two ways to prevent breaking and entering in one’s home. <p><u>Natural Disasters</u></p> <ul style="list-style-type: none"> e. Explain two ways to prepare for natural disasters (e.g., hurricanes, floods, tornados, earthquakes, national alerts, snow emergencies). <p><u>Home Safety</u></p> <ul style="list-style-type: none"> f. Explain proper storage of hazardous household materials (e.g., cleaning materials, medicines, knives). g. Explain three strategies for child proofing a house (e.g., outlet plugs, cabinet locks, gates on stairways). h. Describe signs of possible household dangers (e.g., smelling gas, flooding). <p><u>First Aid</u></p> <ul style="list-style-type: none"> i. Identify four items in a first aid kit/household emergency kit (e.g., band aids, disinfectant, flash light, batteries). j. Describe how to prevent poisoning. 	<p>I Can Do It! Staying Safe, p. 39- 45. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=75-94</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Safety150_161.pdf#page=154-161</p> <p>Ready, Set, Fly! Home Safety #1. Ready, Set, Fly! Home Safety #2. Ready, Set, Fly! Home Safety #4.</p> <p>The Parent Center/Baby Center http://www.babycenter.com/baby/babysafety/index</p> <p>Kid’s Health http://kidshealth.org/parent/positive/family/net_safety.html</p> <p>Safety Information, Poison Prevention - http://www.aapcc.org/dnn/default.aspx</p>
2. Knows how to access community resources in case of emergency.	<ul style="list-style-type: none"> a. Explain the function of different community resources (e.g., fire, police, ambulance and when they would be used). b. Evaluate three emergency situations and select the appropriate community resource. 	<p>Ready, Set, Fly! Home Safety and Repairs #4. Ready, Set, Fly! Community Resources #4. Healthy Children http://www.healthychildren.org/english/safety-prevention/at-home/Pages/default.aspx</p>

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3. Is able to administer first aid and CPR.	<ul style="list-style-type: none"> a. Complete and pass first aid training course. b. Complete and pass CPR training course. 	Ready, Set, Fly! Home Safety and Repairs #3. Learn CPR, Hands on CPR/First Aid Training - http://depts.washington.edu/learncpr/index.html
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Home Repairs

Your Goals	Steps to Get There	Helpful Resources
1. Knows how to make simple home repairs.	<ul style="list-style-type: none"> a. Demonstrate how to reset circuit breakers and/or replace fuses. b. Demonstrate how to use a plunger/unclog toilets. c. Demonstrate how to replace furnace filters. d. Demonstrate safe and appropriate use of home tools. e. Demonstrate how to winterize apartment/home windows, where applicable. f. Explain the type of repairs for which the tenant is responsible. 	I'm Getting Ready, Electrical Detective at Work, C-7, C-8. Ready, Set, Fly! Home Safety and Repairs #5. State Farm Home Maintenance http://www.statefarm.com/learning/be_safe/home/seasonal/seasonal.asp

Computer & Internet Basics

Your Goals	Steps to Get There	Helpful Resources
1. Can use a computer.	<ul style="list-style-type: none"> a. Demonstrate turning a computer on and off. b. Use the mouse to open an application c. Can type on a keyboard 	Free Typing Tutorial http://www.wikihow.com/Type Free Tutorial on Computer Basics http://tech.tln.lib.mi.us/tutor/
2. Can use a computer to complete homework assignment.	<ul style="list-style-type: none"> a. Explain when to use word processing, spreadsheet and presentation software b. List different types of word processing, spreadsheet and presentation software c. Demonstrate the use of the application d. Demonstrate creating, saving, opening, retrieving and printing documents 	http://office.microsoft.com/en-us/training/default.aspx How to Search the Internet Effectively: http://www.casey.org/cls/resourceguides/subdocs/SearchInternetEffectively.pdf
3. Knows how to use the internet to locate resources.	<ul style="list-style-type: none"> a. Locate resources that provide internet access (e.g. library, school) b. Describe the functions of a search engine (e.g.) Yahoo, Google, MSN c. Use the search engine to find information with job 	http://www.lib.berkeley.edu/TeachingLib/Guides/Internet/FindInfo.html http://www.media-awareness.ca/english/resources/special_initiatives/wa_resource

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	search, postsecondary education, financial aid, and leisure time.	s/wa_teachers/tipsheets/search_internet_effectively.cfm How to Search the Internet Effectively: http://www.casey.org/cls/resourceguides/subdocs/SearchInternetEffectively.pdf
4. Can safely set up a free email account.	<ul style="list-style-type: none"> a. Locate three websites that offer free email service (e.g. Gmail, Yahoo, MSN...) b. Select most appropriate service for age c. Safely and accurately complete email registration form d. Select an appropriate email username 	Tip: Do an Internet search to find these resources
5. Can practice personal safety on the internet.	<ul style="list-style-type: none"> a. Explain what safe internet practice is b. Explain why safety on the internet is important c. Demonstrate three ways to practice personal safety online (e.g.) 	http://www.connectsafely.org/PowerPoint-and-PDF-files/
6. Knows how to address cyber bullying.	<ul style="list-style-type: none"> a. Define cyber bullying b. Describe three ways to deal with cyber bullies 	http://www.stopcyberbullying.org/
7. Can explain the danger of giving out personal information online.	<ul style="list-style-type: none"> a. Describe purpose of popular social networking platforms (e.g. MySpace, Facebook, Bebo) b. Explain the function of a personal profile. c. Create a safe personal profile d. Explain three consequences of giving personal information e. Explain three potential consequences of posting inappropriate photos/language on your profile 	www.stopcyberbullying.org http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec14.shtm http://www.onguardonline.gov/topics/social-networking-sites.aspx
8. Knows the importance of safe practices in online relationships	<ul style="list-style-type: none"> a. Describe the types of online relationships b. List three consequences of participating in online relationships c. List three ways to ensure personal safety in online relationships 	http://www.connectsafely.org/PowerPoint-and-PDF-files/
9. Can use social networking platforms responsibly	<ul style="list-style-type: none"> a. Describe purpose of popular social networking platforms (e.g. MySpace, Facebook, Bebo) b. Explain the function of a personal profile. 	www.stopcyberbullying.org http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec14.shtm

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	<p>c. Create a safe personal profile</p> <p>d. Explain three consequences of giving personal information</p> <p>e. Explain three potential consequences of posting inappropriate photos/language on your profile</p>	<p>http://www.connectsafely.org/PowerPoint-and-PDF-files/http://www.onguardonline.gov/topics/social-networking-sites.aspx</p>
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Daily Living Permanency

Your Goals	Steps to Get There	Helpful Resources
<p>1. Knows at least one adult, other than their caseworker or other professional who would help in case of an emergency.</p>	<p>a. Can name and identify at least one adult that he/she checks in with on a regular basis.</p> <p>b. The identified adult(s) is invited to current and future transition planning meetings that are held on behalf of the youth.</p>	<p>Permanency Pact</p> <p>http://www.fosterclub.com/files/PermPact_0.pdf</p> <ul style="list-style-type: none"> ▪ Emergency Place to Stay ▪ Mentor ▪ Someone to talk to/Discuss Problems ▪ Help with Reading Forms, Documents, and Complex Mail ▪ A Place to do Laundry ▪ Food/Occasional Meal
<p>2. Has an adult the youth trusts, other than a caseworker or other professional who could help with day-to-day needs.</p>	<p>a. Can name and identify at least one adult that he/she checks in with on a regular basis.</p> <p>b. The identified adult(s) is invited to current and future transition planning meetings that are held on behalf of the youth.</p>	<p>Permanency Pact</p> <p>http://www.fosterclub.com/files/PermPact_0.pdf</p> <ul style="list-style-type: none"> ▪ Regular Check-in

SELF CARE SKILLS

Health Care		
Your Goals	Steps to Get There	Helpful Resources
1. Knows how to stay healthy.	<ul style="list-style-type: none"> a. Identify three ways to prevent a cold or flu. b. Explain how to prevent contagious diseases like measles, mumps, and chicken pox through vaccination and/or avoiding contamination. c. Take care of self (e.g., gets enough sleep, protects eyes). d. Attend regular doctor/dentist appointments (e.g., yearly). e. Explain the importance of washing our hands. f. Explain family health history. g. Describe personal medical history. h. Keep up to date medical records. i. Explain how regular exercise can make one feel better and look better. j. Demonstrates an exercise that can occur at least two to three times a week. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=17-18</p> <p>Ready, Set, Fly! Health #1. Ready, Set, Fly! Health #2. 4 Girls, Illness & Disability; Fitness; Body – http://www.girlshealth.gov/ Kids Health, Your Body – http://www.kidshealth.org/teen/your_body/; http://www.kidshealth.org/teen/food_fitness/ Kids Health, Exercise; Care of Body – http://www.kidshealth.org/kid/stay_healthy/index.html Kids Health, Fitness – http://www.kidshealth.org/parent/nutrition_fit/index.html Kids Health, Parent Information – http://www.kidshealth.org/parent/general/index.html</p>
2. Knows how to care for minor illness and simple injuries.	<ul style="list-style-type: none"> a. Describe symptoms of colds, flu, and other common health problems. b. Demonstrate how to use a thermometer. c. Select appropriate over-the-counter medications for pain, stomach upset, diarrhea, cold/allergy symptoms. d. Explain how to treat cold and flu symptoms. e. Demonstrate treating simple injuries like cuts, burns, bites, stings, and splinters. f. Create a basic first aid kit. g. Explain what to do when a fever doesn't improve. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=44-46</p> <p>Ready, Set, Fly! Health #6. Kids Health, Health Care – http://www.kidshealth.org/kid/stay_healthy/index.html http://kidshealth.org/kid/ill_injure/index.html http://www.kidshealth.org/teen/your_body/ Kids Health, Infections – http://www.kidshealth.org/teen/infections/ Kids Health, Parents – http://www.kidshealth.org/parent/general/index.html Kids Health, Infections, Parent Information – http://www.kidshealth.org/parent/infections/index.html</p>

SELF CARE SKILLS

		<p>Kids Health, Parent Medical – http://www.kidshealth.org/parent/medical/index.html</p> <p>Kids Health, First Aid – http://www.kidshealth.org/parent/firstaid_safety/index.html</p>
<p>3. Knows when and how to seek medical attention.</p>	<p>a. Explain what you would do if an illness has not responded to home remedies.</p> <p>b. Tell when you should go to the emergency room, a clinic, or to a doctor.</p> <p>c. Describe how to find a doctor and dentist (e.g., check yellow pages, check medical/dental societies, Health Insurance Company, family and friends).</p> <p>d. Explain the costs associated with doctors/dentists, clinics and an emergency room.</p> <p>e. See a Doctor and Dentist regularly for well-being care (e.g., annually).</p> <p>f. Demonstrate making and changing a medical/dental appointment.</p> <p>g. Explain what to do if someone ingests a poisonous substance.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=45-46</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=80-83</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=46-47</p> <p>Kids Health – http://www.kidshealth.org/kid/feel_better/</p> <p>Kids Health, Diseases – http://www.kidshealth.org/teen/diseases_conditions/</p> <p>Kids Health, Infections – http://www.kidshealth.org/teen/infections/</p> <p>Kids Health, Parent Medical – http://www.kidshealth.org/parent/medical/index.html</p> <p>Kids Health, Parent First Aid – http://www.kidshealth.org/parent/firstaid_safety/index.html</p>
<p>4. Knows and understands the importance of taking prescription drugs and over-the-counter medications as prescribed.</p>	<p>a. Explain the difference between prescription and over-the-counter medications.</p> <p>b. Interpret instructions provided on prescription drugs and over-the-counter medications, including dose frequency, contraindications, warnings, recommended storage (e.g., safety cap use) and possible side effects.</p> <p>c. Describe what happens when medication is used improperly.</p> <p>d. Describe the possible effects taking medications while pregnant.</p> <p>e. Explain the difference between generic and brand</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=40-44</p> <p>Ready, Set, Fly! Health #7.</p>

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	name medications.	
5. Knows and understands the medical/ dental coverage available.	<ul style="list-style-type: none"> a. Describe types of medical insurance/coverage available (e.g. Medicaid, employer health plans, student health plans, personal health plans). b. Explain where and how to obtain one or more types of medical coverage. c. Identify the common terms used in medical insurance (e.g., HMO, co-pay, deductible, referral, pre-existing condition). 	<p>I Can Do It, Protecting Your Money and Yourself, p. 14-16. I'm Getting Ready, What Insurance Do I Need? M-14. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=48-50 Ready, Set, Fly! Health #10. Kids Health, People, Places, and Things That Help me – http://www.kidshealth.org/kid/feel_better/ Kids Health – http://www.kidshealth.org/parent/system/idnex.html</p>
6. Knows how to execute a health care proxy.	<ul style="list-style-type: none"> a. Define health care proxy. b. Explain the importance having someone you trust to make health care treatment decisions if you are not able. c. Identify a trusted adult to be your proxy. d. Demonstrate how to make the health care proxy legal and what to do if they change their mind, 	<p>Information on Health Care Proxies http://www.doyourproxy.org/ http://www.wvlegalservices.org/surrogat.pdf</p>
7. Knows how to maintain good emotional health.	<ul style="list-style-type: none"> a. Identify situations which may cause conflict between people and lead to stress. b. Identify source of conflict or fear in a stressful situation. c. Identify three ways to reduce stress (e.g., exercise, deep breathing, simplify schedule) d. Select a strategy to reduce stress and maintain good emotional health (e.g., exercise, deep breathing, simplify schedule, journal). e. Describe the signs and symptoms of depression and other emotional health problems. f. Describe where to go in the community to obtain help with depression and other emotional health problems. 	<p>Ready, Set, Fly! Health #14. Ready, Set, Fly! Health #15. Kids Health – http://www.kidshealth.org/parent/emotions/index.html http://www.kidshealth.org/kid/feeling/</p>
8. Knows how to avoid situations that may trigger dependency on drugs and/or	<ul style="list-style-type: none"> a. Can name three or more common triggers that can cause relapse. b. Has an action plan to help guard against relapsing. 	<p>http://www.casey.org/cls/resourceguides/subdocs/CommonRelapseTriggersTeens.pdf</p>

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alcohol.		
9. Has at least one adult other than their worker; help them with their medical needs. 10. Knows a trusted adult who can help support their sobriety.	<p>a. Can name and identify at least one adult he/she/ can call to assist them with their medical needs (including visiting if they were hospitalized)</p> <p>b. The identified adult(s) is invited to current and future transition planning meeting that are held on behalf of the youth.</p> <p>c. Has a safe relationship with an adult who understands how young people can prevent relapses.</p>	<p>Permanency Pact http://www.fosterclub.com/files/PermPact_0.pdf</p> <ul style="list-style-type: none"> • Assist with Medical Appointments/Chaperone • Drug and Alcohol Addition Help • Mental Health Support • Safety and Personal Security <p>http://www.casey.org/cls/resourceguides/subdocs/CommonRelapseTriggersTeens.pdf</p>

Personal Benefits

Your Goals	Steps to Get There	Helpful Resources
1. Knows how to access benefits, such as Social Security, Medicaid, Temporary Assistance for Needy Families (TANF), and Education and Training Vouchers (ETV).	<p>a. Is made aware of the local benefits that are available to him/her.</p> <p>b. Assistance is provided to apply for benefits that he/she is eligible for.</p>	<p>http://www.cms.gov/default.asp?</p> <p>http://www.cms.gov/home/chip.asp</p> <p>https://www.statevoucher.org/</p> <p>http://www.youthhood.org/government/index.asp</p>

