Introduction: Get a life!

While we often think of these three words as being stated as a somewhat negative retort—in this context, we are encouraging young people to start thinking about being on their own and making good choices and decisions about what they want to do with their lives.

The **Get a Life Toolkit** is designed to give young people a good, solid start in getting the life that they desire. Making the transition to living on one’s own can be both exciting and overwhelming. Looking for, getting, and keeping a job are the first steps to independence. Learning how to manage hard-earned money is critical to being able to follow one’s dreams, let alone pay the monthly bills. Knowing what to look for in an apartment and a roommate will make the process that much easier. Healthy food choices and actually cooking meals not only saves money, it could save a life! If transportation translates into purchasing a car, it’s helpful to learn the ins and outs of buying a used car and discovering easy do-it-yourself maintenance. Finding the right life that matches interests and passions may require additional training and/or education—maybe even travel abroad!

There are fifteen individual lessons in the **Toolkit** that pertain to five domains: Employment, Adult Life Functioning, Housing, Health and Safety and Education. Each lesson has the following components:

- Overview
- Facilitator’s Preparation
- Materials Needed
- How to Facilitate this Session
- Activities
- Discussion
- Homework assignments

To assist with the facilitation of each lesson, suggested time frames for each topic are noted in the left margin by a clock icon. Time frames vary and are specifically noted.

In addition, discussion questions to engage participants are noted in the left margin by a question mark icon.

Following each lesson are masters of the participant worksheets and information sheets. The lessons can be taught in sections or as a complete curriculum. Participants will gain the most from completing the entire curriculum and are encouraged to keep a notebook containing completed documents and handouts.

**General Facilitation Notes:**

*On the subject of youth…*

Youth are consistently tuned to the WII-FM station; what’s in it for me! A successful youth facilitator will provide a fun, safe and interactive environment conducive to learning. Effective facilitators will:

- Introduce topics with real-world importance;
- Interact with students to build trust and create a positive group dynamic;
- Make a point of calling students by name;
- Listen to students and validate what they say;
- Allow students to influence the content without digressing from the overall lesson objectives;
• Offer personal insight or real-life examples to make the content come to life;
• Avoid putting a student “on the spot” or in the “hot seat;”
• Acknowledge (to themselves and/or publicly) when they simply don’t have an answer or the “right” answer;
• Avoid judgment of students and/or students’ families’ values and ideas about money management;
• Offer concrete “next steps” for students to take to apply their new knowledge;
• Offer encouragement to students for future achievement.

On the subject of classroom management:
Every group of students will present its own set of dynamics. Every situation will provide a new set of issues. For example, some students will be attending by choice, others by mandate. Some students will know each other and be in the same class, others will not be with their friends or classmates. Effective youth facilitators recognize that they must take command of the classroom in a firm, but gentle manner. Classroom management techniques could include:
• Setting the tone for the session by explaining the learning objectives and outlining the session;
• Acknowledging where the students are coming from (literally and figuratively: for example, they may have just spent six hours in a classroom or they may have family issues around money) and allowing students to take a deep breath and get ready to participate;
• Modeling the behavior you expect. Simply put, young adults are human beings who deserve politeness, consideration, kind greetings, and thoughtful comments;
• Preserving the students’ dignity in a disciplinary situation.
• Moving around the room, encouraging, soliciting responses, and in general, interacting with the students as the lesson unfolds;
• Maintaining professionalism in every aspect of the word.

On the subject of preparation:
In short, nothing beats preparation! Taking the time to review the lesson plan, adding your own personal notes, completing the suggested activities as though you were a student, and creating a time line will prove to be worth the effort. The more comfortable you are with the lesson, the more you will enjoy facilitating the lesson, and in turn, the more the students will be engaged in the learning.

Professional facilitators run through their materials, establish their time lines, anticipate questions, and check their supplies every time—no matter how often they have presented the material. They know that preparation is what sets great facilitators apart from the crowd.

Another key aspect of preparation is to keep abreast of current events. Make a point to read the local newspapers and watch the news on television for at least two weeks prior to your scheduled session. Bringing real-world examples into your classroom keeps the content fresh and encourages students to pay attention to the world around them.

Preparation may include doing additional research on a topic with which you are unfamiliar.

On the subject of style:
Effective facilitators recognize that each facilitator has his or her own presentation style. Some facilitators are adept at using humor; others miss the mark when they attempt to use humor. Some facilitators are natural storytellers, others struggle with painting a picture using words. The key is to finding your own presentation style that enables you to be warm, engaging, and approachable. How you connect with youth is not important—what is important is that you do connect.

Effective facilitators often find a trusted colleague with whom to practice. If you have the opportunity to observe other facilitators, you will certainly discover techniques that fit your personality and a few that do not. Feel free to borrow the techniques that will work for you.

Most of all have fun! Working with youth is both challenging and rewarding. The more you put into the program, the more you’ll get out of it.
Acknowledgements

The Tri-County Youth Council would like to gratefully acknowledge the following Council members who shared their ideas, expertise, vision, and most of all, passion for youth and made this Toolkit possible:

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*Department of Children, Youth, & Families*

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Employment: Getting Ready for a Job

OVERVIEW

There’s more to getting ready to get a job than most people realize—especially if it’s your first real job! Many young people think all it takes is to just go into a business and ask for an application. While that may work now and again, it’s important to have all of the appropriate documents, know what kind of job you’re looking for, understand your strengths, and have your sales pitch down pat. This lesson provides a variety of tools to ensure participants are properly prepared to begin their job search.

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Consider your first job hunt. Were you prepared? Did you have a good idea of what your skills were? Looking back, was there anything you would have done differently?
> Keep in mind that looking for a job can be frustrating and frightening to some people. Be ready to take on the role of coach versus lecturer.

MATERIALS NEEDED

Copies of Important Documents sheet
Copies of What Motivates You? worksheet
Copies of Training and Experience worksheet
Copies of Characteristic Traits worksheet
Copies of My Job Search Plan worksheet
Pencils for participants
Flip chart and easel or marker board; markers

HOW TO FACILITATE THIS SESSION

1 Welcome. Introduce yourself and welcome the participants to the first session of the Independent Living Skills (IL) program. Explain that there are a total of 15 sessions included in the program.

   > Review attendance requirements and participation expectations.
   > Have participants find a partner (preferably someone they do not already know).
   > Explain that each partner will have 5 minutes to interview the other person to find out the following information (list on flip chart or marker board):
     • Name
     • Favorite food item
     • One reason s/he is attending the IL program
   > Further explain that after the 10 minutes is up, each pair will introduce one another by sharing the information listed on the board.
Allow time for partners to interview one another and let participants know when they should be switching from one person to another (usually after 5 minutes). Let participants know when their time is up.

When time is up, randomly call on pairs to introduce one another. Encourage participants to stand when they are introducing their partners.

List the reasons for attending the IL program on the flip chart or marker board.

Thank participants for doing a great job introducing one another. Take care of any housekeeping items (e.g. restroom locations, starting and ending times, cell phones on vibrate only, food and drink rules, etc.).

Ask participants to indicate by a show of hands how many of them currently have a job.

First Things First. Suggest that before you walk in the door of a prospective employer, there are certain documents you must have collected and certain actions you must have taken.

Ask participants if they can first list the documents they should collect. List their responses on the flip chart or marker board.

Distribute Important Documents sheets. Review each document and answer any questions.

Ask participants to now list the actions they should take. List their responses on the flip chart or marker board. Look for responses similar to those listed. Add any actions not listed on the board to the participants’ list and discuss.

- Considered my skills
- Considered my personal traits
- Identified the kind of job I really want
- Crafted my sales pitch
- Developed a resume
- Written a cover letter
- Mapped out my job search

What’s My Motivation? Suggest that there are many reasons people have a job. Recognizing what motivates you to get up early and go to work or give up time with friends to go to work is important.

Distribute What’s My Motivation? worksheets. Review the directions. Encourage participants to go with their first response and stress that there are no right or wrong answers. Allow 6-7 minutes for participants to complete their worksheets.

When time is up, divide the participants into small groups of 3-4. Have them share their responses in their group and look for similarities. Allow 6-7 minutes for group discussion.

When time is up, ask for volunteers to share what they gleaned from completing this activity.

Explain that the more you know what motivates you, the more likely you will be to find a good match in the job market. Finding a good match usually helps you to maintain your job instead of making you leave and starting the hunt all over again!

Ask students if they have ever completed a survey of their skills. Have volunteers share their experiences, if any.

Skills and Traits. Suggest that another important element in finding the right job is knowing your own skill set. First, it’s important that you select job opportunities for which you are qualified. Secondly, it’s important that you know your own skills so you can list them on your resume and on an application and discuss them during an interview.

Distribute the Training and Experience worksheets. Review the directions and answer any questions. Allow 10-12 minutes for participants to complete their worksheets.

(You may need to walk around and assist participants who appear to be struggling.)
> When time is up, ask for volunteers to share one or two of their top skills. Suggest that by sharing their skills, it may help others to think about their own skill sets. Call on three to four participants.
> Review the information listed under the Selling Me section of the worksheet. Emphasize the importance of being able to sell yourself just as you would sell a product.
> Ask participants how many of them have ever thought about their own personal characteristics and traits and what makes them stand out?
> Distribute the Characteristic Traits worksheets. Review the directions and answer any questions. Allow 10-12 minutes for participants to complete their worksheets. (Be prepared to share your own top traits.)
> When time is up, ask for volunteers to share one or two of their top traits. Suggest that by sharing their traits, it may help others to think about their own important characteristics. Call on three to four participants.
> Review the information listed under the Selling Me section of the worksheet. Stress the importance of being able to differentiate yourself in the eyes of the potential employer.
> Encourage participants to review their Training and Experience worksheets and Characteristic Traits worksheets during the next week to really fine tune their sales pitch.
> Ask participants how many of them actually use a student planner for school or use some sort of calendar to keep track of what’s going on.

**Planning the Job Search.** Suggest that some people actually consider looking for a job to be a job, in and of itself. The first step in finding a job is listing all of the places/methods to look for a job.

> Divide participants into small groups of 3-4 (try to mix up the participants so they are not always in the same groups). Have groups come up with at least five places/methods to look for a job. Be sure to have one member of the group act as a scribe and write down the ideas. Allow 5-6 minutes for groups to create their lists.
> When time is up, randomly call on groups to share one of their ideas as you list them on the flip chart or marker board. Make certain you have exhausted all the groups’ lists.
> Review the participants’ list to the one below. Add any of the items missed to the list on the flip chart/marker board and discuss.
> 
> - Workforce Centers
> - Job Board
> - Family and Friends
> - Store Windows
> - Internet
> - Newspaper
> - Job Fairs
> - Store Windows
> - Cold Calling
> - Employment Agencies

> Ask participants if any of them have experience using any/all of these job search methods. Ask for volunteers to share their success stories. (Be prepared to share your own job search successes.)
> Distribute My Job Search Plan worksheets. Explain that you need a plan if you are serious about being successful in finding a job.
> Review the worksheet. Tell participants that they must complete #1 through #3 and bring the worksheet to the next session. Answer any questions.
> Ask participants how many of them have completed job applications in person and online.
> Explain that participants are required to bring two job applications to the next session. The job applications should NOT be filled out.
Wrap.