1. Maintain Personal Records

<p>1. Know how to obtain copies of personal documents.</p> <p>2. Knows how to maintain personal documents and records.</p>	<p>a. Identify where to go to get a birth certificate, social security card, photo ID, educational transcripts, passports, voter registration card, and working papers.</p> <p>b. Identify where to go to obtain medical history and records.</p> <p>c. Identify where to go to obtain immigration documentation (if applicable).</p> <p>d. Identify where to go to obtain tribal documentation (if applicable).</p> <p>e. Identify documentation necessary to cross U.S. borders.</p> <p>f. Identify the costs associated with obtaining these documents.</p>	<p>Ready, Set, Fly! Community Resources #6.</p> <p>http://www.usa.gov/Citizen/Topics/Family_Issues/Vital_Docs.shtml</p> <p>Storing Important Papers: http://www.casey.org/cls/resourceguides/subdocs/StoringImportantPapers.pdf</p> <p>Keeping Personal Records http://www.casey.org/cls/resourceguides/subdocs/KeepingPersonalRecords.pdf</p>
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	g. Complete the forms required to obtain copies of these documents.	
Personal Hygiene		
Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands the importance of good hygiene.	<ul style="list-style-type: none"> a. Describe what “good hygiene” means. b. Explain how “poor hygiene” affects friendships, relationships with others and employment opportunities. c. Explain how hygiene affects one’s physical and emotional health. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=5</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=6</p> <p>Kids Health, Acne Myths; Being Good to my Body; Ears, Skin, Teeth – http://www.kidshealth.org/kid/stay_healthy/index.html</p> <p>Kids Health, Your Body; Body Image – http://www.kidshealth.org/teen/your_body/;</p>
2. Can maintain good hygiene.	<ul style="list-style-type: none"> a. Explain when and how to use hygiene products (e.g., toilet paper, soap, shampoo, brush, comb, tooth brush, tooth paste, floss, deodorant, sanitary napkins/tampons, shaving equipment). b. Explain the importance of cleaning one’s hands after using the toilet. c. Wears clean clothes. d. Describe when makeup is appropriate and how to apply it if applicable. 	<p>I’m Getting Ready, My Grooming Plan Checklist, LG-4.</p> <p>I’m Getting Ready, Clothing Messages on Television, LG-5.</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=6</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=16</p> <p>4 Girls, Body – http://www.girlshealth.gov/</p> <p>Kids Health, Your Body – http://www.kidshealth.org/teen/your_body</p>
Personal Safety		
Your Goals	Steps to Get There	Helpful Resources
<ul style="list-style-type: none"> 1. Is able to find safe and supportive resources 2. Has a safe place to stay in the event of an emergency. 	<ul style="list-style-type: none"> a. Knows how to trust their instincts when feeling unsafe b. Knows how to access immediate help c. Understands the myths and truths about domestic violence d. Understands the myths and truths about sexual assault e. Can recognize when dating becomes violent 	<p>http://www.loveisrespect.org/</p> <p>http://www.vetoviolence.org/datingmatters/</p> <p>http://www.thatnotcool.com/Help.aspx</p>

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Sexuality		
Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands how male and female bodies change during puberty.	<ul style="list-style-type: none"> a. Identify male and female sexual anatomy. b. Explain the bodily changes that take place during puberty for both males and females. 	Ready, Set, Fly! Relationships and Sexuality #1. 4 Girls, Drugs and Alcohol– http://www.girlshealth.gov/ Kids Health – http://www.kidshealth.org/parent/grwoing/talk_about_puberty_p3.html ; http://www.kidshealth.org/teen/sexual_health/
2. Knows and understands the difference between sexual orientation and gender identity.	<ul style="list-style-type: none"> a. Define the terms sexual orientation gender identity. b. Identify three sexual orientations (e.g., heterosexual, homosexual, and bisexual). c. Define stereotyping and discrimination based on sexual orientation. 	American Psychological Association, Questions About Sexual Orientation – http://www.apa.org/pi/lgbt/resources/just-the-facts.aspx http://www.hrc.org/issues/youth-campus
3. Knows and understands the difference between sexuality and sex.	<ul style="list-style-type: none"> a. Tell the four definitions of “sex” (e.g., gender, intercourse). b. Explain myths and misconceptions about sex. c. Explain media’s role in portraying sex and sexuality. d. Explain the difference between love and sex. e. Describe sexual desire verses love. 	http://www.casey.org/cls/resourceguides/subdocs/PAYAModul5SexualitySTD-PregnancyPreventionpages1_27.pdf#page=5 http://teachers.teachingsexualhealth.ca/ Sex and Sexuality (ReCAPP) http://www.casey.org/cls/resourceguides/subdocs/SexSexuality.pdf

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Personal Development		
Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands the concept of self-esteem.	<ul style="list-style-type: none"> a. Define the term “self-esteem.” b. Explain how self-esteem is related to self-awareness and self-image. c. Describe how self-esteem is affected by the willingness to try new things. 	Ready, Set, Fly! Personal Development #1. Ready, Set, Fly! Personal Development #2. Kids Health, Self Esteem; Mental Health; Body Image – http://www.kidshealth.org/teen/your_mind/ http://www.kidshealth.org/kid/feeling/
2. Knows and understands one’s personal strengths and needs.	<ul style="list-style-type: none"> a. Describe three personal strengths and three needs. b. Recognize how one’s strengths can be used to meet one’s needs. 	http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=98-101 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=133-138 Ready, Set, Fly! Personal Development #5.
3. Knows and understands the impact of caring, respectful, responsible, and honest behavior in relationships.	<ul style="list-style-type: none"> a. Define respect. b. Define in your own words caring, respectful, responsible, and honest behavior. c. Give examples of situations where caring, respectful, responsible, and honest behavior affect a relationship. d. Identify behaviors (in a movie, video, or role play) that are caring, respectful, responsible, and honest and behaviors that are not. 	Ready, Set, Fly! Relationships #2. Kids Health, Gossip – http://www.kidshealth.org/kid/feeling/
4. Can demonstrate everyday etiquette.	<ul style="list-style-type: none"> a. Define everyday etiquette (opening doors for others, giving up a seat for someone, sending a thank you note, etc) one in public. b. Give examples of appropriate words to show displeasure or excitement as an alternative to cursing. c. Describe the difference between gossip and sharing information. d. Describe at least five situations in which you would express thankfulness. 	http://www.emilypost.com/everyday-etiquette Tip: Google Emily Post website

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<p>5. Knows and understands how abuse, dishonesty, and disrespect impact relationships.</p>	<ol style="list-style-type: none"> a. Define in your own words abuse, dishonesty, and disrespectful behavior. b. Give examples of how abuse, dishonesty, and disrespect impact relationships. c. Identify behaviors (in a movie, video) that are abusive, dishonest, and disrespectful. d. Describe how these behaviors might affect the relationships (in a movie, video). 	<p>http://www.atg.wa.gov/ProtectingYouth/TeenDatingViolence/TeachingMaterials.aspx</p>
<p>6. Knows and understands the influence of spirituality on personal development.</p>	<ol style="list-style-type: none"> a. Define spirituality. b. Explain how spirituality can play a role in one’s everyday life. 	<p>Ready, Set, Fly! Cultural Awareness #7 Recommend using Google to find other resources</p>

Developing Relationships

Your Goals	Steps to Get There	Helpful Resources
<p>1. Knows and understands the differences between various types of relationships.</p>	<ol style="list-style-type: none"> a. Describe different types of relationships (e.g., family, friends, business, professional, marital, and dating). b. Recognize the value of maintaining more than one type of relationship. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=133-138 Ready, Set, Fly! Relationships #1. Kids Health, Relationships – http://www.kidshealth.org/teen/your_mind/</p>
<p>2. Knows how to start a new friendship.</p>	<ol style="list-style-type: none"> a. Can define what a friend is. b. Describe ways that friends spend time together c. Can think of ways to invite a new friend to join in a group activity d. Invite a new friend to spend time together in a positive activity. 	<p>Tip: Use Google to find resources</p>
<p>3. Knows how to maintain healthy relationships.</p>	<ol style="list-style-type: none"> a. Identify three characteristics of healthy and unhealthy relationships. b. Describe two ways to manage an unhealthy relationship (e.g. clarify boundaries, seek counseling, seek legal help, end relationship). c. Role play a strategy for managing an unhealthy relationship (e.g. setting boundaries, getting counseling, ending a relationship) 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=151-162 Ready, Set, Fly! Relationships #2. Kids Health, Friends – http://www.kidshealth.org/kid/feeling/</p>

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	<ul style="list-style-type: none"> d. Describe two ways to improve a relationship with family, friends, mentors, co-workers, and romantic interests. e. Name at least one person you can confide in. 	
4. Knows how to talk to others about decisions that affect dating and romantic relationships.	<ul style="list-style-type: none"> a. Explain how to talk to a partner about dating, sexual activity, prevention of STDs and pregnancy, marriage, and/or parenting). b. Practice talking with a partner about these issues in a mock situation. c. Explain how to talk to family and friends about dating, sexual activity, prevention of STDs and pregnancy, marriage, and parenting. d. Practice talking with family and friends about these issues in a mock situation. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=151-159</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=160-183</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5SexualitySTD-PregnancyPreventionpages1_27.pdf#page=8</p> <p>Ready, Set, Fly! Relationships #3. Ready, Set, Fly! Relationships #4. Kids Health, Relationships – http://www.kidshealth.org/teen/your_mind/ http://kidshealth.org/teen/sexual_health/guys/sexual_orientation.html#cat20070 Adolescent Pregnancy Prevention http://www.casey.org/cls/resourceguides/subdocs/AdolescentPregnancyPreventionReCAPP.pdf</p>
5. Knows and understands the concept of “community.”	<ul style="list-style-type: none"> a. Define and give examples of different communities (e.g., cultural groups, neighborhoods, school, faith-based). b. Identify three things that make one a part of a community (e.g., age, culture, interest, needs). c. Explain the benefits of participating in diverse/different communities. d. Describe the responsibilities associated with being part of a community. e. Tell why volunteerism is good for a community or neighborhood. 	<p>Ready, Set, Fly! Relationships #12 http://kidshealth.org/parent/positive/family/volunteer.html http://www.serviceleader.org/instructors/studentpaper5</p>
6. Knows and understands the importance of cooperation.	<ul style="list-style-type: none"> a. Describe three situations where you’ve helped others. b. Describe how family members cooperate with each other. c. Explain how cooperating in the workplace is helpful. 	<p>Tip: Use Google to find resources</p>

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<p>7. Knows and understands a process for making thoughtful decisions.</p>	<p>a. Recognize the difference between impulsive and thoughtful decisions. b. Describe and explain the steps used in a thoughtful decision making process (e.g., identify goals and values involved, identify options, evaluate pros and cons, narrow unacceptable choices and select an option). c. Describe why it is important to gather information when you are not sure about a decision.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=116-127 Ready, Set, Fly! Decision Making #2. Ready, Set, Fly! Decision Making #4. Decision Education Foundation, Making Good Choices – http://www.decisioneducation.org/ http://www.sadd.org/mission.htm</p>
<p>8. Can use a thoughtful decision making process in a social situation.</p>	<p>a. Describe a social situation that requires a decision (e.g., going to a party on a school night, what to do when the person who is driving starts drinking). b. Apply a thoughtful decision making process to a social situation c. Tell why some choices are good and some are bad. d. Tell what the consequences of the choices might be for yourself and others. e. Evaluate the outcome of the decision (e.g., how my choices affect others).</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=124-126 Ready, Set, Fly! Decision Making #3. Ready, Set, Fly! Decision Making #4. http://www.sadd.org/mission.htm</p>
<p>9. Knows at least one adult (including relatives) he/she can depend on when he/she leaves care.</p>	<p>a. Can name and identify at least one adult he/she/ can depend on when he/she leaves care b. The identified adult(s) is invited to current and future transition planning meeting that are held on behalf of the youth.</p>	<p>Permanency Pact http://www.fosterclub.com/files/PermPact_0.pdf</p> <ul style="list-style-type: none"> • Emergency place to Stay • Other supportive assistance

Communication With Others

Your Goals	Steps to Get There	Helpful Resources
<p>1. Knows and understands the elements of communication.</p>	<p>a. Explain the difference between verbal and non-verbal communication. b. Describe three forms of non-verbal communication (e.g., body postures, gestures, eye contact, and facial expressions). c. State at least three ways different cultures may influence communication styles. d. Identify two ways to give respectful feedback.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=142-150 Ready, Set, Fly! Communication Section #1 - #4. Ready, Set, Fly! Communication #6. Ready, Set, Fly! Communication #7. Ready, Set, Fly! Communication #9. Ready, Set, Fly! Communication #10.</p>

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	<ul style="list-style-type: none"> e. Identify two ways to receive feedback (e.g. making eye contact, not interrupting a conversation). f. Describe how feedback helps and/or hinders communication. 	<p>Tip: Use Google to find additional resources</p>
<p>2. Knows how to communicate with friends and family.</p>	<ul style="list-style-type: none"> a. Demonstrate introducing oneself and greeting others (e.g., handshake, eye contact, standard v. slang language, appropriate touching). b. Demonstrate giving and receiving feedback in two situations with family and friends. c. Demonstrate how a conversation can show tolerance for the opinions of others d. Demonstrate receiving compliments without feeling/acting embarrassed. a. Demonstrate how to clearly present your ideas or how you are feeling to others. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=144-150 Ready, Set, Fly! Communication #2. Kids Health, Families/Relationships – http://www.kidshealth.org/teen/your_mind/ Kids Health, Feelings – http://www.kidshealth.org/kid/feeling/</p>
<p>3. Knows how to communicate in school settings.</p>	<ul style="list-style-type: none"> a. Tell how to get the teacher’s attention in the classroom effectively. b. Tell when it’s okay to talk or not talk with others in class. c. Demonstrate using effective listening techniques to clarify instructions. d. Demonstrate asking effective questions to get help or to clarify information. e. Demonstrate giving and receiving feedback in two situations with school personnel. f. Demonstrate tolerance for the opinions of others. 	<p>Ready, Set, Fly! Communication #11. Kids Health, Feelings – http://www.kidshealth.org/kid/feeling/</p>
<p>4. Knows how to communicate in school or at work.</p>	<ul style="list-style-type: none"> a. Demonstrate introducing oneself and greeting others (e.g., handshake, eye contact, standard v. slang language). b. Demonstrate effective listening techniques to clarify instructions. c. Demonstrate the ability to ask effective questions to obtain and/or clarify information. d. Demonstrate giving and receiving feedback in two 	<p>Ready, Set, Fly! Communication #11. Ready, Set, Fly! Communication #15 Ready, Set, Fly! Communication #16. Kids Health, Feelings – http://www.kidshealth.org/kid/feeling/</p>

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	<p>work-related situations.</p> <p>e. Demonstrate tolerance for the opinions of others</p>	
<p>5. Knows how to use technology to communicate safely and effectively.</p>	<p>a. Demonstrate safe and appropriate telephone etiquette in home and work situations (e.g., how to answer, take messages, and convey information).</p> <p>b. Demonstrate safe and appropriate email etiquette in home and work situations.</p> <p>c. Demonstrate safe and appropriate use of social networking in home and work situations</p>	<p>Ready, Set, Fly! Communication #14.</p> <p>Internet Safety, Etiquette for Kids http://www.connectsafely.org/safety-tips-and-advice.html</p> <p>Social Networking Tips http://www.casey.org/cls/resourceguides/subdocs/SocialNetworkingTips.pdf</p> <p>Social Networking for Tweens and Teens http://www.casey.org/cls/resourceguides/subdocs/SocialNetworkingTweensTeens.pdf</p>
<p>6. Knows how and when to be assertive when communicating at home, school, and work.</p>	<p>a. Explain the differences between passive, aggressive, and assertive styles of communication.</p> <p>b. Describe how to communicate assertively in three situations.</p> <p>c. Recognize that people have the right to express different opinions.</p>	<p>Ready, Set, Fly! Communication #15</p> <p>Ready, Set, Fly! Communication #16.</p>
<p>7. Knows how to use anger management techniques.</p>	<p>a. Describe situations that may produce feelings of anger within oneself and others.</p> <p>b. Identify a positive message of anger.</p> <p>c. Describe the signs and feelings of anger within oneself and others.</p> <p>d. Describe two anger management techniques that could be used at home, school, or work.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=151-152</p> <p>Ready, Set, Fly! Communication #17.</p> <p>Ready, Set, Fly! Communication #18</p> <p>Ready, Set, Fly! Communication #20.</p> <p>Ready, Set, Fly! Communication #21.</p> <p>Kids Health, Anger – http://www.kidshealth.org/kid/feeling/www.stopcyberbullying.org</p>

Cultural Competency

Your Goals	Steps to Get There	Helpful Resources
<p>1. Knows how to effectively respond to prejudice and</p>	<p>a. Define racism, stereotyping, prejudice, and discrimination.</p>	<p>Ready, Set, Fly! Cultural Awareness Section #11 thru #14. http://www.tolerance.org/</p>

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discrimination.	b. Demonstrate two positive strategies to deal with prejudice and discrimination at home, work, school, and/or in the community.	http://www.tolerance.org/activity/bullying-tips-students http://www.tolerance.org/activity/standing-against-discrimination
2. Knows and understands one's own cultural identity.	a. Define the terms culture, identity, race and ethnicity. b. Describe the customs associated with one's culture (e.g., family structure, language, food, style of dress). c. Describe the contributions that one's culture has made to society. d. Tell at least four ways culture has affected your identity, values, and beliefs.	http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=102-106 Ready, Set, Fly! Cultural Awareness Section #1 thru #8. Tip: Use Google to find resources
3. Knows and understands different cultural groups.	a. Identify and describe the customs of three different cultural groups. b. Describe contributions made to society of at least two cultures. c. Tell how to show respect for the attitudes and beliefs of other cultural groups.	http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=102-116 Ready, Set, Fly! Cultural Awareness #6 Ready, Set, Fly! Cultural Awareness #7 Ready, Set, Fly! Cultural Awareness #9 Ready, Set, Fly! Cultural Awareness #10.