Review the topics covered in tonight’s session.
- Determining which documents are important
- Understanding my motivation
- Identifying my top skills
- Recognizing my top traits
- Selling myself
- Planning my job search

> Remind participants that they need to complete #1 through #3 on their My Job Search Plan worksheets and bring them to the next class,

> Remind participants they also need to bring two job applications NOT filled in to the next class.

> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and encourage them to think about their own sales pitch.
## Important Documents

Employers require the following documents when hiring for a job for payroll purposes to determine eligibility to work. These documents are necessary to complete a W-4 (Federal Income Tax Withholding Form) and an I-9 (Employment Eligibility Verification Form).

<table>
<thead>
<tr>
<th>You May Need</th>
<th>When Needed</th>
<th>How &amp; Where to Get It</th>
<th>Issued By</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Card</td>
<td>Before you apply for a job</td>
<td>Apply at your local Social Security office</td>
<td>U.S. Social Security Administration <a href="http://www.ssa.gov">www.ssa.gov</a></td>
</tr>
<tr>
<td>Birth Certificate</td>
<td>If required by employer to prove age</td>
<td>Contact the Health Department of county or state where you were born</td>
<td>Health Department of county where you were born or your state’s Vital Records Department <a href="http://www.cdc.gov/nchs">www.cdc.gov/nchs</a></td>
</tr>
<tr>
<td>Age Certificate</td>
<td>If required by employer; If you’re under 18; if you’re under 16 you’ll need a job offer first</td>
<td>Go to principal’s office and/or county school board office or school counselor</td>
<td>Local junior/middle/high schools</td>
</tr>
<tr>
<td>Driver’s License or State ID</td>
<td>For identification purposes</td>
<td>Apply at your local driver’s license office</td>
<td>Colorado Department of Revenue Driver’s License Division <a href="http://www.revenue.state.co.us">www.revenue.state.co.us</a></td>
</tr>
<tr>
<td>Student Identification Card (student ID)</td>
<td>If required to prove that you are currently a student</td>
<td>Ask in the school office</td>
<td>Your school</td>
</tr>
</tbody>
</table>
What’s My Motivation?

**Directions:** Take a moment to think about how you really feel about getting a job at this time. Since there are no correct answers, go with your first response. This worksheet is for you and you need to be honest with yourself!

**Check all that apply:**

1. I am looking for a job because:
   - [ ] I want/need money
   - [ ] My parents are forcing me
   - [ ] I hate my current job
   - [ ] I want to get out of the house
   - [ ] I want to gain work experience
   - [ ] All my friends work
   - [ ] I am obligated by the courts
   - [ ] Other: __________________

2. I view work as:
   - [ ] An opportunity
   - [ ] Boring
   - [ ] Exciting
   - [ ] A learning experience
   - [ ] Challenging
   - [ ] A way to make money
   - [ ] A way to meet people
   - [ ] Something to do
   - [ ] Getting a foot in the door

3. Having a job may require me to change my daily schedule. I am willing to spend less time ________ so I can work.
   - [ ] Playing video games
   - [ ] Reading
   - [ ] Texting
   - [ ] Watching TV
   - [ ] Shopping
   - [ ] Eating
   - [ ] Hanging with friends
   - [ ] Studying
   - [ ] Sleeping
   - [ ] Playing sports
   - [ ] Going to the movies
   - [ ] Driving around
   - [ ] Working out
   - [ ] Surfing the Internet
   - [ ] Other: ___________

4. For me, I need these things from a job:
   - [ ] Variety of tasks
   - [ ] Repetitive activities
   - [ ] A set schedule
   - [ ] A flexible schedule
   - [ ] Social networking
   - [ ] Working alone or with one or two people
   - [ ] Lots of action/noise
   - [ ] Slow pace/quiet
   - [ ] A uniform or dress code
   - [ ] Chance to express myself through my attire
   - [ ] Chance to work with my hands
   - [ ] Chance to use a computer
   - [ ] Outside work
   - [ ] Inside work
   - [ ] On the job learning
   - [ ] Promotional opportunities
   - [ ] People I can be friends with
   - [ ] Other: ________________
**Training and Experience**

Job skills are proficiencies that are acquired or developed through training and/or experience. Take a moment to review the skills listed below. **Circle the skills that you have:**

<table>
<thead>
<tr>
<th>Selling products</th>
<th>Serving customers</th>
<th>Repairing a house</th>
<th>Writing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Running effective meetings</td>
<td>Counseling</td>
<td>Installing carpet</td>
<td>Decorating</td>
</tr>
<tr>
<td>Installing software</td>
<td>Keyboarding</td>
<td>Fixing cars</td>
<td>Making beds</td>
</tr>
<tr>
<td>Solving complex problems</td>
<td>Speaking Spanish</td>
<td>Answering phones</td>
<td>Painting</td>
</tr>
<tr>
<td>Balancing checkbook</td>
<td>Assisting patients</td>
<td>Working in the yard</td>
<td>Cleaning</td>
</tr>
<tr>
<td>Keeping records</td>
<td>Volunteering</td>
<td>Changing tires</td>
<td>Roofing</td>
</tr>
<tr>
<td>Driving</td>
<td>Working on a team</td>
<td>Washing windows</td>
<td>Bookkeeping</td>
</tr>
<tr>
<td>Handling complaints</td>
<td>Caring for children</td>
<td>Planning trips</td>
<td>Washing cars</td>
</tr>
<tr>
<td>Compiling information</td>
<td>Cooking</td>
<td>Mowing grass</td>
<td>Handling cash</td>
</tr>
<tr>
<td>Working on a committee</td>
<td>Being a team player</td>
<td>Woodworking</td>
<td>Life guarding</td>
</tr>
<tr>
<td>Scheduling appointments</td>
<td>Supervising others</td>
<td>Mailing materials</td>
<td>Welding</td>
</tr>
<tr>
<td>Taking inventory</td>
<td>Feeding animals</td>
<td>Analyzing data</td>
<td>Filing</td>
</tr>
<tr>
<td>Stocking supplies</td>
<td>Mowing grass</td>
<td>Assembling parts</td>
<td>Presenting</td>
</tr>
</tbody>
</table>

**My Top Skills**

List your top five skills using the list above or other skills you possess. Consider both paid and unpaid experiences to identify what skills you have to offer an employer.

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**Selling Me**

Employers are not mind readers! You must take the initiative to sell yourself to a potential employer. Show the employer that you have the skills necessary to be a valuable member of the company’s team. On the application, include your skills when you are asked to list the special qualifications and skills you have. Be prepared to share your skills with the employer during the interview for questions such as:

> Why should we hire you for this position?
> How you can make a contribution to our company?
> Why do you want to work for this company?
Characteristic Traits

Traits are distinguishing features of a person’s character. Review the traits listed below and circle the traits you possess:

<table>
<thead>
<tr>
<th>Arrive at work on time</th>
<th>Meet deadlines</th>
<th>Ambitious</th>
<th>Willingness to learn</th>
</tr>
</thead>
<tbody>
<tr>
<td>Follow instructions</td>
<td>Enthusiastic</td>
<td>Loyal</td>
<td>Mange time well</td>
</tr>
<tr>
<td>Plan ahead</td>
<td>Conscientious</td>
<td>Honest</td>
<td>Organized</td>
</tr>
<tr>
<td>Take initiative</td>
<td>Problem solver</td>
<td>Good communicator</td>
<td>Goal setter</td>
</tr>
<tr>
<td>Results oriented</td>
<td>Quick learner</td>
<td>Hard worker</td>
<td>Easy going</td>
</tr>
<tr>
<td>Responsible</td>
<td>Accountable</td>
<td>Take pride in work</td>
<td>Motivator</td>
</tr>
<tr>
<td>Have a sense of humor</td>
<td>Ask questions</td>
<td>Detail oriented</td>
<td>Dependable</td>
</tr>
<tr>
<td>Team player</td>
<td>Leader</td>
<td>Genuine</td>
<td>Analytical</td>
</tr>
<tr>
<td>Work well with others</td>
<td>Friendly</td>
<td>Energetic</td>
<td>Creative</td>
</tr>
<tr>
<td>Assertive</td>
<td>Self starter</td>
<td>Mature</td>
<td>Observant</td>
</tr>
<tr>
<td>Helpful</td>
<td>Committed</td>
<td>Eager</td>
<td>Action oriented</td>
</tr>
<tr>
<td>Risk taker</td>
<td>Cautious</td>
<td>Visionary</td>
<td>Optimistic</td>
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</tbody>
</table>

My Top Traits
List your top five personal traits using the list above or other traits you possess. Remember, these traits are the ones you want your future employer to know about.

Selling Me
To differentiate yourself from the pack, you need to make the employer aware of your personal traits—especially the ones that will benefit the particular work environment. Be prepared for the following interview questions:

> What are your three greatest strengths?
> What are you looking for in a job?
> Why does this particular job appeal to you?
> What traits do you bring to the table that will benefit the company?
# My Job Search Plan

**Name:** __________________________________________ **Date:** ___________________

My goal is to obtain employment by **(date)__________________** by job searching _____ days a week for _____ hours a day. I plan on applying for _____ jobs a week in order to reach my goal.

## I am looking for the following in my future job:

<table>
<thead>
<tr>
<th>Job duties, tasks and responsibilities:</th>
<th>Industries, settings or work environment:</th>
</tr>
</thead>
<tbody>
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</table>

<table>
<thead>
<tr>
<th>Locations (City/Cities):</th>
<th>Positions/ Titles:</th>
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</table>

## Sources I will use in my job search:

- [ ] Local workforce center  
- [ ] Internet  
- [ ] Job fairs  
- [ ] Cold calling  
- [ ] Employment agencies  
- [ ] Job boards  
- [ ] Friends  
- [ ] Classified ads  
- [ ] Store windows  
- [ ] Other __________________

## I have the following items in my portfolio so I can apply for jobs:

- [ ] Resume(s)  
- [ ] Cover letter(s)  
- [ ] Schedule of when I’m available  
- [ ] Letters of recommendation  
- [ ] Completed sample application  
- [ ] Pen

## Documents I have collected include:

- [ ] Social Security card  
- [ ] Birth certificate  
- [ ] Student ID card  
- [ ] Age certificate  
- [ ] Driver’s license or State ID  
- [ ] Other __________________

## I have prepared the following:

- [ ] A list of skills that I have to offer an employer  
- [ ] A list of traits that describe my character and work ethic  
- [ ] A two-minute pitch that I will use to introduce myself
<table>
<thead>
<tr>
<th>Classification</th>
<th>Position</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td></td>
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<tr>
<td>Administrative/Clerical</td>
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<tr>
<td>Automotive</td>
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<td>Banking</td>
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<td>Biotech</td>
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<tr>
<td>Business Development</td>
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<td>Computer/IT</td>
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<td>Construction</td>
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<tr>
<td>Consultant</td>
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<td>Customer Service</td>
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<tr>
<td>Design</td>
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<tr>
<td>Distribution/Shipping</td>
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<td>Education</td>
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<tr>
<td>Elder/Child Care/Development</td>
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<tr>
<td>Employment/Sales/Service</td>
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<td>Finance</td>
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<td>Food/Drinks</td>
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<tr>
<td>Government</td>
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<tr>
<td>Graphic Design</td>
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<tr>
<td>Healthcare/Pharmaceuticals</td>
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<tr>
<td>Human Resources</td>
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<tr>
<td>Information Technology</td>
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Employment: Getting a Job

OVERVIEW

Whether you are a first time job seeker or someone who is looking for a career change, taking the steps to actually look for a job isn’t easy. Many people are afraid of rejection and don’t want to put themselves in situations where they might not be hired. The best approach is to take time to gather all of the pertinent information needed to complete a job application, create a resume, draft a cover letter that can be easily changed to fit the situation, and practice your interviewing skills. Sounds overwhelming, but your efforts will pay off in the end. This lesson offers practical tips and practice in completing applications, creating resumes, and drafting cover letters.