Domestic Violence

Your Goals	Steps to Get There	Helpful Resources
1. Knows and comprehends the signs of physical and verbal abuse in relationships. 2. Knows ways to safely avoid abusive relationships.	a. Can explain at least two signs of domestic abuse. b. Can name warning signs of dating abuse.	http://www.safeplace.org/page.aspx?pid=330 http://www.loveisrespect.org/ http://www.teensagainstabuse.org/index.php?q=understand Violence Wheel http://www.casey.org/cls/resourceguides/subdocs/ViolenceWheel.pdf What Can I Do to Be Safe? http://www.casey.org/cls/resourceguides/subdocs/HowToKeepSafe.pdf
3. Knows ways to avoid sexual assaults or rape. 4. Can explain what steps to take in the event of a sexual assault or rape.	a. Can explain the importance of reporting a sexual assault to police or other authorities. b. Can seek help in the event of a sexual assault or rape.	http://www.safeplace.org/page.aspx?pid=330 http://www.loveisrespect.org/ http://www.teensagainstabuse.org/index.php?q=understand

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Legal Permanency		
Your Goals	Steps to Get There	Helpful Resources
1. Understand what legal permanency is and ways to have it, such as family reunification, adoption, and guardianship.	a. Is able to explain what a permanency goal and their choices for obtaining permanency.	Refer to policy/protocols in your specific state child welfare system
2. Knows what their individual legal permanency goal is and can describe it.	a. Is able to describe their permanency goal. b. Knows how to identify their state Independent Living Coordinator.	http://www.nrcyd.ou.edu/

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Budgeting & Spending Plan		
Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands how one's values influence money decisions.	<ul style="list-style-type: none"> a. Knows the difference between personal needs and wants. b. Identify personal values (e.g., it is more important to spend money on clothes than to save). c. Recognize the impact personal values have on money decisions. 	<p>I Can Do It, Budgeting to Make Money Stretch, p. 1-2. I'm Getting Ready, If You Could See Yourself 20 Years from Now... M-1. I'm Getting Ready, The Big 3, M-4. I'm Getting Ready, Learn from Those Who've Been There, M-5. I Know Where I am Going, Part I, C. 1, I've Heard of "the Money Pit," p. 4-8. Ready, Set, Fly! Beliefs About Money Section #1 - #3. Mapping Your Future, Establish a Budget – http://www.mappingyourfuture.org/Money/</p>
2. Knows and understands ways that people use money to help others.	<ul style="list-style-type: none"> a. Identify specific ways to contribute to others in need (e.g. giving food, clothing, cash, and donating one's time). b. Recognize that it feels good to help others. c. Identify one cause to which one would contribute. 	<p>I Know Where I am Going, Part II, C. 4, Why Should I Give My Money to Others? p. 42-46. Ready, Set, Fly! Beliefs About Money #2. Ready, Set, Fly! Budgeting and Spending #12.</p>
3. Is able to keep track of a weekly allowance.	<ul style="list-style-type: none"> a. Keep an expense diary for a week to track all expenditures. b. Determine major areas of expenses (e.g., clothing, food, leisure activities) and what is necessary and what is unnecessary. c. Describe the consequences of making unnecessary purchases. d. Assess and modify spending habits. 	<p>I'm Getting Ready, Make a Money Plan for Today, M-7. I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39. Ready, Set, Fly! Budgeting #8. Banking on Our Future, Budgeting – http://www.bankingonourfuture.org/master.cfm/main/home</p>
4. Can develop a realistic spending plan for one month.	<ul style="list-style-type: none"> a. Explain the importance of planning one's expenditures. b. Create a list of spending plan categories (e.g., food, clothes, leisure activities). c. Identify whether a category is fixed or flexible. d. Assess current situation and allocate money to each 	<p>I Can Do It, Budgeting, p. 2-6. I'm Getting Ready, Make a Money Plan for Today, M-7. I'm Getting Ready, A Money Plan for Being on Your Own, M-8; M-9. I'm Getting Ready, Planning My Clothes Budget, LG-8. I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.</p>

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	category.	http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=5-8 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=6-63 Ready, Set, Fly! Budgeting #4. Banking on Our Future, Budgeting – http://www.bankingonourfuture.org/master.cfm/main/home
5. Can develop a routine for paying monthly expenses.	a. Identify at least two strategies for paying bills (e.g., automatic deductions, envelope method, online payment). b. Describe the pros and cons of each strategy. c. Select a strategy for paying monthly bills. d. Recognize the consequences of not paying bills on time. e. Develop a system for storing receipts and other payment records (e.g., tax returns, warranties). f. Identify time frames for disposing of tax returns, receipts, and warranties.	I Can Do It, Budgeting, p. 2-6. I’m Getting Ready, Make a Money Plan for Being on Your Own, M-8, M-9. I’m Getting Ready, Budgeting Using and Envelope System, M-10. Ready, Set, Fly! Budgeting #3. Ready, Set, Fly! Budgeting #8.
6. Can maintain a spending plan for one month.	a. Develop a monthly spending plan. b. Keep an expense diary for a month to track all expenditures. c. Assess spending plan and make changes as needed. d. Describe the consequences of over spending. e. Describe how to avoid making unnecessary purchases (e.g., prepare and use shopping lists). f. Participate in leisure activities while staying in budget. g. Describe when, why, and to whom one would turn to ask for help with budgeting.	I’m Getting Ready, Budgeting Using an Envelope System, M-10. Ready, Set, Fly! Budgeting #4. Banking on Our Future – http://www.bankingonourfuture.org/master.cfm/main/home Practical Money Skills, Spending Plans – http://www.practicalmoneyskills.com/english/students/level.php?id=4
7. Knows and understands where to find help if one experiences financial difficulty.	a. Identify two types of financial difficulty (e.g., bankruptcy, credit card debt, paying one’s rent). b. Identify the short and long-term consequences associated with financial difficulties. c. Identify the community resources that assist people with financial problems.	Practical Money Skills, Financial Difficulty – http://www.practicalmoneyskills.com/english/students/level.php?id=4 Permanency Pact http://www.fosterclub.com/files/PermPact_0.pdf <ul style="list-style-type: none"> ▪ Emergency Place to Stay/Emergency Cash

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	d. Explain the services and fees available from each resource.	<ul style="list-style-type: none"> ▪ Bills and Money Management Assistance ▪ Finding Community Resources
1. Saving Money		
Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands ways to save money.	<ol style="list-style-type: none"> a. Describe two places to save money (e.g. piggy bank and savings account at a bank). b. Identify two strategies for saving (e.g. pay-yourself-first, automatic payroll deduction, percentage of one's income). c. Explain how a savings account provides interest on your money. 	I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39. Ready, Set, Fly! Savings #2. Ready, Set, Fly! Savings #3. Banking on Our Future, Saving Money – http://www.bankingonourfuture.org/master.cfm/main/home
2. Is able to develop a savings plan.	<ol style="list-style-type: none"> a. Establish a saving goal (e.g., long-term and short-term). b. Create a savings plan to achieve a goal (e.g., special savings account). 	I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39. Ready, Set, Fly! Savings #2. Ready, Set, Fly! Savings #3. Banking on Our Future, Saving Money – http://www.bankingonourfuture.org/master.cfm/main/home
3. Is able to determine what amount they have in savings.		
4. Knows how to open and maintain a savings account.	<ol style="list-style-type: none"> a. Describe the different types of savings accounts. b. Explain the good and bad points of different types of savings accounts. c. List the types of personal identification needed to open an account. d. Open a savings account. e. Fill out deposit and withdrawal forms. f. Read bank statement. g. Balance register with statement monthly. 	http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=74-76 Banking on Our Future, Checking - http://www.bankingonourfuture.org/master.cfm/main/home Practical Money Skills – http://www.practicalmoneyskills.com/personalfinance/savingspending/saving/ http://www.practicalmoneyskills.com/personalfinance/savingspending/banking/
5. Can achieve a short-term savings goal.	<ol style="list-style-type: none"> a. Select and use one or more savings strategies. b. Assess the effectiveness of each saving strategy in reaching your savings goal. c. Tell how much money you have in savings. 	I Can Do It, Budgeting, p. 1-2 I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39. Ready, Set, Fly! Savings #4.
6. Can achieve a long-term savings goal to help in the	<ol style="list-style-type: none"> a. Select and use one or more savings strategies. b. Assess the effectiveness of each saving strategy in 	I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.

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transition to self-sufficiency/self-responsibility.	reaching your savings goal. (i.e., can go to college, get housing, buy a car) c. Tell how much money you have in savings.	
7. Knows and understands simple investment strategies	a. Describe at least 2 types of investments (e.g., stocks, bonds, mutual funds, property, etc.) b. Describe where one would go to make each type of investment. c. Explain common investment terms (e.g., assets, earnings per share, dividend yield, etc.) d. Explain the costs associated with investments (e.g., transaction fees, closing costs, account management fees, etc.) e. Explain the penalties for early withdrawal of monies in a retirement plan. f. Explain the opportunities to invest with an employer's retirement program.	http://www.bankingonourfuture.org/master.cfm/main/home

2. Shopping

Your Goals	Steps to Get There	Helpful Resources
1. Knows how to make a purchase using cash.	a. Calculate discounts (e.g., how much is a \$10 book after a 15% discount?). b. Count money correctly for the purchase. c. Count money received in change after purchase.	Ready, Set, Fly! Budgeting #1. Ready, Set, Fly! Budgeting #2.
2. Can make a return.	a. Explain the appropriate procedure for returning an item. b. Return one item with supervision. c. Return one item without supervision.	How to Return Clothing to a Store http://www.casey.org/cls/resourceguides/subdocs/ReturnClothingStore.pdf
3. Knows how advertising impacts spending decisions.	a. Identify three forms of advertising (e.g. TV, radio, magazines, Internet, newspaper). b. Describe two ways that advertising their age group through mail, credit cards, and television is a lure and often can be misleading or inaccurate. c. Identify three products and advertising campaigns that	I Can Do It, Protecting Your Money, p. 17-18. I Know Where I am Going, Part II, C. 2, I Don't Want to Be a Shopping Fool, p. 14-25. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=116-118

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	<p>target youth.</p> <p>d. Identify advertising language and interpret the “fine print.”</p> <p>e. Explain telemarketing solicitation.</p> <p>f. Describe what “bait-and-switch” is.</p>	<p>Ready, Set, Fly! Budgeting #11.</p>
<p>4. Knows and understands the benefits of comparison shopping.</p>	<p>a. Explain what comparison shopping is and how it is done.</p> <p>b. Interpret product label information and explain how this information can be used to make purchasing decisions (e.g. food labels give nutritional information, clothing labels give washing instructions).</p> <p>c. Describe differences between brand name and generic products.</p> <p>d. Distinguish between “fads” and necessities when purchasing products.</p>	<p>I Know Where I am Going, Part II, C. 2, I Don’t Want to Be a Shopping Fool, p. 14-25. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=29-52</p> <p>Ready, Set, Fly! Budgeting #9. Ready, Set, Fly! Budgeting #11.</p>
<p>5. Knows how to comparison shop for a big purchase (e.g., bicycle, computer, stereo, TV).</p>	<p>a. Identify and prioritize the essential qualities of the item to be purchased (e.g., compare several bicycles).</p> <p>b. Collect information about the choices available on the market.</p> <p>c. Evaluate pros and cons of each choice.</p>	<p>Tip: Use Google to find information on this topic</p>
<p>6. Knows and understands ways to shop on a budget.</p>	<p>a. Describe two ways one’s shopping habits impact one’s spending plan.</p> <p>b. Identify three alternative shopping options (e.g., flea markets, department stores, newspaper ads, second hand shops, garage sales, mail order, Internet or online shopping, discount outlets, and lay-away).</p> <p>c. Explain when and how to look for sales (e.g., summer items go on sale after July 4th, white sales offer discounts on sheets and towels).</p> <p>d. Explain where to find and how to use coupons to save money.</p>	<p>I’m Getting Ready, Comparison Shop! LG-9. I’m Getting Ready, Visit a Thrift Shop, LG-10. I Know Where I am Going, Part II, C. 2, I Don’t Want to Be a Shopping Fool, p. 14-25. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=9-63 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=112-119 Ready, Set, Fly! Budgeting #6. Ready, Set, Fly! Budgeting #9. Online Shopping – http://www.casey.org/cls/resourceguides/subdocs/OnlineShopping.pdf</p>

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<p>7. Can shop economically for everyday items (e.g. personal care products, food, school supplies).</p>	<ul style="list-style-type: none"> a. Find and use coupons. b. Interpret and use unit pricing information to select the best buy for one’s budget. c. Interpret and use product label information to select the best buy. d. Compare prices on different brands to get the best price. 	<p>I Know Where I am Going, Part II, C. 2, I Don’t Want to Be a Shopping Fool, p. 14-25. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=29-54 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=112-119 Ready, Set, Fly! Personal Hygiene #4.</p>
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Banking & Credit

Your Goals	Steps to Get There	Helpful Resources
<p>1. Knows and understands the services provided by financial institutions.</p>	<ul style="list-style-type: none"> a. Identify the financial institutions available in the community (e.g., banks, credit unions, savings and loans). b. Describe and compare the services available. c. Identify the financial institutions offering the best deals on fees and interest. 	<p>I Can Do It, Using Banks, p. 7-8, 10. I Know Where I am Going, Part I, C. 5, Taking It to the Bank, p. 40-61. I’m Getting Ready, Choose a Bank, M-12. Ready, Set, Fly! Banking #1.</p>
<p>2. Knows and understands ways other than banks for cashing checks and borrowing money.</p>	<ul style="list-style-type: none"> a. Identify places in the community to cash checks (e.g., check cashing store, grocery store). b. Identify ways to borrow money (e.g., family, friends, pawn shops). d. Explain the pros and cons of using these ways to cash checks and borrow money. 	<p>I Know Where I am Going, Part I, C. 5, Taking It to the Bank, p. 40-61. Ready, Set, Fly! Banking #5. Ready, Set, Fly! Banking #6. Banking on Our Future, Checking - http://www.bankingonourfuture.org/master.cfm/main/home</p>
<p>3. Knows how to complete a money order.</p>	<ul style="list-style-type: none"> a. Explain what a money order is and how it is used. b. Identify two places where a money order can be purchased (e.g., post office, bank). c. Compare the fees associated with a money order and a checking account. d. Complete one money order. 	<p>I’m Getting Ready, Different Ways to Pay Our Bills, M-11. Ready, Set, Fly! Banking #3.</p>
<p>4. Knows how to open and maintain a savings account.</p>	<ul style="list-style-type: none"> h. Describe the different types of savings accounts. i. Explain the good and bad points of different types of savings accounts. j. List the types of personal identification needed to 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=68-71 Banking on Our Future, Checking - http://www.bankingonourfuture.org/master.cfm/main/home</p>