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> You may want to pick up some job applications from several businesses to have on hand in case participants forget to bring their own or you have new participants join this session.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Consider how you approach getting a job. Do you have a handy ‘cheat sheet’ with all of the information you’ll need to complete an application? Is your resume up-to-date? Do you have an example of a winning cover letter? When was the last time you were interviewed for a job?
> Recognize that for many young people creating a resume will not be an easy task. In addition, drafting a cover letter is tough for most adults, let alone for first time job seekers! Be ready to guide participants through the processes with patience and a positive outlook.

MATERIALS NEEDED

Pocket Resume
Copies of Application Tips sheet
Copies of Resume Tips sheet
Copies of Choosing a Resume Format sheet
Copies of Accomplishment Statements worksheet
Copies of Action Verbs sheet
Copies of Cover Letter Techniques sheet
Copies of Sample Cover Letter sheet
Copies of the Chronological, Functional and Combination Resume worksheets (optional)
Pencils for participants
Flip chart and easel or marker board; markers

HOW TO FACILITATE THIS SESSION

1 Welcome. Introduce yourself and welcome back the returning participants. Remind participants that they should have two job applications with them.
Ask participants to introduce themselves by not only sharing their name but also by sharing where they went to pick up their two job applications.

> List the businesses on the flip chart or marker board as participants share their information.
> Review the list of businesses and note the repeats as well as any singles. Comment as appropriate about the types of businesses and note any businesses that aren’t on the list that you might recommend.

Ask participants to share how they decided where to go to pick up applications. Look for comments such as:

- I really want to work there
- It was close to school, home, etc.
- My friends work there
- I was walking by
- I don’t know

> Divide participants into groups of 3-4. (If possible, separate the participants who have applications from the exact same business so that they will be able to see other applications.) Have participants share their applications. Ask participants to note the commonalities and differences and be prepared to share their information with the whole group. Allow 6-7 minutes for this activity.

> When time is up, call on each group to share what they discovered when they reviewed all of the applications.

> Suggest that every employer may have an application requesting the same information but in a different format. Being prepared when filling out an application will increase your chances of getting a job!

Completing an Application. Remind participants that an employer’s first contact with them is through a job application. Completing the application fully and accurately is critical because the application is your chance to present your skills, abilities and work history to the employer. A neat and complete application could be the deciding factor in whether you get called back for an interview or not.

Ask participants if any of them have created a “cheat sheet” for completing an application.

> Explain that it’s important that you are ready and able to complete an application at the job site. Many employers prefer that you fill out the application on the premises instead of taking it home.

Ask participants why they think an employer would prefer you completed the application on site. [Many employers use this opportunity to observe a candidate for the first time and gather information that is helpful in making a selection. Many employers want to be sure you are the person completing the application, not a parent or a friend.]

> Pair up participants and have them create a list of items that they think should be on a “cheat sheet.” Allow 6-7 minutes for pairs to complete their lists.

> Have each pair provide one item from their list as you create a list on the flip chart or marker board. Continue calling on pairs until all lists have been exhausted. Look for items such as:

- Complete address, including zip code
- Dates of previous employment
- Correct address(es) for previous employers
- Phone numbers for previous employers
- Correct names for educational institutions
- Correct dates of attendance and/or graduation
- Special training, classes or skills
- Achievements and honors
- Correct spelling of names of references
- Complete addresses and phone numbers for references
> Distribute Application Tips sheets. Review each bulleted item listed under the In Person section. Discuss/elaborate as necessary. [For example, many young people do not recognize the importance of having an email address that sounds professional versus ones such as sweetbabybows@hotmail or bigbully@gmail.]

**Ask** participants if they have ever applied for a job online.

> Suggest that online applications are becoming more prevalent and there are some specific tips for completing online applications to which participants should pay attention.

> Review each bulleted item listed under the Online section. Discuss/elaborate as necessary. [For example, many people rely on spell check and do not take the time to proof their work to discover that the words are spelled correctly but they are not the correct words.]

> Direct participants to select one of the two applications they brought in and complete it, keeping the tips in mind. Allow 15-20 minutes for participants to complete their applications.

> When time is up, pair participants and have them exchange their applications. Direct participants to look at each other’s applications as if they were the employer. Encourage participants to provide honest and constructive feedback to each other. Allow 7-8 minutes for participants to complete this activity.

> When time is up, ask participants how many of them felt the applications were properly filled out.

**Ask** participants if any of them are now convinced of the wisdom of creating a ‘cheat sheet’ to take with them to use to complete job applications.

> Distribute the Pocket Resumes and encourage participants to fill them out and carry them with them at all times so they will be prepared.

**Ask** participants if any of them have a printed resume.

### Resume Writing

Suggest that turning in a resume with an application sets you apart from the pack. You appear prepared, serious and possibly more mature than your peers. In some cases, the employer may require a resume. The best thing about a resume is that it should contain no errors or misspellings because you have carefully proofed it!

> Distribute the Resume Tips sheets. Review the Dos. Elaborate/discuss as necessary. Answer any questions.

> Review the Don’ts. Elaborate/discuss as necessary. Answer any questions.

> Explain that there are three common resume formats. There are several reasons why you should use one format over the other. You should keep in mind that you want to present yourself in the best possible light and so choosing the right resume format is important.

> Distribute Choosing a Resume Format sheets. Review each format and discuss why you should or shouldn’t use the specific format.

**Ask** participants to indicate by a show of hands which resume format they are considering as you call out the type of format.

**Ask** participants to think about their own individual accomplishments. These may be school, work, community related.

> Suggest that accomplishment statements tell the employer what you did beyond the minimum requirements; highlight problems you solved; explain special projects and assignments, training and areas of improvement, and announce awards and honors.

> Explain that accomplishment statements start with an action verb, contain who/what/how many, and end with why (goal purpose, result, benefit).

> Distribute Accomplishment Statements worksheets and Action Verbs sheets.

> Review the Accomplishment Statements worksheet. As you review the steps for creating accomplishment statements, turn participants’ attention to the Action Verbs sheet. Encourage participants to look up any words that they are unfamiliar with to discover their meanings.
Direct participants to use the *Accomplishment Statements* worksheets and develop at least two accomplishment statements. Allow 10-15 minutes for participants to complete this activity. (You may want to move about the room and offer assistance to anyone who seems to be struggling—this is not necessarily an easy task for people.)

When time is up, ask for volunteers willing to share one of their accomplishment statements. Explain that hearing someone else’s statement sometimes jogs our brain and we can think of other things we have done. (Be prepared to provide three or four examples of accomplishment statements in the event no one is willing to share.)

Encourage participants to continue developing their own accomplishment statements. Explain that they will need them when they create their own resumes.

**Cover Letters.** Suggest that while resumes are important, a good cover letter is essential to getting an interview. A good cover letter encourages the employer to read more about you and actually look at your resume! A good cover letter places you on top of the pile.

Ask participants what they think should go into a cover letter. List their responses on the flip chart or marker board.

Distribute *Cover Letter Techniques* sheet. Review each point and discuss/elaborate as necessary.

Distribute the *Sample Cover Letter* sheet. Review and make certain everyone is comfortable with the business letter format.

**Wrap.** Explain that participants are required to create a resume and a cover letter to bring to the next session.

Distribute any resume templates that you regularly use in the classroom or provide the *Chronological, Functional and Combination Resume* worksheets included in this Guide. For example, if you have an online template, show participants how to access it. You may choose to distribute the three worksheets provided. Be clear what you are asking of the participants when you assign the homework. (For example, are the resumes to be typed or computer-generated? What job objective should participants use on the resume and in the cover letter? Are you only asking them to complete the worksheets or are you asking them to provide an actual resume?)

Answer any questions and check for participants’ understanding of the assignment.

Review the topics covered in tonight’s session:

- Creating a ‘cheat sheet’ or master application
- Completing an application
- Choosing the right resume format
- Creating accomplishment statements
- Writing a cover letter

Tell participants the date, day of week, time of day, and location of the next session:

Thank participants for their attendance and encourage them to put their best efforts into creating their resumes and cover letters.
Application Tips

In person:
> Do not go to a job site with a group of friends and then ask them to help you complete an application. Employers are turned off when this situation occurs.
> Be ready for an interview when you ask for an application. Be professionally dressed and ready to be hired. You will not get a second chance.
> Be prepared with your reference information, master application information (dates of hire, previous employers’ addresses, phone numbers, etc.), social security number, and photo ID.
> Make certain you have an appropriate and professional email address to use.
> Read and follow the application instructions carefully. Each application may be different.
> Complete all required information fields on the application. Write “N/A” (not applicable) if the question doesn’t apply to you.
> Do not lie. Employers may contact previous employers and references.
> Print legibly and be neat. Do not spill on the application or leave dirty smudges.
> If you make a mistake draw one or two lines through the error; do not scratch through or rip holes in the paper.
> Use keywords. Keywords are words used by the company to describe the position and preferred skills and experience.
> Be upbeat and positive when completing the application. You have no idea who is paying attention to your actions.

Online:
> Complete in a quiet place where you can concentrate and take the time you need.
> Be prepared with your reference information, master application information (dates of hire, previous employers’ addresses, phone numbers, etc.).
> Make certain you have an appropriate and professional email address to use.
> Read and follow the online application instructions carefully. Each online application may be different.
> Keep your language formal, not casual email style.
> Complete all required information fields on the application. Write “N/A” (not applicable) if the question doesn’t apply to you.
> Do not lie. Employers may contact previous employers and references.
> Consider composing your answers separately on a word processing document. Then, cut and paste as appropriate.
> Use a simple font such as Times New Roman or Arial.
> Use keywords. Keywords are words used by the company to describe the position and preferred skills and experience.
> If possible, save your application frequently.
> Use spell and grammar check. Remember that spell check does not help you when the word is correctly spelled but it is the wrong word! For example, you instead of your.
> Print and proofread before submitting.
> Keep a copy to prepare for an interview.
Resume Tips

Dos:
> A resume should ideally be limited to a single page, and it should never be longer than two pages.
> Resumes must be typed or printed from a computer. Use 8.5” x 11” white or cream paper.
> Use a font that is easy to read such as Times New Roman or Arial.
> Use bold type on all headings. (Job Objective, Employment History, Skills, Education, Volunteer Experience, Activities and Awards.)
> Under Employment History only include jobs that you have held for more than one month.
> Under Education, list your most recent school and include the date or expected date of graduation. If you are attending college or a trade institution, list it first, followed by your high school.
> Be positive by identifying your accomplishments. Use action verbs to describe your accomplishments and responsibilities.
> Use short and concise sentences. It is okay to use either phrases or sentences when describing responsibilities and accomplishments.
> Proofread your resume carefully. Use spell check. Make certain that the words are spelled correctly AND that they are the right words. (For example, form or from?) Have someone else proofread your resume.
> If you have a limited employment history or no employment history you may want to include a section titled “Volunteer Experience” or “Activities and Awards” which can highlight your skills.
> Make certain your resume looks professional, is easy to read, and is free of smudges, etc.
> Prepare a separate sheet titled “References.” List the names, titles, addresses, and phone or email information of 3 or 4 professional references; you can take this sheet to the interview or mail it if requested. The statement “References Available Upon Request” may be added to the bottom of your resume.