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	<p>open an account.</p> <p>k. Open a savings account.</p> <p>l. Fill out deposit and withdrawal forms.</p> <p>m. Read bank statement.</p> <p>n. Balance register with statement monthly.</p>	<p>Practical Money Skills –</p> <p>http://www.practicalmoneyskills.com/personalfinance/savingsp/ending/saving/</p> <p>http://www.practicalmoneyskills.com/personalfinance/savingsp/ending/banking/</p>
<p>5. Knows how to open and maintain a checking account.</p>	<p>a. Describe the different types of checking accounts.</p> <p>b. Explain the benefits of the different types of checking accounts.</p> <p>c. List personal identification needed to open an account.</p> <p>d. Open a checking account.</p> <p>e. Write two checks.</p> <p>f. Maintain a check register through checkbook and/or on-line banking.</p> <p>g. Explain the consequences of writing checks with insufficient funds.</p> <p>h. Balance register with statement monthly.</p>	<p>I Can Do It, Using Banks, p. 10-11.</p> <p>I'm Getting Ready, Choose a Bank, M-12.</p> <p>I'm Getting Ready, Now You Try It, M-13.</p> <p>I'm Getting Ready, Avoid "Bouncing Checks," M-13.1.</p> <p>I Know Where I am Going, Part I, C. 5, Taking It to the Bank, p. 40-46.</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=74-89</p> <p>Ready, Set, Fly! Banking #4.</p> <p>Banking on Our Future-</p> <p>http://www.bankingonourfuture.org/master.cfm/main/home</p> <p>Practical Money Skills –</p> <p>http://www.practicalmoneyskills.com/english/at_home/consumers/banking/</p>
<p>6. Knows how to manage money using online banking services.</p>	<p>a. Describe the electronic banking services available at a local bank.</p> <p>b. Explain the pros and cons of electronic banking (e.g., ATM, on-line services) and related fees.</p> <p>c. Demonstrate how to make deposits, pay bills, transfer funds, and monitor balance electronically.</p>	<p>I'm Getting Ready, Different Ways to Pay Your Bills, M-11.</p> <p>I Know Where I am Going, Part I, C. 5, Taking It to the Bank, p. 40-61.</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=90</p> <p>Banking on Our Future</p> <p>http://www.bankingonourfuture.org/master.cfm/main/home</p> <p>Practical Money Skills –</p> <p>http://www.practicalmoneyskills.com/english/at_home/consumers/banking/</p>
<p>7. Knows and understands when and how to borrow money.</p>	<p>a. Recognize when it is wise to borrow money.</p> <p>b. Describe the benefits, risks and responsibilities related to borrowing money from friends, family, and financial institutions.</p> <p>c. Calculate the effect of interest on a loan.</p>	<p>Ready, Set, Fly! Banking #6 - #7.</p>

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<p>8. Knows how to apply for a loan.</p>	<p>a. Identify two or more situations in which loans may be necessary (e.g., education, car, house). b. Identify where to apply for a loan. c. Explain what information is necessary to complete a loan application. d. Complete one loan application with supervision.</p>	<p>http://www.casey.org/Resources/Publications/pdf/ProvidingEffectiveFinancialAid.pdf</p> <p>Recommend that practitioner or caregiver consult with local banks/credit unions for steps in applying for loans</p>
<p>9. Knows and understands the pros and cons of using credit.</p>	<p>a. Identify three advantages of using credit (e.g. provides cash in emergencies, allows one to make purchases over the phone or Internet, is safer than carrying cash). e. Identify three disadvantages of using credit (e.g. can lead to debt, high cost of interest payments, can take years to repay, end up paying more than the original price)</p>	<p>Ready, Set, Fly! Banking #5. Ready, Set, Fly! Banking #6. Banking on Our Future – http://www.bankingonourfuture.org/master.cfm/main/home Practical Money Skills – http://www.practicalmoneyskills.com/english/at_home/consumers/banking/</p>
<p>10. Knows and understands how credit cards work.</p>	<p>a. Explain the differences between credit cards, charge cards, debit cards, and the related fees. b. Describe the good and bad points of each card.</p>	<p>I Can Do It, Using Banks, p. 11-13. I’m Getting Ready, Different Ways to Pay Your Bills, M-11. I Know Where I am Going, Part II, C. 2, p. 24-25. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=92 Ready, Set, Fly! Banking #5. Banking on Our Future – http://www.bankingonourfuture.org/master.cfm/main/home Practical Money Skills – http://www.practicalmoneyskills.com/english/at_home/consumers/banking/</p>
<p>11. Knows and understands the importance of developing and maintaining a sound credit history and credit rating.</p>	<p>a. Explain what a “credit history” and a “credit rating or score” are and how they are related and tracked. b. Describe how to develop a good credit score. c. Describe how to find out about one’s credit score. d. Describe how your credit history impacts your ability to make major purchases (e.g., car, house).</p>	<p>Practical Money Skills - http://www.practicalmoneyskills.com/english/at_home/consumers/banking/</p>
<p>12. Can identify at least one adult who can provide money management support</p>	<p>a. Identify at least one supportive adult who may wish to discuss up front their comfort level in supplying financial assistance.</p>	<p>Permanency Pact http://www.fosterclub.com/files/PermPact_0.pdf</p> <ul style="list-style-type: none"> • Emergency Cash

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	<ul style="list-style-type: none"> b. Identify at least one supportive adult who can assist with sorting bills and managing a checkbook c. Identify at least one supportive adult who can assist the youth in understanding how to maintain and obtain credit, deciphering loan applications, and budgeting. 	<ul style="list-style-type: none"> • Bills and Money Management Assistance
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Housing

Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands the kinds of housing available in one's community.	<ul style="list-style-type: none"> a. Identify two types of housing options (e.g., apartments, rooms for rent, houses, mobile homes, public or low income housing). b. Compare each housing option against one's personal needs and financial resources. 	<p>I Can Do It! Finding My Own Place, p. 32. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=7</p> <p>Ready, Set, Fly! Housing #8. http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf http://www.lys.org/replicatingilp.html</p>
2. Knows how to search for an apartment or other housing option.	<ul style="list-style-type: none"> a. Define the terms most commonly used in a housing search (e.g., lease, sublet, studio, security deposit, co-sign, tenant, landlord). b. Interpret information contained in housing advertisements. c. Describe two or more ways to search for housing (e.g., word of mouth, advertisements, bulletin board ads, drive around neighborhood, Internet, realtors). d. Identify resources available to help with housing search (e.g., local housing authority). e. Create a list of housing needs (e.g., close to bus line, on first floor, pets allowed). f. Compare two or more housing choices based on location, condition, costs, safety, accessibility to transportation, job, school, etc. g. Conduct a housing search 	<p>I Can Do It! Finding My Own Place, p. 33, 34. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=24-25</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=32-35</p> <p>Ready, Set, Fly! Housing #8. I'm Getting Ready, Do I Really Need It? PL-1; PL-2; PL-3; PL-4 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Housing-251_276.pdf#page=255;264;271-273 http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf</p>
3. Knows how to inspect an apartment or other housing	<ul style="list-style-type: none"> a. Develop a checklist for inspection (e.g., cleanliness, smoke detectors, no pests, outlets, locks, railings). 	<p>I Can Do It! Finding My Own Place, p. 34. I'm Getting Ready, Inspect an Apartment PL-7.</p>

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option.	<ul style="list-style-type: none"> b. Evaluate the working condition of housing fixtures and appliances (e.g., stove, refrigerator, sink, toilet). c. Determine if structural repairs are necessary and who will pay for them. a. Conduct two housing inspections using checklist. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=32-39 Ready, Set, Fly! Housing #9. http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf</p>
4. Is able to apply for housing.	<ul style="list-style-type: none"> a. Explain questions and terms on the application form. b. Follow directions on the application. c. Identify two references for housing application. d. Complete one application without supervision. e. Follow-up with landlord on status of application. 	<p>I'm Getting Ready, Role Play Your Apartment Search, PL-6. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=22-23 http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf</p>
5. Knows how to complete a lease or rental agreement.	<ul style="list-style-type: none"> a. Define terms included in the lease (e.g., tenant, landlord, eviction). b. Interpret a lease agreement. c. Explain the consequences of breaking the terms of the lease. d. Explain the rights and responsibilities of both the landlord and tenant under a lease agreement. e. Explain the information needed to complete a rental agreement. f. Complete a lease or rental agreement correctly. 	<p>I Can Do It, Finding My Own Place, p. 35-37. I'm Getting Ready, What are Some Types of Rental Agreements? PL-5, PL-5.1. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=26-31 Ready, Set, Fly! Housing #11. Ready, Set, Fly! Housing #12. Ready, Set, Fly! Housing #13. http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf</p>
6. Knows and understands the pros and cons of shared living.	<ul style="list-style-type: none"> a. Identify two reasons why people share living arrangements. b. List at least four advantages and disadvantages of sharing living arrangements. c. Identify two traits of roommate compatibility. d. Identify at least two personal traits that might bother a roommate. e. Write an ad for "roommate wanted." 	<p>I Can Do It, Finding a Roommate, p. 46-50. I'm Getting Ready, Compatibility Chart, PL-11. I'm Getting Ready, Informal Roommate Contract, PL-12. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=8-20 Ready, Set, Fly! Housing #3.</p>
7. Knows and understands the legal rights of landlords and tenants.	<ul style="list-style-type: none"> a. Identify the rights and responsibilities of tenants. b. Identify the rights and responsibilities of landlords. c. Explain the laws related to eviction. 	<p>I Can Do It, Finding My Own Place, p. 32-38. I'm Getting Ready, What Can I Do if My Landlord Doesn't Take Care of a Problem for Me? PL-13. State laws vary. Use Google or other search engines.</p>

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<p>8. Knows and understands what community resources are available to help with housing issues.</p>	<ol style="list-style-type: none"> a. Identify two or more organizations that help with housing problems. b. Describe the types of assistance provided by these organizations. c. Identify the community subsidized housing agency. 	<p>I'm Getting Ready, What Can I Do if My Landlord Doesn't Take Care of a Problem for Me? PL-13. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=40 http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf</p> <p>Tip: Use Google to obtain this information for your state.</p>
<p>9. Can develop a plan to move into one's own living arrangement.</p>	<ol style="list-style-type: none"> a. Identify and calculate all start-up costs (e.g., application fee, security deposit, utility deposits, installation fees, first month's rent, furnishings/household items). b. Create a list of necessary items (e.g., furniture, kitchen equipment, towels and linens). c. Develop a realistic monthly budget for maintaining the living arrangement. d. Identify two personal resources or community agencies to help with the plan. e. Create a list of support services in your home community (e.g., medical, dental, emotional support). 	<p>I Can Do It, Starting out Supplies, p. 19-22. I Can Do It, Furnishing, p. 23-31. I'm Getting Ready, Equipment and Supply Checklist, PL-8, PL-9. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf</p> <ul style="list-style-type: none"> •Money Management, Personal Budget, p. 9-63 •Start-up Costs, p. 64-69. •Housing, p. 5; •Housing, p 7; •Housing, p 31; •Housing, p 39-50. <p>Ready, Set, Fly! Housing #14. http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf</p>
<p>10. Can maintain one's own living arrangement.</p>	<ol style="list-style-type: none"> a. Arrange for telephone and utilities service. b. Follow terms of the lease agreement. c. Meet all financial obligations in a timely manner. d. Describe two behaviors of a respectful neighbor. e. Describe two ways to make your living arrangement safe (e.g., locks, smoke detector). 	<p>I Can Do It, Finding My Own Place, p. 37-38. I'm Getting Ready, Do I Really Need It? PL-1; PL-2; PL-3; PL-4. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=42-50</p> <p>http://www.youthhood.org/guides/index.asp</p>
<p>11. Knows how to get emergency help for payment of utilities like water, electricity, and gas.</p>	<ol style="list-style-type: none"> a. Identify community resources that provide help with payment of utilities (e.g., churches, social service agencies, Chafee aftercare programs, etc.) b. Describe the conditions under which help is available. c. Demonstrate making a request for emergency help. 	<p>Tip: State/city laws may vary. Can obtain this information for your state using Google or other search engines.</p>

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<p>12. Knows and understands homeowner/renter's insurance.</p>	<p>a. Explain three benefits of having a homeowner/renter's insurance policy. b. Explain the different terms in a homeowners/renter's insurance policy (e.g., rider, deductible, replacement value, waiting period, liability). c. Identify how to obtain a policy and the related costs.</p>	<p>I'm Getting Ready, What Insurance Do I Need? M-14. Ready, Set, Fly! Home Safety and Repairs #6. http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing_using.pdf</p>
<p>13. Can identify at least one adult who can provide emergency housing support</p>	<p>a. Explain the value of having people in your personal support system that can help if you were at risk of homelessness. b. Identify the type of assistance available if you became homeless (e.g., couch to sleep on, occasional meal, laundry facilities, use of phone, place to receive messages, access to computer, etc.) c. List at least one adult for each type of assistance identified.</p>	<p>Permanency Pact http://www.fosterclub.com/files/PermPact_0.pdf</p> <ul style="list-style-type: none"> • A Home for the Holidays • A Place to do Laundry • Emergency Place to Stay • Food /Occasional Meals • A Phone to Use • A Computer to Use
<p>14. Can identify at least one adult who can provide housing support/assistance.</p>	<p>a. Explain the value of having people who can help with locating and furnishing a house. b. Identify the type of assistance that might be needed when house hunting (e.g., transportation to look at housing, inspecting the house, negotiating the rent, reviewing the lease, etc.). c. Name at least one person who can help with housing hunting. d. Identify the type of assistance that might be needed with moving into a new place(e.g., manpower, a truck, used furniture, household items, etc) e. Name at least one adult to assist with moving into a new place.</p>	<p>Permanency Pact http://www.fosterclub.com/files/PermPact_0.pdf</p> <ul style="list-style-type: none"> • Housing Hunt • Apartment Move-In

Transportation

Your Goals	Steps to Get There	Helpful Resources
<p>1. Is able to use public transportation where applicable.</p>	<p>a. Identify the types of public transportation available. b. Describe the costs of different forms of public transportation (e.g., daily, weekly vs. monthly discount</p>	<p>Making It on Your Own, Public Transportation, p. 57. Making It on Your Own, How Do People Get Where They Are Going? p. 50.</p>