Don’ts:
> Do not include a photograph
> Do not include any criminal history or other negative information
> Do not disclose any information about a disability
> Do not use “I” or “my”
> Do not include reasons for leaving past jobs
> Do not list salary history or requirements
> Do not title your page “RESUME”
> Do not provide any personal information (height, weight, health, social security number, marital status, date of birth, ethnicity/race, religion, sexual orientation, number of children, etc.)
# Choosing a Resume Format

<table>
<thead>
<tr>
<th>Type of Resume</th>
<th>Why you would use it</th>
<th>Why you would NOT use it</th>
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</thead>
<tbody>
<tr>
<td>Chronological</td>
<td>Preferred by most employers&lt;br&gt;Highlights career growth&lt;br&gt;Highlights previous employers&lt;br&gt;Easy to show link between skills and previous positions&lt;br&gt;Documents stable work history</td>
<td>Not good if you are changing careers&lt;br&gt;You have a poor work history with gaps&lt;br&gt;You have changed careers often&lt;br&gt;You have no prior employment</td>
</tr>
<tr>
<td>Format</td>
<td></td>
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</tr>
<tr>
<td>Functional</td>
<td>First time job seeker&lt;br&gt;Changing careers&lt;br&gt;Emphasis should be on skills not experience (recent graduate, etc)&lt;br&gt;Need to camouflage unstable work history</td>
<td>You want to focus on career growth&lt;br&gt;You are applying for a traditional position in a traditional field</td>
</tr>
<tr>
<td>Format</td>
<td></td>
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</tr>
<tr>
<td>Combination</td>
<td>You want to focus on skills, but still want to show stable work history&lt;br&gt;You have a limited work history&lt;br&gt;Can be accomplished in a variety of styles</td>
<td>No reason</td>
</tr>
<tr>
<td>Format</td>
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**Accomplishment Statements**

Here’s your chance to toot your own horn! Think about the things you’ve accomplished, the problems you’ve solved, and the challenges you’ve met head on.

An accomplishment statement demonstrates the results of a problem, challenge or project you solved.

Follow these steps to create a dynamic accomplishment statement about you:

1. Start with an action verb. Refer to the Action Verbs sheet and find the verb that best describes your action.
2. Indicate who or what the action was and how many times it occurred or how many people it affected.
3. Indicate the why of your action—the goal, purpose, result or benefit.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Step 2</th>
<th>Step 3</th>
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<tbody>
<tr>
<td>Action Verb</td>
<td>Who/What/How Many</td>
<td>Why: Goal, Purpose, Result, Benefit</td>
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<tr>
<td>1. Designed and implemented</td>
<td>Training program for new hires; 20 attended first program</td>
<td>Which provided a comprehensive orientation and reduced turnover by 25%.</td>
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<tr>
<td>2. Created</td>
<td>New customer service questionnaire</td>
<td>Which resulted in 15% higher customer satisfaction rating.</td>
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<td>3.</td>
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<td>4.</td>
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<td>6.</td>
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# Action Verbs

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<th>Innovate</th>
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<th>Save</th>
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<td>Schedule</td>
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<td>Encourage</td>
<td>Inspect</td>
<td>Prevent</td>
<td>Segment</td>
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<td>Collect</td>
<td>Enforce</td>
<td>Instigate</td>
<td>Process</td>
<td>Select</td>
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<td>Combine</td>
<td>Engineer</td>
<td>Instruct</td>
<td>Procure</td>
<td>Serve</td>
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<td>Enrich</td>
<td>Insure</td>
<td>Produce</td>
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<td>Establish</td>
<td>Install</td>
<td>Program</td>
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<td>Instill</td>
<td>Promote</td>
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<td>Evaluate</td>
<td>Institute</td>
<td>Prompt</td>
<td>Simplify</td>
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<td>Interpret</td>
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<td>Introduce</td>
<td>Prove</td>
<td>Solve</td>
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<td>Execute</td>
<td>Invent</td>
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*TRI-COUNTY YOUTH COUNCIL*  
*Get a Life Toolkit*  
*Employment: Getting a Job*
Cover Letter Techniques

What is a Cover Letter?
A Cover Letter may be the first thing a prospective employer looks at! It serves as your introduction and it may be what determines if your resume ever gets a first look.

What are the important elements of a Cover Letter?
Every Cover Letter should include:
- A concise explanation of your interest in the position. Be sure to use the correct title of the position.
- An indication of how your skills and experience match the stated qualifications.
- A suggestion that you will be of benefit to the company.
- A polite request for an interview or appointment.
- Details of how and when the employer can reach you.

What makes for a great Cover Letter?
- Personalize the letter whenever possible; address your letter to the individual responsible for filling the position.
- Draft the letter in your own words so that it sounds genuine.
- Have someone you trust (teacher, parent, employment counselor) proofread your draft. Poor grammar and spelling mistakes are unacceptable.
- Follow the rules of layout and format for a standard business letter.
- Describe your skills and abilities as they relate to the specific job.
- Keep your letter brief and to the point. Four paragraphs are standard: introduction, skills and experience, what you can offer, request for interview and how you can be reached.
- Review your cover letter and check that you have created a reason for the employer to go the next step and read your application/resume!
Sample Cover Letter

James Smith
2867 Prairie Lane
Westminster CO 80021

January 5, 20XX

Ms. Marie Sanchez
VP/Human Resources
Retail Clothes Outlet
17050 West Colfax Avenue
Golden CO 80401

Dear Ms. Sanchez:

Please accept the enclosed resume as my application for the position of Senior Sales Associate as advertised in the Denver Post on January 3, 20XX.

My skills and experience are closely aligned with the preferred qualifications stated in your advertisement. I have three years of experience working in retail and have been promoted twice due to my high performance ratings. I have developed strong customer service skills and sales experience. I am excited by the challenges and opportunities this position offers.

My resume highlights my previous experience and my skills. I welcome the opportunity to discuss further how I can be of benefit to your company. You may contact me at 303-987-6543 to schedule an interview,

Cordially,

James Smith
# Chronological Resume Worksheet

First Name, Middle Initial, Last Name

Street Address, Apartment Number. City, State, Zip Code

Telephone Number

Email Address

**Job Objective:**

*(Align your objective with the position you are seeking; avoid broad goals)*

**Employment History: (List most recent first)**

<table>
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<th>Your title</th>
<th>Company Name</th>
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Accomplishments

Responsibilities

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<th>Year-Year</th>
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Accomplishments

Responsibilities

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Honors

**Volunteer Work: (Optional)**

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**Activities and Awards (Optional)**

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## Functional Resume Worksheet

**First Name, Middle Initial, Last Name**

**Street Address, Apartment Number, City, State, Zip Code**

**Telephone Number**

**Email Address**

**Job Objective:**

(Align your objective with the position you are seeking; avoid broad goals)

**Skills:** Use this section to highlight particular skills relating to the specific job for which you are applying. Try to group common skill sets together.

**Example:** Clerical
- Assisted in general office duties, filing, copying and collating
- Answered phones and provided customer service
- Accepted clients’ inquiries normally handled by supervisor; initiative enabled supervisor to concentrate on other business commitments

**Skill Area:**

**Skill Area:**

**Skill Area:**

**Education/Honors:**

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**Volunteer Work:** (Optional)

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**Activities and Awards:** (Optional)
Combination Resume Worksheet

First Name, Middle Initial, Last Name

Street Address, Apartment Number, City, State, Zip Code

Telephone Number

Email Address

**Job Objective:**

(Align your objective with the position you are seeking; avoid broad goals)

**Experience:** Use this section to highlight particular skills or achievements relating to the specific job for which you are applying. Try to group common skill sets together.

**Example:** Clerical
- Assisted in general office duties, filing, copying and collating
- Answered phones and provided customer service
- Accepted clients’ inquiries normally handled by supervisor; initiative enabled supervisor to concentrate on other business commitments

**Skill Area:**

**Skill Area:**

**Employment History:** (List most recent first)

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Honors

**Volunteer Work:** (Optional)

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Employment: Keeping a Job

OVERVIEW

One way that you can keep a job is by making certain the job is a good fit for you. The interview process should be viewed as a two-way dialogue. Not only are you being interviewed, you are interviewing the employer to discover if the job matches your skills and goals. Another factor in maintaining a job is the way you choose to behave on the job—how professional you choose to act. This lesson focuses on interviewing skills, professionalism on the job, and how to exit without burning any bridges.

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> When was the last time you were interviewed for a job? If it’s been awhile, try to remember how you felt during an interview. Were you prepared? Were you nervous? Did you suddenly sense that it was not the job for you?
> Consider the last time you decided to leave a job. Did you make certain to leave on good terms? Did you explode and slam the door as you walked out? Had you completed a reality check to see if it was you or the company that needed to change?
> Realize that first time employees may be resistant to the idea that they need to adapt! Be ready to coach participants through the concept of professionalism on the job.

MATERIALS NEEDED

Copies of Interviewing Tips sheet
Copies of Possible Interview Questions sheet
Copies of Success on the Job! sheet
Pencils for participants
Flip chart and easel or marker board; markers

HOW TO FACILITATE THIS SESSION

1. Welcome. Introduce yourself and welcome back the returning participants. Remind participants that they should have a resume and a cover letter with them.

Ask participants to introduce themselves by not only sharing their names, but also by sharing what they discovered about themselves as they were completing today’s homework assignment.
> Suggest that writing a resume is hard work and it sometimes takes several drafts to finally arrive at the version that best portrays who you are.
> Pair up participants and have them exchange resumes. Encourage participants to provide positive and constructive feedback to one another. Allow 8-10 minutes for pairs to discuss their resumes.
> When time is up, ask participants if they have any comments to share or questions they would like to ask.
> Collect participants’ resumes and cover letters and explain that you will return them with comments at the next session.

2 The Interview. Suggest that the final step in the search for a job is usually the interview. In reality, the interview can make you or break you. Most decisions to hire or not to hire are based on how you present yourself during the interview.

Ask participants how many of them have experienced an interview. Encourage them to share if they enjoyed the experience or not.