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	<p>tickets, cabs, bus, trains).</p> <p>c. Read transportation schedules and maps.</p> <p>d. Demonstrate using at least one form of public transportation.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=55-60</p> <p>Ready, Set, Fly! Transportation #3.</p> <p>Ready, Set, Fly! Transportation #4.</p> <p>Tip: Google your areas transportation systems for schedules, etc.</p>
2. Can travel independently.	<p>a. Demonstrate reading a map.</p> <p>b. Identify the types of transportation available.</p> <p>c. Describe the costs of different forms of transportation.</p> <p>d. Read transportation schedules and maps.</p> <p>e. Select the means of transportation from those available in your community.</p> <p>f. Explain how to travel safely for various methods of transportation, like biking or public and private transportation (e.g., wears bike helmet, avoids hitchhiking).</p> <p>g. Demonstrate using one or more means of transportation to travel either within or out of your community (e.g., Amtrak, bus, airline).</p> <p>h. Give directions to your home.</p>	<p>Making It on Your Own, Traveling Long Distance, p. 58.</p> <p>Ready, Set, Fly! Transportation #1.</p> <p>Ready, Set, Fly! Transportation #2.</p>
3. Can describe the steps to learning how to drive a car (study manual, safe driving class, etc.)	<p>a. Obtain their state’s driving manual</p> <p>b. Register for a defensive driving class</p> <p>c. Understands the conditions of driving with a learners’ permit</p>	<p>http://www.drivers.com/articles/LTDguide.pdf</p> <p>http://teendriving.aaa.com/WA/</p> <p>Tip: Check your local area for training resources</p>
4. Is prepared to take a written driver’s exam and driving test in their state	<p>a. Study the driving manual</p> <p>b. Take a defensive driving class</p>	<p>http://www.drivers.com/articles/LTDguide.pdf</p> <p>http://teendriving.aaa.com/WA/</p> <p>Tip: check your state for auto license requirements</p>
Knows how to get a driver’s license.	<p>a. Explain the legal requirements for obtaining a driver’s license in one’s state.</p> <p>b. Identify the forms of identification necessary to apply for a driver’s license.</p> <p>c. Describe the costs associated with obtaining a license.</p> <p>d. Explain where to go to apply for the license.</p> <p>e. Describe how to renew a license.</p>	<p>Road Ready Teens – http://www.roadreadyteens.org</p> <p>http://www.drivers.com/articles/LTDguide.pdf</p> <p>http://teendriving.aaa.com/WA/</p>

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<p>5. Knows and understands the consequences of driving without a license.</p>	<p>a. Explain the laws related to driving in one’s state. b. Describe the penalty for driving without a license. c. Describe the penalty for driving without insurance.</p>	<p>Tip: State laws may vary. Use Google to obtain this information for your state.</p>
<p>6. Knows and understands the costs associated with car ownership.</p>	<p>a. Describe the types of insurance needed for the type(s) of vehicles discussed and how to get them. b. Identify and calculate the costs of car ownership (e.g., registration, tabs, insurance, routine maintenance, safety inspections). c. Recognize the laws associated with car ownership (e.g., insurance requirements).</p>	<p>I’m Getting Ready, What Insurance Do I Need? M-14. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=40-43 Ready, Set, Fly! Transportation #10. Ready, Set, Fly! Transportation #11. Ready, Set, Fly! Transportation #12. Ready, Set, Fly! Transportation #13.</p>
<p>7. Knows how to buy a car.</p>	<p>a. Identify two or more places to find cars for sale (e.g., new/used car dealerships, newspapers, bulletin boards). b. Evaluate the pros and cons of each financing plan. c. Identify two or more places to get a car loan (e.g., “buy-here-pay-here car lots,” banks, credit unions). d. Identify the pros and cons of leasing vs. buying a new or used car. e. Evaluate your financial budget and determine amount of money available for car purchase. f. Evaluate the pros and cons of three cars available using resources like Kelly Blue Book and Consumer Reports. g. Identify two ways to comparison shop for car insurance.</p>	<p>I Can Do It, Buying Wheels, p. 111-113. Ready, Set, Fly! Transportation #14. Ready, Set, Fly! Transportation #15. Ready, Set, Fly! Transportation #16. Ready, Set, Fly! Banking #7.</p>

WORK & STUDY SKILLS

Study Skills		
Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands why and how to do homework.	<ul style="list-style-type: none"> a. Tell why homework is helpful. b. Demonstrate how to write down a homework assignment. c. Outline a plan or list of ideas for accomplishing a given task. d. Describe the importance of checking work. e. Explain why it is important to get work done on time. 	Kids Health, School – http://www.kidshealth.org/kid/feeling/ http://www.newsforparents.org/expert_motivate_kids_homework.html http://kidshealth.org/teen/school_jobs/school/homework.html
2. Is able to use one or more study techniques to prepare for an exam or presentation.	<ul style="list-style-type: none"> a. Identify your learning style (e.g., visual, auditory, kinesthetic). b. Describe two or more study techniques that work best for each learning style (e.g., flash cards, outlining, note taking). c. Demonstrate the successful use of a study technique when preparing for a test or presentation. 	http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=5 . Ready, Set, Fly! Study Skills #3. Ready, Set, Fly! Study Skills #5. Ready, Set, Fly! Study Skills #6.
3. Knows how to access resources to improve educational outcomes.	<ul style="list-style-type: none"> a. Name at least two resources in the community that provide tutoring, after school programs and test preparation courses, as well as the costs associated with them. b. Name at least three resources in educational settings (e.g., guidance counselors, advisors, student assistance, mentors, tutors). c. Explain how to access these community resources. 	Ready, Set, Fly! Study Skills #8.
4. Knows how to use the Internet to locate resources.	<ul style="list-style-type: none"> a. Locate resources that provide Internet access (e.g., library, community center, school). b. Identify locations that provide free Wi-Fi. c. Describe the functions of a search engine (e.g., Google, Bing). d. Use a search engine or cell phone app to find information 	Ready, Set, Fly! Community Resources #1 http://www.education.com/topic/study-skills-using-technology/

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<p>5. Can use a computer to complete homework assignments.</p>	<p>a. Explain when to use word processing, spreadsheet and presentation software b. Demonstrate the use of the application c. Demonstrate creating, saving, opening, retrieving printing and emailing documents</p>	<p>http://office.microsoft.com/en-us/training/default.aspx http://www.mediaawareness.ca/english/resources/special_initiatives/wa_resources/wa_teachers/tipsheets/search_internet_efectively.cfm</p>
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Employment

Your Goals	Steps to Get There	Helpful Resources
<p>1. Knows how to find part-time temporary jobs in the community.</p>	<p>a. Identify three types of part-time, temporary jobs in the community (e.g., baby sitting, paper route, mowing lawns). b. Describe one or more ways to obtain a part-time, temporary job (e.g., bulletin boards, advertise in community newsletter, create a flyer, and talk to neighbors). c. Select a strategy to obtain one’s preferred part-time temporary job. (Signing up with a temporary work agency and sometimes lead to full time work.) d. Identify two jobs for which to apply. e. Apply for a job, if applicable. a. Describe different types of work experiences. f. List three ways an adult can earn money and three ways a youth can earn money.</p>	<p>I Know Where I Am Going, Part II, C. 3, Do I Get a Job or Bank on the Lottery? http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=41-47 Ready, Set, Fly! Employment #5. Ready, Set, Fly! Employment #1. Ready, Set, Fly! Employment #3 http://www.doleta.gov/jobseekers/</p>
<p>2. Knows how to search for employment.</p>	<p>a. Use the Internet to locate job openings. b. Read and interpret employment information in newspaper ads and other print material. c. Describe the importance of personal contacts in the employment search (e.g., the “hidden job market”). d. Locate job openings using one or more search method. e. Explain what public and private job placement agencies do and the costs associated with each. f. Describe services offered by and utilize the local department of employment training. g. Apply to at least one job.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=41-47 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=72-77 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=79-81 Ready, Set, Fly! Employment #5. Ready, Set, Fly! Employment #6. http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Employment.pdf http://www.doleta.gov/jobseekers/</p>

WORK AND STUDY SKILLS

<p>3. Can complete a job application.</p>	<ul style="list-style-type: none"> a. Define the terms commonly used on job applications. b. Develop a personal fact sheet to use when completing job applications. c. Interpret application questions and provide appropriate responses. d. Complete two job applications. e. Tell the importance of good job references. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=65-70 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=71 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=83-85</p> <p>Ready, Set, Fly! Employment #7. Ready, Set, Fly! Employment #8. http://www.worksmart.ca.gov/tips_application.html http://www.gcflernfree.org/jobapplications/3.1 http://www.worksmart.ca.gov/tips_application_fact_sheet.html</p>
<p>4. Can develop a resume and cover letter.</p>	<ul style="list-style-type: none"> a. Define the term “resume.” b. Describe different resume formats (e.g., functional, chronological). c. Develop a resume using one of these formats with supervision. d. Explain what a cover letter is and what it should contain. e. Develop a cover letter to accompany a resume or application with supervision. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=36-41 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=101-109</p> <p>Ready, Set, Fly! Employment #8. Ready, Set, Fly! Employment #9. http://www.gcflernfree.org/coverletters/1 http://www.gcflernfree.org/resumewriting</p>
<p>5. Can interview for a job.</p>	<ul style="list-style-type: none"> a. Describe the role of the interview in the job search process. b. Research the company in preparation for the interview. (Read their website, etc) c. Model appropriate grooming, attire, and behavior for a job interview. d. Identify possible interview questions and develop responses. e. Identify legal vs. illegal interview questions. f. Describe the verbal and non-verbal communication skills used in an interview. 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=85-92</p> <p>Ready, Set, Fly! Employment #10, 11, 12 http://www.gcflernfree.org/interviewingskills/1.1</p>

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	<ul style="list-style-type: none"> g. Identify at least three personal strengths related to the employment opportunity. h. Practice a job interview with a friend or older adult. i. Conduct a job interview and evaluate personal performance. 	http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Employment.pdf
6. Knows and understands the importance of following up after a job interview.	<ul style="list-style-type: none"> a. Explain two ways to follow-up, (e.g., phone call, thank-you letter, e-mail). b. Describe what to say in follow-up contact. 	http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=97-100 Ready, Set, Fly! Employment #13
7. Knows and understands employee wage deductions and benefits,	<ul style="list-style-type: none"> a. Explain the wage deduction information contained on the pay stub. b. Identify employee benefits (e.g., health insurance, educational leave, vacation, disability, and pension plans). c. Tell where you would find information about employee benefits (e.g., personnel policies, company website). d. Describe how to get employee benefits. 	I Know Where I Am Going, Part II, C. 3, Do I Get a Job or Bank on the Lottery? http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=36-41 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=115-121 Ready, Set, Fly! Employment #14. Ready, Set, Fly! Employment #15. http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Employment.pdf
8. Knows and understands what the employer expects for a good worker.	<ul style="list-style-type: none"> a. Describe proper workplace attire. b. Identify the positive behaviors and attitudes (e.g., being on time, following directions, assuming responsibility, work cooperatively, resolve conflicts, complete tasks, meet deadlines) that affect job retention and advancement. 	http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Employment.pdf
9. Knows and understand employee rights.	<ul style="list-style-type: none"> a. Describe one’s rights regarding sexual harassment. b. Explain what a grievance is and how to use the grievance procedures to resolve disputes. c. Explain child labor laws (e.g., number of work hours, equipment operation). 	Youth Rules, Labor Department Youth Guidelines – http://youthrules.dol.gov/teens/default.htm http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Employment.pdf
10. Knows how to effectively respond to prejudice, and discrimination.	<ul style="list-style-type: none"> a. Define racism, stereotyping, prejudice, and discrimination. b. Demonstrate two positive strategies to deal with prejudice and discrimination at home, work, school, and in the community. 	Creative Life Skills Activities, Activity 86, Celebrating Differences, Part I. Ready, Set, Fly! Cultural Awareness #11. Ready, Set, Fly! Cultural Awareness #12. Ready, Set, Fly! Cultural Awareness #13.

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		Ready, Set, Fly! Cultural Awareness #14. http://www.tolerance.org/activity/standing-against-discrimination
11. Knows and understands the role of the supervisor.	<ul style="list-style-type: none"> a. Explain what the “chain of command” is and how it works. b. Describe the importance of supervision. c. Describe 2 situations where a worker should go to his/her supervisor for assistance. 	Qualities of a Good Supervisor - http://www.casey.org/cls/resourceguides/subdocs/QualitiesGoodSupervisor.pdf
12. Knows and understands how to advance on the job.	<ul style="list-style-type: none"> a. Identify additional work skills that would improve your performance on the job. b. Identify ways to obtain these work skills (e.g. employment training programs, higher education, self-study). 	http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Employment.pdf
13. Knows how to change jobs.	<ul style="list-style-type: none"> a. Recognize how job endings can impact future job opportunities. b. Explain why it is important to give adequate notice to the employer. c. Demonstrate a positive exit interview with a company. 	Ready, Set, Fly! Employment #19. http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Employment.pdf

Time Management

Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands the importance of time management.	<ul style="list-style-type: none"> a. Explain how the lack of time management affects a person’s work life and school life. b. Identify two personal situations where time management is necessary. 	http://www.dartmouth.edu/~acskills/success/time.html
2. Knows the tools and techniques associated with time management.	<ul style="list-style-type: none"> a. List three time management tools (e.g., calendar, alarm clock, watch, cell phone) b. List three time management techniques (e.g., make lists, prioritize tasks). 	http://www.dartmouth.edu/~acskills/success/time.html
3. Knows how to use at least one time management tool to get tasks turned in on time and to be on time.	<ul style="list-style-type: none"> a. Demonstrate how to use one time management tool to get to school or work on time.. b. Demonstrate how to use one time management technique to get tasks turned in on time. 	http://www.dartmouth.edu/~acskills/success/time.html

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Personal Development		
Your Goals	Steps to Get There	Helpful Resources
1. Knows how to ask for help at school or work.	<ul style="list-style-type: none"> a. Describe two situations when it may be necessary to ask for help at school or work. b. Explain how choice of words, tone of voice, and body language can impact a request for help. c. Using the situation described, demonstrate asking for help using both positive and negative words, tone of voice, and body language. 	Ready, Set, Fly! Communication #11. Ready, Set, Fly! Communication #15 Ready, Set, Fly! Communication #16. Kids Health, Feelings – http://www.kidshealth.org/kid/feeling/
2. Knows how to use a problem solving process to negotiate problems in a work or school situation.	<ul style="list-style-type: none"> a. Identify a problem related to work. (e.g., you don't have a way to get to work, your work schedule conflicts with your school activities) b. Identify multiple solutions to the problem. c. Describe the criteria for selecting the best solution. d. Select a solution and tell why you selected it. a. Evaluate the solution after implementation. 	http://ohioline.osu.edu/hyg-fact/5000/pdf/5301.pdf
3. Knows how to receive criticism at school or work.	<ul style="list-style-type: none"> a. Identify at least two benefits of criticism you may have received at work or at school. b. Identify the feelings that are often associated with criticism. c. Describe 4 strategies that can be used to accept criticism. (e.g., listen, delay reaction, agree when you can, explain what you have learned.) d. Demonstrate 4 strategies to accept criticism. 	Tip: Google sites such as Mind Tools
4. Knows how and when to be assertive when communicating at, school and work.	<ul style="list-style-type: none"> a. Explain the differences between passive, aggressive, and assertive styles of communication. b. Describe how to communicate assertively. c. Recognize that people have the right to express different opinions. d. Demonstrate assertive communication in three situations. 	Ready, Set, Fly! Communication #15 Ready, Set, Fly! Communication #16.

WORK AND STUDY SKILLS

<p>5. Knows how to set measurable and achievable goals for work or study related goal.</p>	<ul style="list-style-type: none"> a. Describe a process for setting thoughtful goals. b. Follow the process to set two, measurable, time-specific goals. c. Describe the possible negative side-effects of a specific goal. d. Describe the positive side-effects of a specific goal. e. Break down goals one or more down into steps. 	<p>Tip: Google sites such as Mind Tools</p>
<p>6. Knows and understands a process for making thoughtful decisions at work and school</p>	<ul style="list-style-type: none"> a. Recognize the difference between impulsive and thoughtful decisions. b. Describe and explain the steps used in a thoughtful decision making process (e.g., identify the goals and values involved, identify the options, evaluate the pros and cons, narrow unacceptable choices and select an option). c. Describe why it is important to gather information when not sure about a decision, 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=116-123 Ready, Set, Fly! Decision Making #2. Ready, Set, Fly! Decision Making #4. Decision Education Foundation, Making Good Choices – http://www.decisioneducation.org/</p>
<p>7. Can use a thoughtful decision making process at work and school.</p>	<ul style="list-style-type: none"> a. Describe a work situation that requires a decision (e.g., you are late for work, you see your co-worker make a mistake, you think of a better way to do something,). b. Apply a thoughtful decision making process to a work situation Tell why some choices are good and some are bad. c. Tell what the consequences of the choices might be for yourself and others. d. Evaluate the outcome of the decision (e.g., how my choices affect others). 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf#page=123-124 Ready, Set, Fly! Decision Making #3. Ready, Set, Fly! Decision Making #4. Decision Education Foundation, Making Good Choices – http://www.decisioneducation.org/</p>
<p>8. Knows how to work cooperatively with others</p>	<ul style="list-style-type: none"> a. Explain the benefits of working cooperatively. b. Identify the skills needed to work cooperatively with others (e.g., listening, giving and receiving feedback, sharing resources, communicating ideas). c. Demonstrate using cooperative working skills(e.g., listening, giving and receiving feedback, sharing resources, communicating ideas). 	<p>Tip: Google sites such as Mind Tools</p>

WORK AND STUDY SKILLS

<p>9. Can identify at least one adult that who cares about how I am doing at school and/or work</p>	<p>a. Explain the value of having someone provide school or work support</p> <p>b. Identify the type of support that might be needed (e.g., someone to share school or work successes with and to talk over school or work problems.)</p> <p>c. Name at least one adult who I can talk to about school or work</p>	<p>Permanency Pact http://www.fosterclub.com/files/PermPact_0.pdf</p> <ul style="list-style-type: none"> • Someone to Talk to/Discuss Problems • Mentor • Educational Assistance
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Income Tax

Your Goals	Steps to Get There	Helpful Resources
<p>1. Know how to read a pay stub.</p>	<p>a. Explain the terms on a pay stub (e.g., gross pay, net pay).</p> <p>b. Describe the information on the pay stub (e.g., withholding tax, gross pay, net pay, FICA, health insurance).</p>	<p>I Know Where I am Going, Part II, C. 3, Do I Get a Job? http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=96 Ready, Set, Fly! Taxes #2.</p>
<p>2. Knows and understands one's responsibility for filing income taxes.</p>	<p>a. Explain why people pay taxes.</p> <p>b. Explain that income earned whether paid in cash or by check is taxable and must be reported.</p> <p>c. Identify all types of income tax required in ones locality (e.g. federal, state, city, county).</p> <p>d. Tell when and how often a person needs to file tax forms and make tax payments.</p> <p>e. Explain the consequences for failing to file timely tax forms and payments.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=98 Ready, Set, Fly! Taxes #3 Understanding Taxes – http://www.irs.gov/app/understandingTaxes/index.jsp EconoEdLink, Tax Activities and Resources – http://www.econedlink.org/lessons/index.cfm?lesson+EM69 Internal Revenue Service, Tax Interactive – http://www.irs.ustreas.gov/individuals/index.html</p>
<p>3. Know how to file taxes.</p>	<p>a. Explain the documents and information required for filing taxes.</p> <p>b. Identify places where tax forms are available.</p> <p>c. Describe where in the community one can get help in completing tax returns.</p> <p>d. Compare the fees associated with different methods of tax preparation (e.g., paper, with software, by an accountant).</p> <p>e. Determine the best ways to have tax forms completed and filed (e.g., do it yourself, pay for the service, find a</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=98 Ready, Set, Fly! Taxes #3. Understanding Taxes – http://www.irs.gov/app/understandingTaxes/index.jsp</p>

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	free service, electronic filing). f. Describe the pros and cons of rapid refund.	
4. Can complete the appropriate tax form(s).	a. Identify the documents necessary for completing the tax form (local, state and federal). b. Explain the terms on the tax form. c. Complete the tax form with supervision. d. Complete the tax form without supervision. e. File the tax form.	Ready, Set, Fly! Taxes #3. Bank Rate, Choosing the Correct Form http://www.bankrate.com/brm/itax/Edit/basics/filing_return/basic_4a.asp Internal Revenue Service, Sample Tax Forms – http://www.irs.ustreas.gov/formspubs/index.html Understanding Taxes – http://www.irs.gov/app/understandingTaxes/index.jsp

Legal

Your Goals	Steps to Get There	Helpful Resources
1. Knows and understands rights and responsibilities of foster care placement.	a. Explain the rights of youth in foster care placement. b. Explain how to use legal representation. a. Describe the steps to access help when dealing with problems in placement.	What Are My Rights, You and Your Family, p. 8-10. National Center for Youth Law, My Rights in Foster Care – http://www.youthlaw.org/ http://www.youthhood.org/index.asp
2. Knows how to view foster care or juvenile justice records.	b. Explain who has access to open and closed foster care and juvenile justice records. Describe state/tribal policies regarding closed foster care and juvenile justice records. c. Explain how one goes about viewing his/her own record.	Contact individual state’s child welfare system for policies and procedures.
3. Knows how to obtain legal documents necessary to go to work.	a. Explain the two types of documents that are necessary to obtain employment. (e.g. (1)Driver’s license, or official photo ID card, or Native American tribal document (2) Social Security card, or original birth certificate, or Native American tribal document.) b. Security card, or original birth certificate, or Native American tribal document.) c. Describe how to obtain an official photo ID d. Describe how to obtain an original birth certificate e. Describe how to obtain an original Social Security card.	Contact individual state’s child welfare system for policies and procedures.
4. Knows and understands the legal documents needed to	a. Describe the types of legal documents that will be required when applying for the Pell Grant, (e.g.,	http://www.casey.org/Resources/Publications/pdf/ProvidingEffectiveFinancialAid.pdf

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<p>apply for a federal higher education grant (Pell Grant).</p>	<p>Official photo ID card, Tax records from the previous year, Social Security number, FASFA form.)</p>	
<p>5. Knows and understands when and how to access legal resources.</p>	<p>a. Identify at least two community resources dealing with legal issues (e.g., legal aid, Lawyers for Children, legal clinics). b. Describe two situations that require legal assistance. c. Describe whom to call and what to do if one is a victim of a crime. d. Describe the basic workings of the court system.</p>	<p>FUTURE/PATH, p. 94. What Are My Rights, You and the Legal System, p. 156-173. American Bar Association, Consumer’s Guide to Finding Legal Help on the Internet – http://www.abanet.org/legalservices/findlegalhelp/ Juvenile Offenders, Legal Terms – http://www.idjc.idaho.gov/LinkClick.aspx?fileticket=TTu3aXxd4F!%3D&tabid=94 Law Help.org – http://www.lawhelp.org</p>
<p>6. Knows and understands the legal consequences of unlawful behaviors.</p>	<p>a. Explain legal terms (e.g., felony, misdemeanor, civil action, bail). b. Name at least five unlawful behaviors. c. Compare and contrast unlawful behaviors by age, action, and potential consequences. d. Describe what to do if ever questioned by the police or arrested. e. Tell what age it is legal to drink. f. Tell what age one can legally marry. g. Describe what forms need to be completed before marrying. h. Describe how long one must stay in school. i. State at least two reasons why it is important to thoroughly read and understand before signing legal documents.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=77-81 What are My Rights, You and School, p. 33-53. What are My Rights, Growing Up, p. 95-117. What are My Rights, Crimes and Punishments, p. 139-153. American Bar Association, Consumer’s Guide to Finding Legal Help on the Internet – http://www.abanet.org/legalservices/findlegalhelp/</p>

CAREER & EDUCATION PLANNING

Education Planning		
Your Goals	Steps to Get There	Helpful Resources
1. Understands the importance of education and its relationship to employment.	a. Identify personal values related to education. b. Compare how individual needs and wants relate to education. c. Explain the level of education/vocational training needed to achieve your employment goals.	http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=6-10 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5EducationCareerPlanningTeenParents-240_250.pdf#page=243
2. Knows and understands the educational institutions that can help me achieve my career goal.	a. Identify educational/training programs that focus on my career goal.. b. Describe the programs at select educational/ training institutions that focus on my career goal.	http://going2college.org/StateResources/
3. Is able to develop an educational plan.	a. Match knowledge, strengths, and abilities to educational opportunities. b. Explain the qualifications necessary to achieve your educational goal. c. Create an educational plan, which includes time frames, goals, and resources needed.	http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=23 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5EducationCareerPlanningTeenParents-240_250.pdf#page=247-250 http://www.casey.org/Resources/Publications/pdf/ItsMyLife_PostsecondaryEducation.pdf
4. Can identify at least one adult to talk to about an education plan.	a. Explain the value of having at least one supportive adult who can provide advice when needed about educational planning. b. Identify a supportive adult who has knowledge of the youth's educational interests and with whom the youth is comfortable talking	Permanency Pact http://www.fosterclub.com/files/PermPact_0.pdf <ul style="list-style-type: none"> Educational Assistance
5. Knows how to obtain financial assistance to help pay for education/ training.	a. Identify the general financial assistance that is available (e.g., ETV, Pell Grant, etc.). b. Identify specific financial assistance that may be available through the school or other groups. (e.g.,	http://going2college.org/StateResources/ http://www.casey.org/Resources/Publications/pdf/ProvidingEffectiveFinancialAid.pdf

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	<p>regional scholarships, scholarship for special student populations, etc.)</p> <p>c. Demonstrate steps necessary to apply for financial assistance available.</p>	<p>FundingEducationbeyondHS - http://www.casey.org/cls/resourceguides/subdocs/FundingEducationBeyondHS.pdf</p>
<p>6. Knows how to apply for educational and training programs.</p>	<p>a. Identify the steps involved in making an application.</p> <p>b. List the documents needed to complete an application.</p> <p>c. Demonstrate the completion of an application for at least one educational or training program.</p>	<p>http://www.casey.org/Resources/Publications/pdf/ProvidingEffectiveFinancialAid.pdf</p> <p>Tip: Google resources in your area</p>

Career Planning

Your Goals	Steps to Get There	Helpful Resources
<p>1. Is able to identify careers of interest.</p>	<p>a. Explain what different people in different jobs do.</p> <p>b. Explain the difference between a job and a career.</p> <p>c. Identify personal skills, abilities, likes, and dislikes related to work.</p> <p>d. Find career fields that match skills, abilities, likes, and dislikes.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=11-19</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=54-64</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5EducationCareerPlanningTeenParents-240_250.pdf#page=245</p> <p>Ready, Set, Fly! Career Planning #4. Mapping Your Future, Skills and Interest – http://www.mappingyourfuture.org/planyourcareer/careership/index.cfm</p>
<p>2. Knows how to find career related internship, apprenticeship, or volunteer opportunity</p>	<p>a. Describe one or more ways to obtain an internship, apprenticeship, or volunteer opportunity.</p> <p>b. Select a strategy to obtain an internship, apprenticeship, or volunteer opportunity.</p>	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=11-19</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=54-64</p> <p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5EducationCareerPlanningTeenParents-240_250.pdf#page=245</p> <p>Mapping Your Future, Skills and Interest – http://mapping-your-future.org/planning/skillsan.htm</p>
<p>3. Is able to make an informed career decision.</p>	<p>a. Collect information about one or more career fields (e.g., employment outlook/trends, technology skills, potential wages, education, and training required).</p>	<p>I Know Where I Am Going, Part II, C. 3, Do I Get a Job or Bank on the Lottery? p. 26-41.</p> <p>I'm Getting Ready, I Need a Job to Support Myself, M-6.</p>

CAREER AND EDUCATION PLANNING

	<ul style="list-style-type: none"> b. Describe the benefits of volunteering, job shadowing, and paid internships to gain information about career fields. c. Determine career options. d. Match career interest with personal skills, abilities, and career objective. e. Evaluate each career option and select a realistic career field that best meets one’s career goal. f. Identify resources that facilitate career choice (e.g., Department of Labor programs, job corps, military services). 	<p>http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=48-53 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5EducationCareerPlanningTeenParents-240_250.pdf#page=245-246</p> <p>Ready, Set, Fly! Career Planning #4. Ready, Set, Fly! Career Planning #5. Mapping Your Future, Skills and Interest – http://www.mappingyourfuture.org/planyourcareer/careership/index.cfm Public Broadcasting System, Paying for College – http://www.pbs.org/newshour/on2/money/college.html</p>
<p>4. Is able to develop a career plan.</p>	<ul style="list-style-type: none"> a. Describe the education needed to pursue a chosen career. b. Determine the resources needed to obtain the education, training, and apprenticeship required. c. Develop a written career plan with action steps, resources, and time frames. d. Explain the difference between an educational grant and loan. e. Identify scholarships, grants, and financial aid available. f. Explain how, when, and where to apply for financial aid. g. Apply for financial aid to pay for training, if applicable. 	<p>I Know Where I am Going, Part II, C. 3, Do I Get a Job or Bank on the Lottery? p. 26-41. http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf#page=26-41 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5EducationCareerPlanningTeenParents-240_250.pdf#page=247-250</p> <p>Ready, Set, Fly! Career Planning #9. Public Broadcasting System, Paying for College – http://www.pbs.org/newshour/on2/money/college.html http://www.youthhood.org/index.asp http://www.casey.org/Resources/Publications/pdf/ProvidingEffectiveFinancialAid.pdf</p>
<p>5. Can Identify at least one adult that will provide career planning support</p>	<ul style="list-style-type: none"> a. Explain the value of having someone provide career planning support b. Identify the type of support that might be needed (e.g., job shadowing, internships, recommendations, introductions to professional in the youth’s field of interest, provide a reference, etc.) c. Name at least one adult who can provide career planning support. 	<p>Permanency Pact http://www.fosterclub.com/files/PermPact_0.pdf</p> <ul style="list-style-type: none"> • Career Counseling • Job Search Assistance • Employment Opportunity

FREE OR LOW COST LIFE SKILLS TRAINING RESOURCES TO INSPIRE LEARNING

A Future Near Me/ The Path Before Me (FUTURE/PATH)

A Future Near Me contains questions to guide a young adult towards self-sufficiency. *The Path Before Me* is designed to help American Indian Youth learn tribal ways and skills that will enable them to move into their own place. It contains questions to guide American Indian Youth towards responsible living. Both pocket guide resources, designed by Mark Kroner, can be used by the learner on their own or with an adult. The books can be used with families, schools, youth groups, life skills classes, sharing circles and elders. Self-teaching tool. Available From: National Resource Center for Youth Services 1-800-274-2687 or order via the Web site: <http://www.nrcys.ou.edu/catalog/product.php?productid=44> \$6.00 each plus shipping

Goodwill Community Foundation

Offers free training to support skill development in areas of career planning, money management, work and job development and daily living. Offer Spanish language website and lessons with auditory component. <http://www.gcflearnfree.org/>

I Can Do It! A Micropedia of Living on Your Own

This engaging, easy to use resource can be used by older youth to guide them through most topics pertaining to living on their own, including budgeting, housing, daily living and relationships. For self-teaching or group teaching.

To order a hard copy booklet contact the National Resource Center for Youth Services

1-800-274-2687 or order via the Web site: <http://www.nrcys.ou.edu/catalog/product.php?productid=27>

I Know Where I'm Going (But Will My Cash Keep Up?)

A free two-part workbook for youth ages 12 and older focusing on all aspects of money management. Developed specifically for youth in out-of-home care, it is applicable to all. It includes a section on career development. Self-teaching tool, or use with adult supervision. Available free from: The Annie E. Casey Foundation (AECF) <http://www.aecf.org/resources/i-know-where-im-going-part-one/> (Part One) and <http://www.aecf.org/resources/i-know-where-im-going-part-two/> (Part Two).

I'm Getting Ready. I CAN DO IT!

I'm Getting Ready is designed as an interactive workbook. Its activities are created to motivate learning. The "lessons" encourage involvement of friends, groups, family, community, and individual. It can be used by the learner or with the help of teachers, mentors, friends, parents/grandparents, foster parents and social workers. It covers topics like apartment searches, legal issues, safety, nutrition, consumer issues, money management and goal setting. Free online version: <http://www.casey.org/cls/resourceguides/subdocs/imgettingready.pdf>

Kids Health

One of the most comprehensive websites covering health, fitness, food, drugs, alcohol, disease, infection, safety, sexual health, and mental health for children, teens and young adults. www.kidshealth.org

Money Pals: Being Cool with Cash

A free two-part workbook for youth ages 8-10 focusing on all aspects of money management. Developed specifically for youth in out-of-home care. Includes a section on career development. Self-teaching tool, or use with adult supervision.