> Explain that the best interviews are the ones for which you are prepared. Very few people are successful when they ‘wing it.’
> Distribute the Interviewing Tips sheets. Review the Before the Interview section. Stress the importance of being 10 minutes early. Emphasize the need to choose the proper attire. Discuss the issues regarding visible piercings and tattoos. Allow participants to share their comments and avoid lecturing if possible.
> Review the At the Beginning of the Interview section. Remind participants that they are being observed and the staff person who seems unimportant could be the person whose vote counts in the end. Many managers and human resources directors listen to their front line staff and are interested in hearing what transpired before the interview began!
> Review the During the Interview section. Stress eye contact and good posture. Emphasis the importance of having a few questions prepared for the interviewer. Allow participants to ask questions and check for participants’ understanding.
> Review the Closing the Interview section. Help participants work through how to ask an employer if they can have a day to think about the position if they are offered a job on the spot. Many people are afraid that if they don’t accept the offer it will be retracted. Stress the importance of making a positive and lasting impression by thanking the interviewer and offering a firm handshake.
> Review the After the Interview section. Stress the importance of sending a handwritten thank you the day of or the day after the interview. This action can put you on top!

Ask participants if they feel they are ready for an interview.

3 And the Question is… Explain that there are a number of standard or typical interview questions, which is good news since you can practice your answers! Most experienced interviewers ask open-ended questions—questions that cannot be answered with a simple yes or no.

> Divide participants into small groups of 3-4. Direct groups to brainstorm five to seven interview questions that they think would be helpful in selecting the right candidate. Have each group select a scribe to write down the group’s list of questions. Allow 6-7 minutes for participants to complete the activity.
> When time is up, randomly call on groups to share two questions from their lists as you write them on the flip chart or marker board. Repeat until all lists have been shared.
> Distribute Possible Interview Questions sheets. Compare participants’ list to the list on the sheet and note any questions from the participants’ list that could be added to the handout.

Ask participants what questions they would ask the interviewer. List their responses on the flip chart or marker board. Look for questions similar to those listed below:
- What qualities are you seeking in a candidate?
- Describe the duties and responsibilities of this position.
- To whom would I report?
- What would a typical day be like?
- Why is the position open?
- Could you describe your training program?
What is the next step in the interview process?
What do you like most about the company?
Could you describe possible advancement in the company?

> Remind participants that they need to evaluate if the company is a good fit for them.
> Encourage participants to review the Possible Interview Questions sheets and to practice their responses.

**Keeping Your Job.** Suggest that getting a job is hard work and keeping a job may seem even harder. During the first few days at a new job, things can seem overwhelming and it’s important to be professional at all times.

**Ask** participants to share their ideas of what it means to be ‘professional.’

> Distribute Success on the Job! sheets. Review each tip and elaborate/discuss as necessary.
> Acknowledge how challenging it can be when you move into a corporate culture that is unfamiliar. Encourage participants to be patient and give the new job a chance. Suggest that they need to think about the process they went through to get the job before they simply don’t show up the second day or so.

**Exiting Without Burning any Bridges.** Explain that some jobs don’t work out—it’s not the right fit, the job isn’t what was promised, the supervisor is unfair and mean…

**Ask** participants if they think it matters how you leave a company.

> Suggest that it’s important to not burn any bridges. You would be surprised how small the world can be and you never know when you might run into a former boss!
> Explain that it is standard practice to provide your employer with two week’s notice in writing. Your notice should be typed or computer printed and be brief. It is important to thank the organization for the opportunity to work there (even if you don’t mean it!). Do not send your letter of resignation via email.
> Encourage participants to have an exit strategy—what are they going to do next? Many people decide to quit and they do not have another job lined up or any idea of what they are going to do. The job market is tight and it’s important to know what your next steps are before you hand in your resignation.

**Wrap.**

Review the topics covered in tonight’s session:
- Preparing for an interview
- Responding to interview questions
- Asking the interviewer appropriate questions
- Succeeding on the job
- Leaving a job

> Encourage participants to find a teacher, employment counselor, family member or friend to conduct a mock interview and help them practice answering the possible interview questions.
> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and remind them that you will return their resumes and cover sheets with your comments at the next session.
Interviewing Tips

Before the Interview:
Research the company/organization. Learn as much as possible about the company or organization by visiting in person, reading marketing materials, talking to people who work there, searching online, investigating the industry.

Verify the time, date and location of the interview. Do a dry run to the location a few days before the scheduled interview so you know the exact location, drive time and parking situation.

Plan to arrive at least 10 minutes early for your interview.
Have all of your paperwork ready. Bring extra copies of your resume and letters of reference.
Review commonly asked interview questions. If possible, ask a friend to conduct a mock interview so you can get comfortable with your answers.
Prepare a list of questions for the interviewer. Avoid questions about wages and benefits. Instead, ask questions that will help you determine if the job is right for you.

Choose the right attire. It is usually better to dress conservatively for an interview. Men should wear slacks, not jeans, a collared shirt, tie, sports coat and dress shoes. Women should wear an appropriate dress, skirt or dress slacks with a shirt and jacket. Women should wear closed-toe shoes.

Practice good personal hygiene. Shower before the interview. Comb your hair—get a haircut if needed. Brush your teeth, remove any visible body piercing, cover visible tattoos and keep makeup and perfume/cologne to a minimum.

At the Beginning of the Interview:
When you arrive, introduce yourself to the staff member who greets you and state that you are there for an interview.

You may be asked to have a seat for a moment. Use this time to gather your thoughts and to read any company/organization materials.

When you meet your interviewer, be sure to stand, make direct eye contact, smile and extend a firm handshake. Introduce yourself.

During the interview:
Maintain good posture and eye contact throughout the interview.
Do not fidget, play with your hair, tap your feet or fingers, or use profanity.
Remain positive and project genuine excitement about the position even if the interview seems to be going south.
Refrain from being negative about a previous employer or co-worker.
Listen to the interviewer’s questions and relate answers to your skills, abilities and to the current opening.
Take a moment to collect your thoughts before answering tough questions.
Ask for clarification if you do not understand what the interviewer is asking.
Avoid answering with one-word responses—take advantage of the opportunity and expand on your skills and experience. A simple yes or no does not win any points.
Stay focused on the question and keep your answers concise and to the point.
Answer all questions honestly but refrain from dwelling on weaknesses or negative information, such as being fired.
When the interviewer asks if you have any questions, use this opening to ask questions you prepared or any questions you have thought of during the interview. Do NOT ask questions about salary, benefits, vacation, or sick leave until you have been offered the position.

Closing the Interview:
If you are offered the job on the spot, you do not have to accept. Ask the employer for a day to think about it. You may also want to ask specific questions about salary, hours, benefits, start date.
If the employer tells you s/he will contact you in a few days, ask if you should contact him/her if you have not heard anything. Express your interest by offering to check back in a few days.
Interviewing Tips (continued)

Remind the employer of the best way to contact you and remind the employer that you are happy to provide additional information or answer other questions. Be sure to get a business card from the interviewer.

Thank the interviewer for his/her time and offer a firm handshake.

After the interview:
Send a follow-up thank you note to the interviewer within a day or two after the interview. Thank the interviewer again for his/her time and express your interest in the position. Use this as an opportunity to remind the interviewer of your skills and experience. A handwritten card makes a bigger statement than an email.

If a week goes by and you have not heard from the company/organization, contact the interviewer to see if a decision has been made or when a decision is expected to be made.
Possible Interview Questions

Review the questions and think carefully about your response. Practice answering these questions in preparation for an interview. If possible, have a friend or family member take on the role of interviewer and conduct a mock interview.

- What interests you about this job?
- Tell me about yourself.
- How well do you work with people? Do you prefer to work alone or in teams?
- What type of supervision do you work best under?
- How would your previous supervisor rate your performance?
- Could you provide an example of how you handle conflict?
- What do you consider to be acceptable attendance?
- Why did you leave your last position?
- What is your educational/career goal?
- What are your top three strengths?
- What do you consider to be your areas in need of improvement?
- What differentiates you from the rest of the candidates?
- What are your communication strengths and weaknesses?
- What did you enjoy most about your previous job?
- Why should I hire you?
- What are you looking for in a job?
- What is one thing you are proud of?
- Could you provide an example of a challenge you’ve encountered and how you reacted?
- What is your definition of the term “team”?
- How does this position match your skill set?
- What do you see yourself doing five years from now?
- What do you do for recreation?
Success on the Job!

Congratulations! You have a new job and now it’s up to you to confirm that you were the right choice. Here are a few tips to help you succeed on the job:

> Make it a point to arrive a few minutes early the first day.
> Arrive at work on time every day.
> Find out the company’s “ground rules” immediately
  • To whom do you report?
  • Is there an employee handbook? If so, read it.
  • What is your work schedule?
  • What is the dress code?
> Project a positive attitude.
> Listen carefully to instructions. Take notes if necessary.
> Ask for clarification if you don’t understand.
> Work hard to complete assignments on time.
> Show respect to everyone.
> Use professional language. Do not use slang or profanity.
> Accept constructive criticism and learn what you need to do to improve.
> Show initiative. Do not sit around and wait for instructions.
> Turn off your cell phone. Do NOT accept or make any personal calls during work. Do NOT text message during work.
> If you have computer access, do NOT abuse company policy. Do NOT send or receive personal emails. Do NOT access Facebook, MySpace, etc. during work.
> Do NOT bring an iPod to work.
> Keep personal problems at home.
> If you make a mistake or think you may have done something wrong, notify your supervisor immediately.
> If you are unhappy or frustrated, do NOT simply walk off the job. Ask to speak with your supervisor or the Human Resources Director.
Most young people are interested in learning how to manage money. However, many young people may be embarrassed to admit that they don’t really know the first thing about money management. It’s important to recognize that many young people may be living paycheck to paycheck or are dealing on a cash basis only. The key is to manage whatever money you have regardless of the amount. This lesson is designed to introduce young people to the basics of money management: identifying needs and wants, controlling spending, creating a savings habit, and tracking expenses.

**Materials Needed**

Copies of What’s My Money Attitude? worksheet
Copies of Money Aptitude worksheet
Copies of A Penny Saved worksheet
Copies of Expense Tracker worksheet
Flip chart and easel or marker board; markers
Pencils for participants
Post-it notes

**Welcome.** Introduce yourself and express your excitement about introducing practical tools for managing money.

> Have each participant introduce him/herself and share one concept/idea that he/she wants to walk away with. List the ‘take aways’ on the flipchart or marker board.
2 Money Attitude. Suggest to participants that before you can consider tackling money management skills, it’s helpful to get a read on your own attitude about money.

Ask participants to define personal values. [For the most part, personal values are those things that are most important to you, those things that must be true for you to lead a happy and fulfilled life. Your values are also those things that really motivate you.]

> Distribute What’s My Money Attitude? worksheets.
> Review the directions. Emphasize participants should go with their first thoughts and that there are no right or wrong answers. Allow 6-7 minutes for participants to complete their worksheets.
> When time is up, ask for volunteers to complete the sentences as you read each one.

3 Money Aptitude. Comment that just as important as recognizing how you feel about money, discovering what you already know about money is critical to developing money management skills.

> Distribute Money Aptitude worksheets.
> Review the directions. Allow 6-7 minutes for participants to complete their worksheets.
> When time is up, read each statement and ask for participants as a group to shout out, “True” or “False.” After each response, take a moment to discuss the reason the answer is either true or false.
> Based on the group’s overall understanding of money, explain that managing money is NOT rocket science. However, it is challenging and the best place to start is with a discussion about saving and spending, needs and wants, and goals.

4 Saving Habits. Remind participants that we all have a limited amount of money, regardless of the amounts. We all have to make decisions about what we should buy now, what we should wait to buy, and what we can actually do without.

Ask participants to identify themselves as either spenders or savers by raising their hands.

> Distribute A Penny Saved worksheets.
> Review the directions. Allow 6-7 minutes for participants to complete their worksheets.

Ask participants if they have more checkmarks in the “Always” column? Encourage them to think about what motivates them to spend money.

- Suggest to participants that if they have more checkmarks in the “Never” column, they probably have a good savings habit already started.
- Comment that if participants have more checkmarks in the “Sometimes” column, they are like most young people. They have a “split personality” when it comes to money—they spend and save as the mood hits them.

Ask participants to take a moment to think about one action they could take to cut back on their spending and start saving.

> Have each student write his/her action on a post-it note. Ask for volunteers to share their ideas.

Ask participants to indicate by a show of hands how many of them have a savings account at a bank or credit union.

> Remind participants that they need to have proper identification (photo included), a social security number, and a parent or legal guardian if they are under age 18 to be able to open a savings account. Explain that many institutions have low minimum initial deposit requirements – some as low as $10.

Ask participants if they can explain how money grows in a bank. [Banks pay interest on deposits. Compound interest is when the interest rate is applied not just to the original amount of money, but also to all of the previous interest earned.]

> Discuss the benefit of earning interest on savings. A $10.00 deposit will grow to $10.52 in one year if it earns 5% interest annually, compounded monthly. After three years in the
bank, the $10 will grow to be $11.62. That same $10.00 kept in a piggy bank at home would still be only $10.00 after three years.

> Suggest that there are several ways to get into the habit of saving:
  • Saving a set amount from money earned and putting the amount in a savings account before spending money on anything else.
  • At the end of the day, putting any loose change from your pockets into a savings container—even pennies add up.
  • Whenever you receive unexpected money putting a portion into savings.

> Emphasize that the actual amount of money saved is not as important as creating the savings habit!

5 Spending. Suggest that creating a savings habit is challenging but not impossible. The first step to establishing a savings habit is to examine spending.

Ask participants to brainstorm about things on which they spend money.

> List participants’ responses on the flip chart or board.

> Discuss the difference between “needs” and “wants,” using a couple examples from the expense items listed on the board. Remind participants that, “If you can wear it, eat it, or drink it, it probably isn’t a need.”

> Following this discussion, go over each item listed on the board and ask participants to classify it as a “need” or a “want.”

> Explain that it’s okay to spend money on a want, as long as you are willing to give something up. Explain that economics is about choice. If you decide to spend money on gourmet coffee or fast food, you have to give something up because you probably don’t have the money to buy a monthly bus pass AND buy fast food lunches every day for a month. So, what’s it going to be?

Ask participants if they can think of anything that would help them realize how much money they spend. [Some method of tracking expenses—a journal, a diary, an envelope with receipts, a software application, etc.]

> Have participants consider whether they would feel less stress if they knew where their money went every month or if that knowledge would cause more stress. [Financial experts suggest that knowing your spending habits is the first step to correcting bad habits and to being less stressed.]

6 Tracking Expenses. Explain that many people who track their expenses are amazed to discover where their money goes. Suggest that most people have a pretty accurate idea of how much money they have coming in, but few people really know how much money they spend.

> Distribute the Expense Tracker worksheets.

> Review the items and explain that not everyone in the group will have the same expenses. Explain that each participant will need to complete the first column (Budgeted amount) on his/her Expense Tracker and bring it with him/her to the next class. Remind participants that this worksheet is to track one month’s expenses.

> Encourage participants to use this tool to get control of their spending.

> Direct participants to carefully consider whether the item they are buying is something they really need or something that would be great to have.

Ask participants what they could do if they discover that they are spending too much money every month. [If they are spending too much on wants, they need to make some choices. They need to give something up!]

Ask participants what they can do if they discover that the amount of money coming in is less than the money going out. Look for responses similar to those listed here:
  • Increase income (part time job, turn hobby into business, check financial aid is being used)
  • Cut expenses (eat out less, avoid vending machines, etc., walk vs. drive...)
  • Increase income and cut expenses
Wrap. Review the list of take-aways and note which ones were addressed and which ones will be addressed at following sessions.

> Review the topics covered in tonight's session:
  • Discovering money attitudes
  • Recognizing money aptitudes
  • Creating saving habits
  • Analyzing spending habits
  • Tracking expenses

> Comment that behavioral scientists believe that it takes twenty-one times to create a new habit. Therefore, spenders cannot become savers overnight! However, if each participant chose one positive money management technique and practiced that action twenty-one times, it's very probable that a positive new habit will be created.

> Encourage participants to think of one action they could take to help them live within their income. (Be ready to offer your own. You might comment that you're going to limit yourself to one cup of gourmet coffee a week instead of three. Figure out how much money you'll save each week, then each month and finally one year just by cutting back on two trips to Starbucks or wherever you like to go – share that amount with participants.)

> Remind participants that they are required to complete the first column – Budgeted $ of their Expense Trackers and bring them to the next session.

> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and participation and challenge them to change one unwise spending habit starting tomorrow!
The Money Aptitude Test Answer Key

**Directions:** Read through each statement and circle the answer that you believe is correct (True or False).

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>College graduates earn about 75 percent more per year than high school graduates.</td>
<td>True</td>
</tr>
<tr>
<td>2.</td>
<td>You can only open a savings or checking account at a bank if you have proper identification including a social security number.</td>
<td>True</td>
</tr>
<tr>
<td>3.</td>
<td>The best way to establish a good credit rating is to never borrow money so you’ll never be late on a payment.</td>
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<td>4.</td>
<td>Sharing your PIN or social security number is fine as long as you share only with your friends and family.</td>
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<td>5.</td>
<td>The best place to set aside money for emergencies is in the stock market.</td>
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<tr>
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<td>Like a credit card, a debit card lets you borrow money.</td>
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<td>7.</td>
<td>In today’s economy, saving money in a bank doesn’t make sense since interest rates are so low.</td>
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<td>Stocks almost always earn more over long periods of time than other kinds of savings and investments, but they also have higher risk.</td>
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<td>12.</td>
<td>If you earn 6 percent on your savings—and don’t take any money out—your money will double in 12 years.</td>
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</table>
What’s My Money Attitude?

Take a few minutes to complete each statement below. Go with your first thought. There are no right or wrong answers.

Money is _______________________________________________________________________________________________
________________________________________________________________________________________________________
If I had $100, I would_____________________________________________________________________________________
________________________________________________________________________________________________________
I think people with lots of money __________________________________________________________________________
________________________________________________________________________________________________________
I think people who don’t have much money _________________________________________________________________
________________________________________________________________________________________________________
When I am older, I want to have,___________________________________________________________________________
________________________________________________________________________________________________________
When I have money, I ____________________________________________________________________________________
________________________________________________________________________________________________________
When I don’t have money, I _______________________________________________________________________________
________________________________________________________________________________________________________
When I need or want money, I ____________________________________________________________________________
________________________________________________________________________________________________________
# The Money Aptitude Test

**Directions:** Read through each statement and circle the answer that you believe is correct (True or False).

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</tbody>
</table>
A Penny Saved…

Did you know that if you made a habit of putting just 30 cents in your piggy bank each day, at the end of a year, you’d have saved $109.50? Sounds pretty easy, doesn’t it? Have you made a habit of saving? Well, what’s stopping you?

Take a moment to think about your money personality. Read each statement, put a check mark (✓) in the column that best describes how you feel. Be honest with yourself.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Always</th>
<th>Sometimes</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>I spend money only when I need something.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I go shopping to make myself feel good.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I like to buy food for my friends because I have the money.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>I like to pay for others to impress them.</td>
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<tr>
<td>Designer clothes fill my closet.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Having a lot of material things helps people know who I am.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I buy expensive gifts because I think it shows the person I care.</td>
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<td></td>
</tr>
<tr>
<td>I set goals and then work hard to save money to meet my goals.</td>
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<td></td>
</tr>
<tr>
<td>Saving money is hard because there’s always something I want to buy.</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>I like to carry cash around because it makes me feel safe.</td>
<td></td>
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</tbody>
</table>

**Total checkmarks**
Expense Tracker for the month of __________

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Budgeted $</th>
<th>Actual $ Spent</th>
<th>Saving$</th>
<th>Los$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities (Gas, electric, water, trash)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Laundry</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Personal care (haircuts, manicures, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Clothing, shoes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cell phone (include features)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet connection</td>
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</tr>
<tr>
<td>Downloads</td>
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<tr>
<td>School supplies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Movie rentals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Movie tickets</td>
<td></td>
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<tr>
<td>Fast food</td>
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<td></td>
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<tr>
<td>Eating out at restaurants</td>
<td></td>
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<tr>
<td>Toiletries and/or cosmetics</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Coffee</td>
<td></td>
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<tr>
<td>Concert tickets</td>
<td></td>
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<tr>
<td>Child care</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Credit card bills</td>
<td></td>
<td></td>
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<tr>
<td>Bank/ATM fees</td>
<td></td>
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<tr>
<td>Video games</td>
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<td></td>
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<tr>
<td>Other entertainment</td>
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<tr>
<td>Other</td>
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<tr>
<td>Total Expenses</td>
<td>$</td>
<td>$</td>
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<tr>
<td>Total savings</td>
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<td>$</td>
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<tr>
<td>Total loss</td>
<td></td>
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<td>$</td>
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</tbody>
</table>
Successful money managers use available tools to get a handle on their financial situations. Among those tools are financial services institutions, budgets, checking accounts, check registers, ATM and debit cards. Many young people do not have a banking relationship and may be somewhat skeptical about setting up a bank account. This lesson is designed to build on the concepts from *MMI: The Important Basics* and to provide information about managing a checking account, creating a budget and preventing identity theft.

**FACILITATOR’S PREPARATION**

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.

> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.

> Think about your relationship with your financial services institution. Why did you choose that particular bank or credit union? How many services do you use? Do you balance with the bank every month?

> Consider your own feelings about budgeting. Do you create a monthly budget? Do you follow it? Do you prefer to have a general idea about your money instead of knowing exactly what’s going on?

> Remember that when it comes to talking about money, sharing your own successes and challenges may be more engaging and effective than appearing to be lecturing.

**MATERIALS NEEDED**

- Copies of *Choosing a Bank That’s Right for You* worksheet.
- (Have extras on hand so participants can visit more than one bank.)
- Copies of *Checking Account Statement* worksheet
- Copies of *Sample Check Register* sheet
- Copies of *Balancing with the Bank* worksheet
- Copies of *Identity Theft: Thieves Techniques* sheet
- Pencils for participants
- Flip chart and easel or marker board; markers

**HOW TO FACILITATE THIS SESSION**

1. **Welcome.** Introduce yourself and welcome back the returning participants. Remind participants that they should have their completed Expense Trackers with them.

   > Have each participant introduce him/herself and share his/her experience with the Expense Tracker – was it easy, hard, any “ahas”?
   
   > Congratulate participants on completing the first column of their Expense Trackers. Direct them to put their worksheets aside for the moment.
Ask participants to indicate by a show of hands how many of them have a checking account. (Depending upon the number, you may choose to be briefer in reviewing the next section. However, keep in mind that having an account and knowing how to manage it may be two very different things.)

Banks. List the five reasons most people keep their money in a bank on the flip chart or marker board: safety, interest, record keeping, budgeting, and emergency.