Available from: The Annie E. Casey Foundation (AECF): <http://www.aecf.org/resources/money-pals-part-one/> (Part One) and <http://www.aecf.org/resources/money-pals-part-two/> (Part Two).

The New Making It On Your Own

This youth workbook contains 92 pages of life skill exercises that will help youth make it on their own. The New Making It On Your Own tests a youth's knowledge and challenges them to seek out new information. The workbook covers employment, housing, home management, health, leisure time, and money management. Designed for older youth working alone or with an adult. Available From: National Resource Center for Youth Services at 1-800-274-2687 or order via the Web site: <http://www.nrcys.ou.edu/catalog/product.php?productid=6>. Cost: \$8.95 plus shipping. Quantity discounts available

Office of Health/U.S. Department of Health and Human Services

Up-to-date information on major aspects of adolescent health, including physical and mental health, substance abuse, sexual behavior, pregnancy prevention, and healthy relationships. The website provides both new information and existing federal resources geared to meet the adolescent health information needs of diverse stakeholders. The website address is <http://www.hhs.gov/ash/oah>

Preparing Adolescents for Young Adulthood (PAYA)

A workbook series created by Massachusetts Department of Social Services. PAYA can be used by the learner alone, or with an adult. Topic areas and brief assessments match the learning goals and expectations of the Guidebook. The Activity/Resource Workbook contains information and exercises by topic area to help develop or strengthen the skills of the learner.

Available free in five modules:

1. Money, Home and Food Management Workbook (143 pgs)
<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>
2. Personal Care, Health, Social Skills and Safety Workbook (190 pgs)
<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf>
3. Education, Job Seeking Skills and Job Maintenance Skills Workbook (127 pgs)
<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf>
4. Housing, Transportation, Community Resources, Understanding the Law and Recreation Workbook (95 pgs)
<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>
5. Young Parents Guide (Large module broken down into sections)

- Sexuality, STD and Pregnancy Prevention
http://www.casey.org/media/CLS_ResourceGuides_subdocs_PAYAModule5SexualitySTD-PregnancyPreventionpages1_27.pdf
- Unplanned Pregnancy
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5UnplannedPregnancypages28_54.pdf
- Pregnancy and Health Skills
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5PregnancyHealthSkills-55_129.pdf
- Physical Care (Taking Care of Baby)
http://www.casey.org/media/CLS_ResourceGuides_subdocs_PAYAModule5HealthCare-140_149.pdf
- Health Care
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5HealthCare-140_149.pdf
- Safety
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Safety150_161.pdf
- Infancy
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Infancy-162_174.pdf
- Older Babies and Toddlers
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Olderbabiestoddlers-175_195.pdf
- Children Ages 2-5
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Childrenages_2_5-196_221.pdf
- Making the World a Better Place/Environment
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5MakingWorldBetterPlace-222_239.pdf
- Education and Career Planning for Teen Parents
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5EducationCareerPlanningTeenParents-240_250.pdf
- Housing
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Housing-251_276.pdf

- Making Ends Meet

http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5MakingEndsMeet-277_279.pdf

Phillip Roy, Inc.

Offers comprehensive curriculums in life skills, employment, social skills, online education, pre-GED, pre-vocational, transition to work and applied academics. Includes lesson plans, practitioner's guides and training. Research-based and aligned to state standards. Costs apply. For more information, go to: www.PhillipRoy.com

Ready, Set, Fly! A Parent's Guide to Teaching Life Skills

This resource was developed by foster parents for other parents to use when teaching life skills. It contains a series of activities and suggestions that may be used in one-to-one instruction. For parents use with youth ages 8 and older. For the free online version:

<http://www.casey.org/cls/resourceguides/subdocs/ReadySetFly.pdf>

Vstreet <http://www.vstreet.com/learnmore/intro.jsp>

Vstreet teaches life skills and offers additional resources. It is a password community, so it is private and can be individualized by school or agency groups to fit their needs. It includes Apartment Hunt and Car Dreams. Vstreet teaches teens valuable life skills and at the same time, gives them a place where they can feel at home. Kids with different backgrounds and abilities will find Vstreet a fun place, filled with animated stories, characters they can relate to, and plenty of interaction. They will connect with others, express themselves, and learn how to take the right steps towards being on their own. It is available for \$24/year.

How to Get Your Driver License or Take a Driver's Ed Course

Learning to drive is one of the most important skills you can develop. Driving can help you improve decision making skills, promote independence, and increase job opportunities. However, driving is a privilege and may not be appropriate for everyone. You will need the support of your resource parents to get your license, if you are under age 18. Once you are over age 18, you do not need your resource parents' permission to get your license, but you will need their permission to drive their car. Even if you cannot get your license, you may still be able to take a driver's education course to help you learn to drive. Ensuring your safety and the safety of others on the road is essential, and this guide can help you know whether or not you are ready to drive. Additionally, this guide explains what is generally required to take a driver's education course or get a driver license.

Evaluating Driving Readiness

The first step in the process of getting a license is to make sure that you are ready to accept responsibility for your safety and the safety of others on the road. These are some questions that you can discuss with your resource parents and caseworker to consider whether you are ready to drive.

1. Are you going to school regularly, making satisfactory grades, and staying out of trouble?
2. Are you using drugs or alcohol?
3. Do you have any medical or physical problems that could make it unsafe to drive?
4. Do you have any psychological or behavioral issues that could make it dangerous for you to drive?
5. Do you follow rules at school and at home?
6. Do you behave in a way that shows an acceptable level of maturity? Do you use good judgment despite peer pressure?

Even if you are ready to drive, you will still need your resource parents to agree to let you get your license if you are under 18. Additionally, you will need the support of your resource parents if you are over 18 and plan on driving the family car. Resource parents can be held responsible for your actions while you are driving and may have to pay higher insurance rates. Resource parents are not required to allow you to drive but can do so if they are willing to accept this responsibility.

The Sponsoring Adult for Youth under 18

In Tennessee, applications for a permit or driver license from teens under 18 must be accompanied by a Minor/Teenage Affidavit [Form](#). You will need an adult to sign this form before you can get a permit or license. By signing this form, that adult takes responsibility for your actions while you are driving. This form must be signed by your parent, stepparent, grandparent, or guardian. If none of those people are available to sign the form, another responsible adult can sign, as long as that adult is willing to accept responsibility for you. Examples of other responsible adults include an adult sibling, a resource parent, an aunt or uncle, or another adult you have a close relationship with. Even if you cannot find a sponsoring adult, you may still be able to take a driver's education course. Once you turn 18, you no longer need a sponsoring adult.

Driver's Education

In Tennessee, you don't have to take a driver's education course to get your license, but they provide important skills and discounts on insurance. It is strongly recommended that you take a driver's education course before getting your license and DCS can pay for this course. Contact your caseworker for help signing up for a driver's education course.

Courses may be offered by schools or through other providers. Most courses include 30 hours of classroom instruction and 6 hours of behind the wheel training. You can even take the written and driving tests through some courses. You don't need a permit to participate in most classes, but you should make sure to get information about whether you have to have a permit before you sign up for the course. Even if you cannot find a sponsoring adult to help you get a license before you turn 18, you may still be able to take a driver's education course.

Graduated Driver Licensing

Tennessee has a graduated driver license program, which means that you get greater driving privileges over time. There are four stages in the graduated driver license program*:

1. **Learner's Permit** - You are allowed to drive with a licensed driver age 21 or older in the vehicle with you. You have to have a permit for at least 180 days before you can get an intermediate license.
2. **Intermediate Restricted License** - You are allowed to drive without an adult in the car, but you do have some restrictions, such as the number of passengers allowed in the car while you are driving. After a year of having a restricted license, you can get an unrestricted license, described below.
3. **Intermediate Unrestricted License** – With this license, you no longer have the extra rules that come with the restricted license, but this license still has bigger consequences for driving violations than a regular license.
4. **Regular Driver License** - At age 18 or when you get a high school diploma or GED, you can have a regular driver license.

*These descriptions do not include all of the restrictions placed on each type of license. Please see the [Comprehensive Driver License Manual](#) for full descriptions.

Requirements

If you are **under the age of 18**, the first step to getting a license is to apply for a permit.

To get your **Learner's Permit**, you must:

1. Be 15 years old
2. Be able to pass a vision test

3. Be able to pass the written knowledge exam
4. Have a sponsoring adult who will sign the Minor/Teenage Affidavit [Form](#)
5. Provide proof of school attendance/progress
 - School offices can provide the necessary paperwork.

To get your **Intermediate Driver License**, you must:

1. Be 16 years old
2. Have held a permit for 180 days
3. Be able to pass the driving test
4. 50 hours of behind the wheel driving experience including 10 hours at night (documented by the 50-Hour Certification [Form](#)).
5. Have a sponsoring adult who will sign the Minor/Teenage Affidavit [Form](#)
6. Provide proof of school attendance/progress
 - School offices can provide the necessary paperwork.

If you are **over the age of 18**, you can apply directly for your license.

To get a Regular Class D License, you must:

1. Be able to pass a vision test
2. Be able to pass a written knowledge exam
3. Be able to pass the driving test

Going to the Driver Service Center

If you can satisfy all of the requirements above and your sponsoring adult feels you are ready, you can get your license or permit. To get your permit or license you will need to visit a Driver Services Center. To find the closest location click [here](#).

Before you go, make sure you have the all the paperwork you need. You will need to bring proof of citizenship or lawful residence, two proofs of identity, proof of Tennessee residency, and your Social Security Number. Use the Department of Safety's Document [Checklist](#) to make sure you have everything. The checklist also has examples of each required document. Make sure you look at the column for Driver License to make sure you're looking for the right documents.

If you took a driver's education course, make sure to bring any paperwork you were given stating that you passed the written or driving tests.

If you did not receive a certificate that you passed the driving test from your driver's education course, you will need to make an appointment to take the driving test. Information and phone numbers for scheduling an appointment can be found [here](#).

Assistance Provided By DCS

Your caseworker can help answer questions about the process and help you decide, with your resource parents, whether you are ready to drive. DCS can also pay some of the costs associated with driving. If you are under age 18 or in Extension of Foster Care, DCS can pay for your driver's education course and driver testing fees and can provide a transportation grant, if eligible. If you are in Extension of Foster Care, DCS can also help with insurance premiums.

Helpful Hints

1. Practice the written test before you take it. The Department of Safety has an app for iPads that provides a practice test, or you can access the online version [here](#).
2. To get your proof of school attendance or progress, ask your school to complete a Certificate of Compulsory School Attendance (Form SF1010). This form is only valid for 30 days after it is completed unless school is out for the summer. If you want to get your permit or license during the summer, ask for the form during the last 30 days of the school year. That form will still be good until school starts back.
3. Some driver service centers allow you to "Join the Line" via text, phone, or the internet. This allows you to get in the line of people waiting before you arrive and cuts down the time you have to wait. If you are going to Franklin, Memphis/Summer Avenue, Nashville/Centennial, or Oakland Driver Service Centers click [here](#) to learn how to join the line.
4. Your resource parent should make sure they are fully informed about the responsibility and liability that comes with allowing you to drive. They should check with their insurance company to find out about any rate increase that might occur when a member of the household gets their driver license.
5. Whenever you are driving you must have insurance coverage. Talk with your resource parent and/or caseworker about paying for insurance.
6. For more information about license requirements and to print off forms, see the Department of Safety's Driver's Services [Webpage](#).

Drive Safely!

Remember that every time you get behind the wheel you are responsible for your safety and the safety of others on the road. Speeding tickets, seatbelt fines, accidents, or other traffic violations can keep you from moving to the next level or even move you back a level in the graduated driver license program. They are also expensive, and they can make your insurance more expensive for a long time!

NOTE: This guide does not contain all the relevant information about driver's education and driver licenses. Check out the [Comprehensive Driver License Manual](#) for more information.

Links:

Minor/Teenage Affidavit Form - <http://www.tn.gov/safety/forms/minor.pdf>

Comprehensive Driver License Manual - http://www.tn.gov/safety/dlhandbook/DL_Manual2011.pdf

50-Hour Driving Certification Form - <http://www.tn.gov/safety/forms/gdl50hrcertificate.pdf>

Driver Service Center Locations - <http://www.tn.gov/safety/driverlicense/dllocationmain.shtml>

Document Checklist - <http://www.tn.gov/safety/driverlicense/requireddocsign.pdf>

Scheduling an Appointment for Driving Test - <https://apps.tn.gov/dlappts/>

Online Practice Test - <http://www.tn.gov/dlpractice/>

Department of Safety Webpage - <http://www.tn.gov/safety/dlmain.shtml>

11-05-14

TN Department of Children's Services Independent Living

This document is intended to provide supplemental guidance when asked about SR-22.

- Car Insurance for Foster Children

Foster Parents may be told that they need to submit the SR-22 Form through their insurance company in order for the foster youth to be able to get their license. This form requires the insurance company to certify to the Department of Safety that the child has insurance and to notify the Department if that insurance coverage lapses. This is the same form that is required when someone's license has been revoked. Because of this there can be a misconception that special insurance is required. All that is required is that the insurance comply with the minimum coverage standards set forth in the financial responsibility laws applicable to any Tennessee driver. Foster parents will need to talk with the insurance provider about the SR-22 Form.

T H I N G S

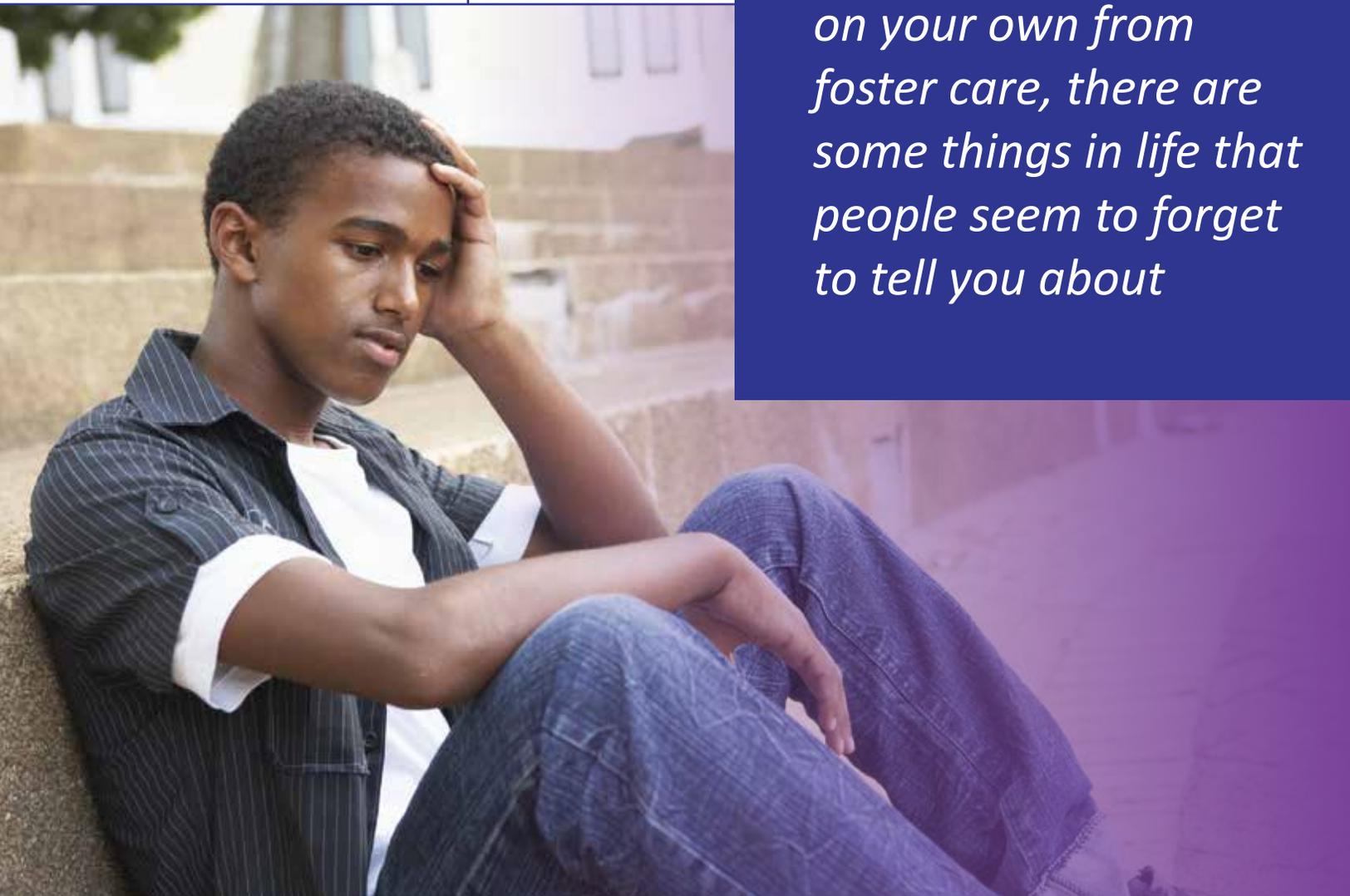
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When you start living on your own from foster care, there are some things in life that people seem to forget to tell you about