> Divide participants into five small groups. Assign one reason to each group and ask each group to prepare a two-minute explanation/elaboration of the reason. For example, participants should be able to explain the safety features offered by a bank. Allow 4-5 minutes for groups to discuss their assigned feature.
> When time is up, call on each group to provide additional information about their assigned reason. Check the groups’ responses against the following information:
  
  • **Safety** - Most banks have deposit insurance through the Federal Deposit Insurance Corporation (FDIC), which insures account holders against the loss of their money up to a specified limit. If you save money at home and something happens to it, it is gone.
  
  • **Interest** – Because the bank uses the money put into savings accounts to loan money to customers, the bank pays interest to savings account customers. There are only two ways to make money: you can make money by working, and you can let your money work for you by investing it in a savings account where it will earn interest.
  
  • **Record Keeping** – Statements from the bank provide a record of transactions.

  • **Budgeting** – Keeping your money in the bank helps you keep track of money you are saving for long-term goals. Since money in a bank is also less accessible than money kept at home, it is harder to spend on impulse.

  • **Emergency** – Savings can be used in case an emergency occurs and you are short of cash.

Ask participants to explain what a bank does in the simplest of terms. [A bank is an institution that receives, lends, borrows, exchanges, issues and safeguards money.]

Ask participants if they know how banks make money. [Banks make money when they loan money and charge interest. Banks charge different rates depending upon the creditworthiness of the customer, the length of the loan, and the amount of the loan. Banks charge more in interest on loans to customers than they pay out in interest on savings accounts. For example, a bank might pay 1% interest on savings accounts, but charge 8% on a car loan. Banks also make money by charging fees for services, such as providing monthly bank statements or paying checks when the account has insufficient funds to cover the check.]

> Distribute the *Choosing a Bank That’s Right for You* worksheets.
> Suggest that it’s important to select a bank that meets your needs and that you will be comfortable visiting.
> Review the worksheet and answer any questions that participants may have about the information listed. Explain that each participant will need to complete at least one worksheet and bring it with him/her to the next class. Participants who currently have a banking relationship should visit their bank and complete the worksheet. Participants who do not have a banking relationship should visit at least one bank—if they would like to visit more, distribute additional worksheets.
> Remind participants that money means responsibility. When you open an account at a bank you are entering into an agreement of sorts to manage your account responsibly.

Ask participants what they need to do to handle a checking account responsibly. [Managing a checking account begins with keeping accurate records. It’s important to record your deposits and withdrawals as they happen, not a couple of days later.]

> Suggest that the next step is to balance or reconcile your bank statement with your records on a monthly basis. Explain that a bank statement is a record of the checks and withdrawals (ATM transactions, debit card transactions, transfers and fees) the bank has paid from an account, and all deposits the bank has put into an account over a one-month
period. A bank statement is generally sent to the account holder once a month. Bank statements may be available online.

> Distribute Checking Account Statement worksheets and review the format by explaining the following:

- The customer’s name, mailing address, and account number are listed on the top of the page.
- The statement date tells the last day the bank recorded activity. All transactions made after this date will appear on the next month’s statement.
- The beginning balance on the statement is the same as the ending balance from the previous statement.
- The ending balance is the amount in the account as of the closing date on the statement.
- The statement lists the total of all deposits and the total of all checks and withdrawals made during the month.
- All transactions are listed in chronological order. Checks are listed in numerical order at the bottom.
- Each check number, amount, and date the bank paid the check is also shown.
- The statement lists the amount and date of each deposit.
- The amounts of automated teller machine withdrawals, debit card transactions, service charges, and fees are listed by date.

> Distribute the Sample Check Register sheets.

Ask participants to compare the ending balance in the check register to the ending balance on the bank statement. Do they match? If not, why not? List student responses on the board. [The bank statement and check register do not match because some checks that were written have not yet been cashed, some deposits that have been recorded in the register were not processed by the bank before the statement was printed. There are also fees charged by the bank that have not been recorded on the checkbook register.]

> Emphasize that many adults check their balances online and make the mistake of believing what the computer says instead of reviewing their check register. As a result, they unfortunately spend more than they have and then they overdraft their accounts and end up paying insufficient funds fees.

> Distribute the Balancing with the Bank worksheets. Review the steps outlined. Ask participants to balance with the bank using the Balancing with the Bank worksheets. Check on participants’ understanding by walking around the room and answering questions. Make sure everyone does balance with the bank!

Ask how many participants either currently using online banking services or think they will do so in the future?

> Remind participants that technology does NOT preclude the need to use basic record keeping skills to manage their money. Recording every transaction and balancing with the bank are essential elements of successful money management.

3 Budgeting. Suggest that it’s difficult to manage your money if you don’t know how much is coming in and how much is going out. Define budget. (An itemized listing of the money a person will take in, and how much will be paid out (expense), over a specified period of time (usually monthly). A budget is sometimes called a “spending plan” and is a tool for managing your income and expenditures to achieve your financial goals.)

> Explain that since budgets identify both expected income, such as earnings from a job, as well as expected expenditures, such as the money you spend on rent and food, they provide a snapshot of your personal finances.

> Distribute the Where Does My Money Come From worksheets. Review the directions and check for participants’ understanding. Allow 4-6 minutes for participants to complete the worksheet.

> When time is up, randomly call on participants to share their responses. Limit responses to one per participant per question. (Keep in mind that revealing one’s sources of income is a very personal thing and not everyone is comfortable with sharing. If no one volunteers,
then offer your own answers.)

- Remind participants that the actual amount of their income is not what’s important at this point. What is important is knowing the amount so they can live within their income. To live within your income, you next need to know where your money is going.

- Direct participants to pull out their Expense Trackers.

**Ask** participants if anyone was surprised at how much they actually need to budget to spend every month.

- Explain that participants will now be tracking their actual expenses. It’s very important that each participant writes the actual amount he/she spends during the next month on the appropriate line.

- Distribute the *Setting Up a Personal Budget* cover sheets and the *Personal Budget* worksheets.

- Explain that participants may continue using their Expense Trackers for the next month or they can transfer the information to their Personal Budget worksheets. Either way, they are required to track their expenditures and bring the completed worksheet to class when directed.

- Remark that we have spent most of our time discussing banking and budgeting and now it’s time to talk about a very serious threat to everyone in the room.

### Identity Theft

4

**Identity Theft.** Explain that the Federal Trade Commission (FTC) estimates that as many as 9 million Americans have their identities stolen each year.

- **Ask** participants if any of them or someone they know has experienced some form of identity theft.

- **Ask** participants to explain the concept of identity theft. [Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.]

- Explain that according to the Federal Trade Commission, people between 18-29 years old were the most commonly affected age group. Victims’ information was misused most frequently in the following ways:
  - 33% credit card fraud involving new and existing accounts
  - 21% phone and utilities fraud including new wireless accounts
  - The remaining 46% is comprised of bank accounts, employment-related fraud and government documents or benefits fraud.

- Explain that identity theft takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn’t make—or until a debt collector contacts you.

- Stress that identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. Some consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

- **Ask** participants if they can think of any ways in which their identity could be stolen.

- **Distribute** the *Identity Theft: Thieves Techniques* sheet.

- Review each technique listed. Check for participants’ understanding.

- **Ask** participants if, as they have been listening to the facts about identity theft, they have come up with any tips for preventing this crime from happening to them.

- **Distribute** the *Identity Theft Prevention Tips* sheets.

- Review each tip and elaborate if necessary.

- Stress that participants need to be diligent about keeping their personal information and documents secure! Unfortunately, they must be very selective about whom they trust.
Wrap.

> Review the topics covered in tonight’s session:
>   • Establishing banking relationships
>   • Managing a checking account
>   • Balancing with the bank
>   • Budgeting
>   • Avoiding personal identity theft

> Encourage participants to think about ways to secure their personal information to avoid being a victim of identity theft.

> Remind participants that they are required to track their actual expenditures during the month. They can use either their Expense Trackers or create a Personal Budget. Answer any questions.

> Remind participants that they are required to complete at least one Choosing a Bank That’s Right for You worksheet and bring it to the next session.

> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and participation and challenge them to develop their money management skills starting tomorrow!
Choosing a Bank That’s Right for You

Name of bank: ________________________________
Address: ____________________________________
Phone: ______________________________________ Web site: ________________________________
Branch information: __________________________
Branch nearest your home: _____________________
Branch nearest your school: ____________________
Number of branches: __________________________
Number of ATMs: ______________________________
Bank hours: __________________________________
Are your funds FDIC insured? __________________
Types of accounts: ____________________________
Amount of initial deposit required: __________________
Fees:
• Must maintain a minimum daily balance of: ____________
• Must maintain an average daily balance of: ____________
• Monthly maintenance charge: ________________________
Interest:
• How much interest do you earn on your account? ____________
• How is it calculated? ________________________________
Charges:
• Printing checks ______________________________
• Bouncing checks ______________________________
• Stopping checks ________________________________
• Certifying checks ______________________________
Balance inquiries:
• At teller window __________________________________
• Over the Internet __________________________________
• At ATMs ________________________________________
• By phone ________________________________________
Special services:
• Internet banking ______________________________
• Fund transfer by phone __________________________
• Debit card ______________________________________
• Educational classes ______________________________
# Checking Account Statement

**Money Smart Bank**

5925 Main Street  
Anytown, Colorado 80000  
499-3999

Diane Kelly  
444 West Main Street  
Anytown, CO 80000  
Account Number: 57-934-5  
Statement Date: January 31, 20xx

## Summary of Your Activity

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning Balance</td>
<td>$237.00</td>
</tr>
<tr>
<td>Deposit Total</td>
<td>+ $270.00</td>
</tr>
<tr>
<td>Check Total</td>
<td>- $174.44</td>
</tr>
<tr>
<td>Bank Charge</td>
<td>- $8.00</td>
</tr>
<tr>
<td>Ending Balance</td>
<td>$324.56</td>
</tr>
</tbody>
</table>

## Account Activity January 1 to January 31, 20xx

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Check</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAN 5</td>
<td>CHECK NUMBER</td>
<td>157</td>
<td>17.90</td>
</tr>
<tr>
<td>JAN 9</td>
<td>CHECK NUMBER</td>
<td>159</td>
<td>23.55</td>
</tr>
<tr>
<td>JAN 12</td>
<td>DEPOSIT</td>
<td></td>
<td>150.00</td>
</tr>
<tr>
<td>JAN 13</td>
<td>CHECK NUMBER</td>
<td>158</td>
<td>10.67</td>
</tr>
<tr>
<td>JAN 14</td>
<td>CHECK NUMBER</td>
<td>162</td>
<td>30.00</td>
</tr>
<tr>
<td>JAN 14</td>
<td>ATM WITHDRAWAL</td>
<td></td>
<td>20.00</td>
</tr>
<tr>
<td>JAN 15</td>
<td>ATM CHARGE</td>
<td></td>
<td>2.00</td>
</tr>
<tr>
<td>JAN 15</td>
<td>CHECK NUMBER</td>
<td>160</td>
<td>15.99</td>
</tr>
<tr>
<td>JAN 15</td>
<td>CHECK NUMBER</td>
<td>161</td>
<td>45.00</td>
</tr>
<tr>
<td>JAN 15</td>
<td>CHECK NUMBER</td>
<td>164</td>
<td>11.33</td>
</tr>
<tr>
<td>JAN 23</td>
<td>DEPOSIT</td>
<td></td>
<td>120.00</td>
</tr>
<tr>
<td>JAN 31</td>
<td>SERVICE CHARGE</td>
<td></td>
<td>6.00</td>
</tr>
</tbody>
</table>