THINGS PEOPLE NEVER TOLD ME

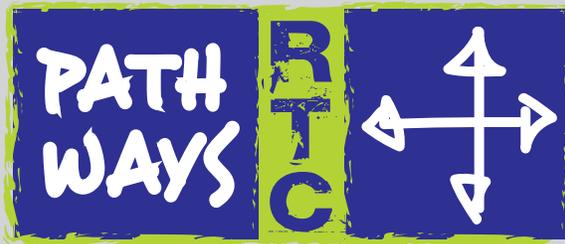
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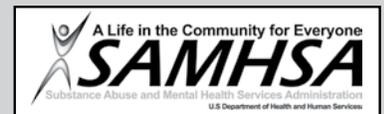
Better Futures Project, Research and Training
Center for Pathways to Positive Futures,
Portland State University



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

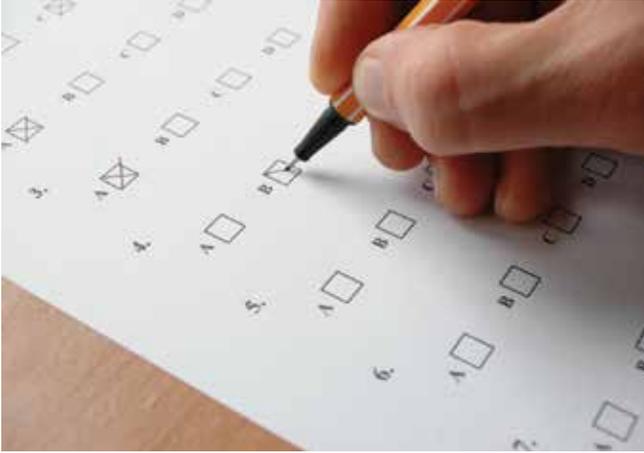
With regard to money,
I was never told...

- 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

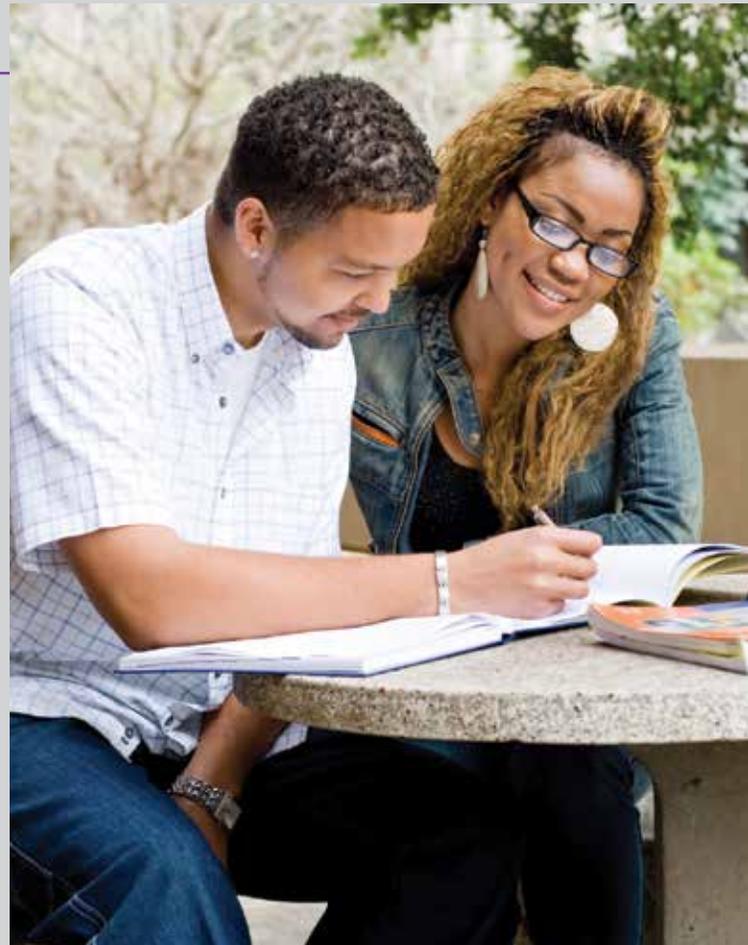
my state ID, license, or driver's education classes (which I didn't know could actually lower my insurance).

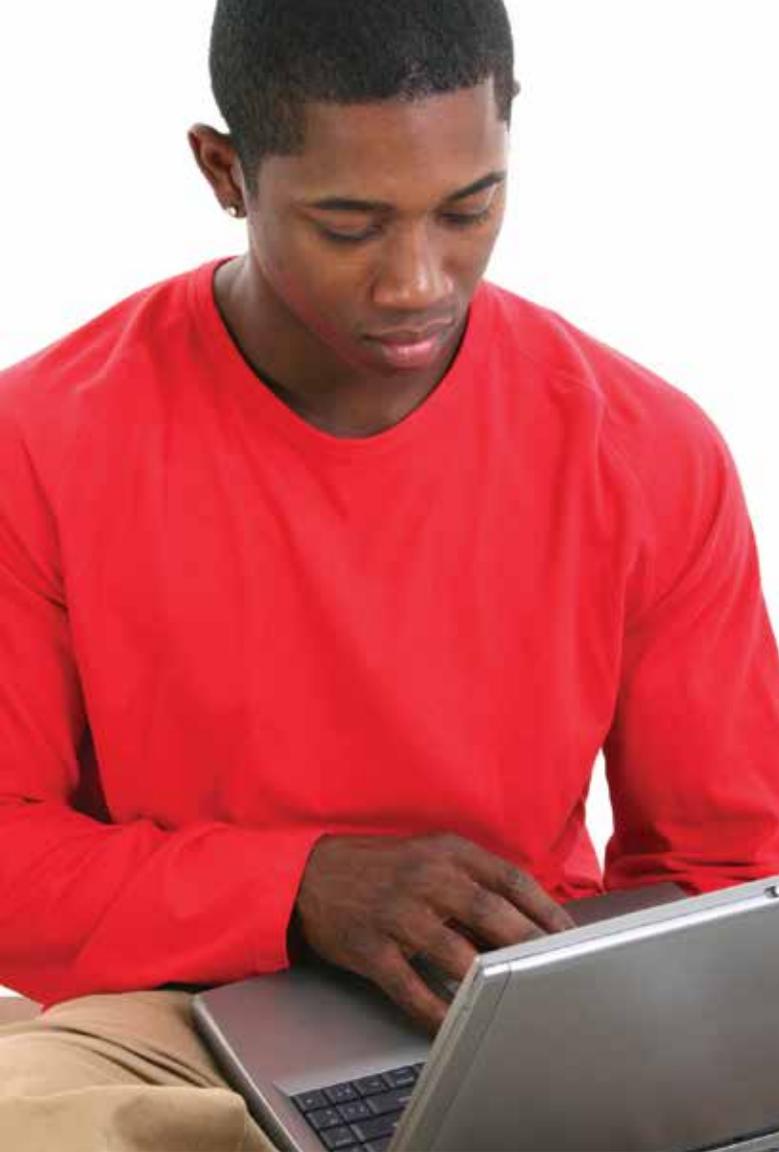
- That bills needed to be paid every month. If I didn't pay my bills, my information and the money I owed would be sent to a collections agency, which would ruin my "credit." Also, the agency could charge me more than I owed!
- If I paid my bills late, even only a day late, there would be LATE fees! 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

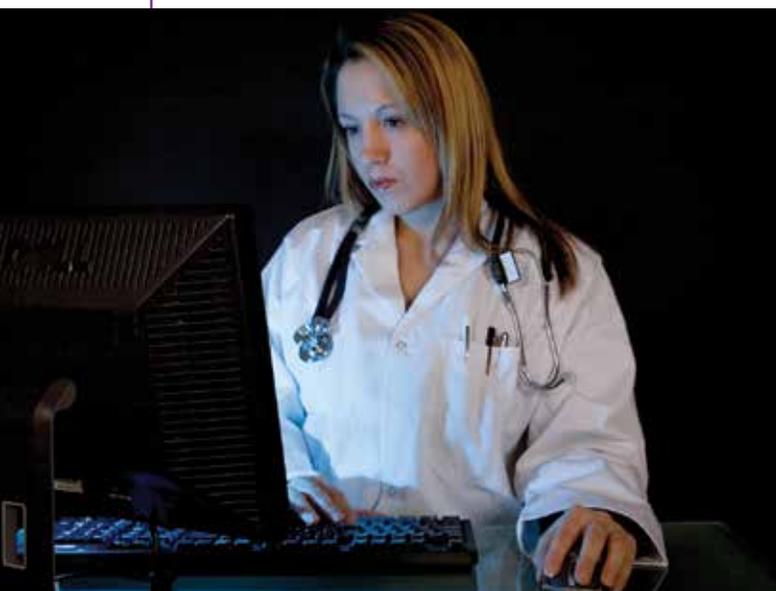
With regard to health care, I was never told...

- 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.

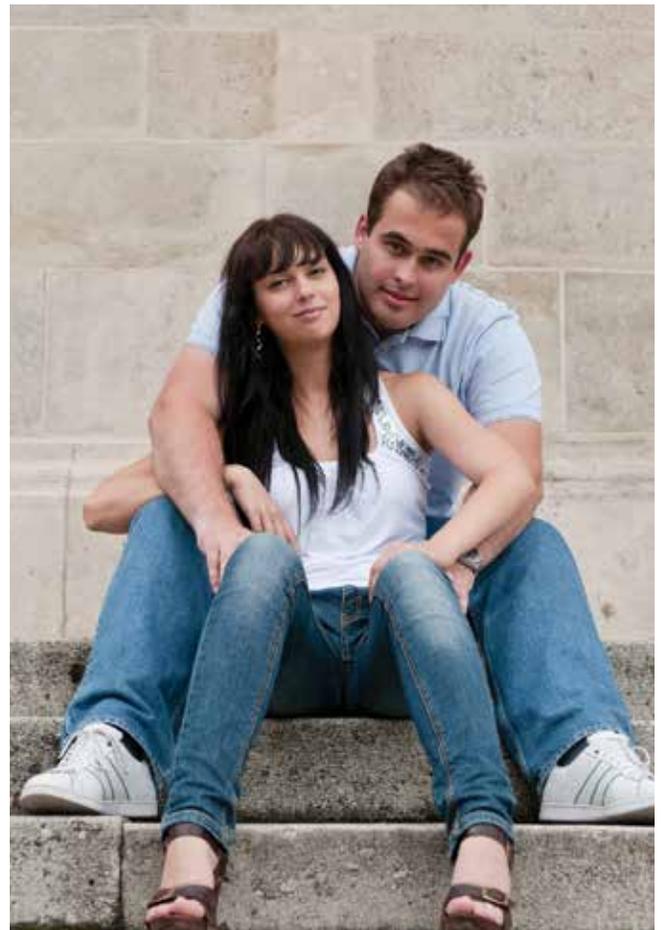


relationships

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.



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

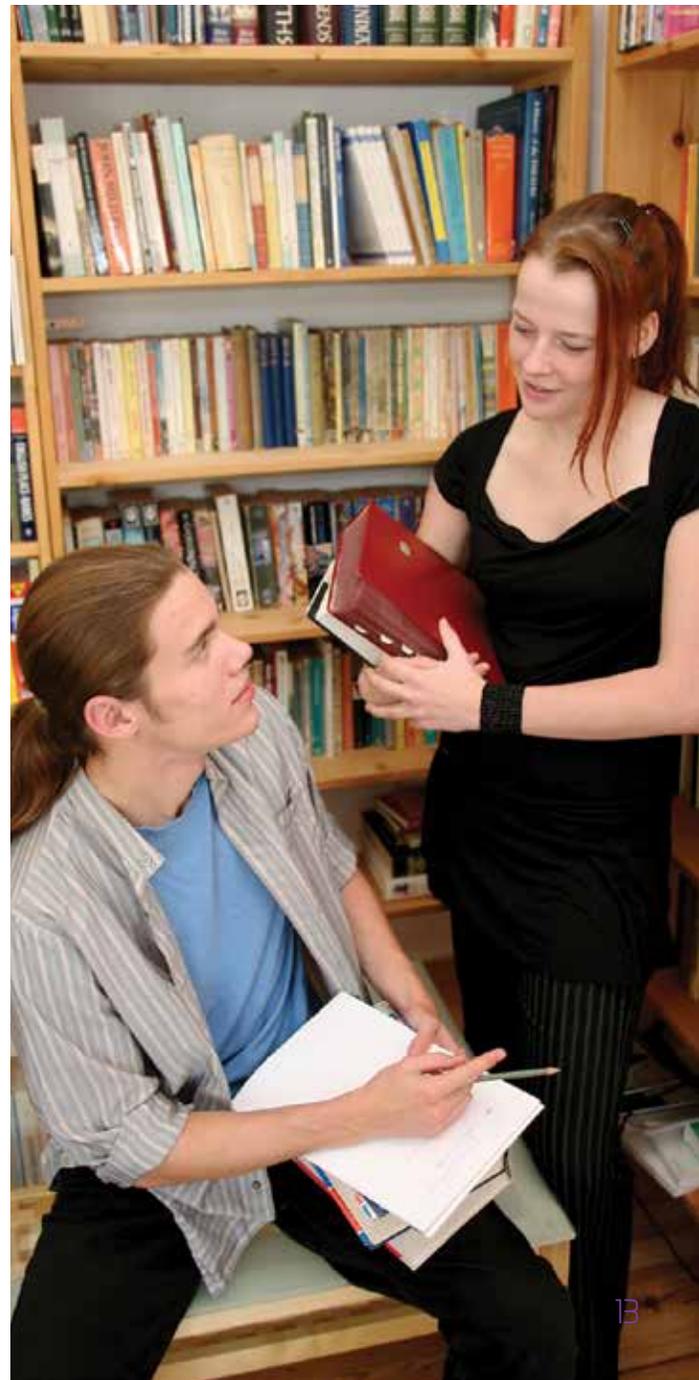


where you are going on your first day. This decreases stress a lot!

- 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.

FEEDBACK OR QUESTIONS?

contact

Adrienne Croskey

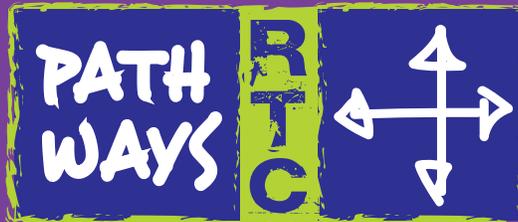
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“ Deal with
everything head
strong and with
focus. ”

-advice from a foster youth

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