## Checks Paid on Your Account

<table>
<thead>
<tr>
<th>Check</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>157</td>
<td>01/05</td>
<td>17.90</td>
</tr>
<tr>
<td>158</td>
<td>01/13</td>
<td>10.67</td>
</tr>
<tr>
<td>159</td>
<td>01/09</td>
<td>23.55</td>
</tr>
<tr>
<td>160</td>
<td>01/15</td>
<td>15.99</td>
</tr>
<tr>
<td>161</td>
<td>01/15</td>
<td>45.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Check</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>162</td>
<td>01/14</td>
<td>30.00</td>
</tr>
<tr>
<td>164</td>
<td>01/26</td>
<td>11.33</td>
</tr>
<tr>
<td>ATM</td>
<td>01/14</td>
<td>20.00</td>
</tr>
</tbody>
</table>
# Checkbook Register

<table>
<thead>
<tr>
<th>Check #</th>
<th>Date</th>
<th>Paid to or Deposit</th>
<th>(-) Amount of check</th>
<th>(+) Amount of deposit</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>157</td>
<td>1/5</td>
<td>Best Buy</td>
<td>17.90</td>
<td>+/- 17.90</td>
<td>219.10</td>
</tr>
<tr>
<td>D</td>
<td>1/6</td>
<td>Deposit</td>
<td></td>
<td>+/- 150.00</td>
<td>369.10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Paycheck</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>158</td>
<td>1/7</td>
<td>Chili’s</td>
<td>10.67</td>
<td>+/- 10.67</td>
<td>358.43</td>
</tr>
<tr>
<td>159</td>
<td>1/9</td>
<td>Macy’s</td>
<td>23.55</td>
<td>+/- 23.55</td>
<td>334.88</td>
</tr>
<tr>
<td>160</td>
<td>1/11</td>
<td>Circuit City</td>
<td>15.99</td>
<td>+/- 15.99</td>
<td>318.89</td>
</tr>
<tr>
<td></td>
<td></td>
<td>CD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>161</td>
<td>1/12</td>
<td>Verizon</td>
<td>45.00</td>
<td>+/- 45.00</td>
<td>273.89</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cell Phone</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>162</td>
<td>1/12</td>
<td>Sports Authority</td>
<td>30.00</td>
<td>+/- 30.00</td>
<td>243.89</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sports Equipment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>163</td>
<td>1/20</td>
<td>McDonald’s</td>
<td>8.62</td>
<td>+/- 8.62</td>
<td>235.27</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lunch</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>164</td>
<td>1/22</td>
<td>Applebees</td>
<td>11.33</td>
<td>+/- 11.33</td>
<td>223.94</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dinner</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>1/22</td>
<td>Deposit</td>
<td></td>
<td>+/- 120.00</td>
<td>343.94</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Paycheck</td>
<td>120.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>165</td>
<td>1/25</td>
<td>Hallmark</td>
<td>15.77</td>
<td>+/- 15.77</td>
<td>328.17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Gift for Friend’s b-day</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>1/30</td>
<td>Deposit</td>
<td></td>
<td>+/- 25.00</td>
<td>353.17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Birthday money</td>
<td>25.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Where Does My Money Come From?

Take a few moments to answer the following questions and be prepared to share your answers.
Do not list actual $$ amounts.

List your current source(s) of income. (Allowance, baby-sitting, pet sitting, part-time job, government assistance.)

What do you expect to be your source(s) of income in the near future?

What ideas do you have for increasing the amount of money you could bring in on a monthly basis?
Setting up a Personal Budget

1. List your income for the month.

2. List all of your expenses for the month in the first column.

3. Try to stick to your budget for one month. At the end of the month, record your actual income and your actual expenses. Calculate the difference between what you thought you would earn and what you actually earned, and what you thought you would spend and what you actually spent.

4. Then consider where you need to make adjustments in your budget. In some cases, you’ll have to increase certain amounts in the expense categories to reflect the actual expenses. In other cases, you’ll need to decrease certain amounts in the expense categories because you simply do not have enough money coming in to cover items that you want to purchase.

Remember, a budget is like a roadmap; depending on where you’re headed, you may need to make some adjustments month by month. The exciting news is that with a budget in hand, you’ll be able to take control of your personal finances!
### Personal Budgeting Worksheet

<table>
<thead>
<tr>
<th></th>
<th>Budget</th>
<th>Actual</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Income</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary (Take-home pay)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Monthly Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Expenditures</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Needs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities (water, electricity)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Care (hair cuts, make-up, hygiene products)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Payment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Car expense (maintenance, parking)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Insurance/Co-pay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank Charges (service charges, annual fees)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School Loans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School Supplies/Books</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous expense</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Monthly Needs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Disposable Income (Wants)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable / Internet</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card payment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gifts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment (eating out, movies, concerts)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Monthly Needs +Wants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Income Minus Monthly Expenditures</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

*Disposable Income (Wants)*
Identity Theft: Thieves’ Techniques

> **Dumpster Diving.**
  They rummage through trash looking for bills or other paper with your personal information on it.

> **Skimming.**
  They steal credit/debit card numbers by using a special storage device when processing your card.

> **Shoulder Surfing.**
  They look over your shoulder when you’re writing a check at the grocery store or when you’re using your debit card.

> **Phishing.**
  They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.

> **Changing Your Address.**
  They divert your billing statements to another location by completing a change of address form.

> **Old-Fashioned Stealing.**
  They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.

> **Pretexting.**
  They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.
Identity Theft Prevention Tips

> Unless you initiated the phone call and you are certain that you are speaking to a representative of a reputable company, DO NOT give out your Social Security number.

> Buy a shredder or shred all of your receipts, bank statements, and unused credit card offers manually.

> Review your bank and credit card statements as soon as you receive them. It’s a good idea to actually review your account activity weekly.

> Do not share your PINs or passwords with anyone. Avoid using family or pet names, or dates or addresses that a thief can figure out. Do not carry this information with you.

> Order copies of your credit reports once a year. You are entitled to one free report yearly.

> **Remember:** Victims of identity theft spend countless hours and can incur serious out-of-pocket expenses in an effort to clear their names and clean up their credit. Be proactive and follow these tips!
Adult Life Functioning: Managing Credit and Debt

OVERVIEW

Credit, if used appropriately, is convenient and provides a means of making major purchases. However, using credit unwisely may lead to unmanageable debt. Learning how to manage credit and debt is essential to being able to live within your income and reaching your financial goals. This lesson is designed to help participants understand the advantages and disadvantages to credit, the costs associated with using credit, tips for managing debt, and the importance of maintaining a good credit history.

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Reflect on your own attitude about credit. Are credit cards a necessary evil? Do you use credit cards or do you pay cash? Do you have more than two credit cards? Do you know the exact amount you owe on your credit card(s)?
> Reflect on your own attitude regarding debt. Have you ever been over extended? Have you ever worried about how you were going to make ends meet? Do you think people who suddenly find themselves drowning in debt are irresponsible? Do you know exactly how much you owe and to whom?
> Remember that when it comes to talking about money, sharing your own successes and challenges may be more engaging and effective than appearing to be lecturing.

MATERIALS NEEDED

Copies of Who Reports to Whom sheet
Copies of What Counts in Your FICO Score sheet
Copies of How to Maintain Good Credit sheet
Copies of Signs of Debt Distress sheet
Copies of 10 Tips for Responsible Use sheet
Pencils for participants
Flip chart and easel or marker board; markers

HOW TO FACILITATE THIS SESSION

1 Welcome. Introduce yourself and welcome back the returning participants. Remind participants that they should be tracking their expenses either on their Expense Tracker or their Personal Budget. In addition, they should have at least one completed Choosing a Bank That’s Right for You worksheet with them.

> Have each participant introduce him/herself and share his/her experience visiting a bank—did they find a bank they like, did anyone open an account?
> Congratulate participants on completing their assignments!

Ask participants to explain the concept of credit. [Credit is the borrowing of funds with the intent of paying them back. In almost every case, there is a charge for borrowing the funds. The charge is usually in the form of fees and/or interest. Credit is considered an alternative to purchasing with money on hand. Credit costs money, all credit is a loan of some kind, and must be repaid with interest.]

Ask participants to indicate by a show of hands how many of them have a credit card or have taken out a personal loan.

Credit Cards. Suggest that there are a number of myths associated with credit cards. Explain that as you read the statement, participants should consider whether or not the statement is true or it’s a myth:

> Myth #1 “I’ll pay it off when I get a job (raise, whatever).”
FACT: Americans are LOADED with credit-card debt. According to one study, the average credit card holder rolls over approximately $3,900 in debt per month.

> Myth #2 “My minimum payments will soon pay off my debt.”
FACT: If you just pay the minimum due on credit-card bills, you’ll barely cover the interest you owe, to say nothing of the principal.

> Myth #3 “I’ll only use it for emergencies.”
FACT: Credit cards are rarely used in actual emergencies. More often than not, the first credit card is used for something else, thereby encouraging people to get a second card, and so it goes.

> Myth #4 “But I’ve got this really low interest rate.”
FACT: Credit card companies often lure customers in with a low interest rate as an introductory rate and after three months the rate goes up.

> Myth #5 I know that I’ll always be able to pay of the entire balance each month.”
FACT: Credit card companies prefer customers who do NOT pay off their balances each month and so they often “reward” customers by increasing their credit limits.

Suggest that even though the facts about credit may seem disturbing, there are advantages to having a credit card and using credit.

Ask participants if they can think of any advantages. List their responses on the flip chart or marker board.

• Buy now, pay later – credit is convenient and lets you purchase something today that you may not have the money for, but you will have the money when your credit card statement arrives.

• Purchase online – it seems as though you almost HAVE to have a credit card if you shop online. If you want to purchase airline tickets, reserve a hotel room or rent a car, you most likely will be forced to provide a credit card.

• Don’t have to carry large sums of cash – walking around with a wad of cash is an invitation to be robbed and it’s inconvenient to boot! If you are planning a major purchase, it is much safer to be using a credit card. In addition, if you do purchase a large ticket item and it doesn’t work, you have an avenue of recourse if the store refuses to fix the item – you can request that the credit card company refuses payment until the dispute is resolved.

• Establish good credit history – your credit history enables you to purchase a house, impacts your car insurance premium, and may be a deciding factor in a hiring decision. If you use cash only, you have no credit history and buying a home, getting low rates and being offered a job may be out of reach.

Suggest that while there are a number of advantages to using credit, there are also a number of disadvantages to using credit.

Ask participants if they think people spend more money when they use a credit card than when they use money. Why/Wwhy not? [Research indicates that when you pay with credit, you are more likely to over spend. When you pay with cash, you can see that when the money is gone, it's gone!]
Ask participants why they think that fast food restaurants decided to accept credit cards? [McDonald’s has discovered that consumers who use credit, on average, purchase $10 to $12 more than consumers who pay with cash—“and would you like fries with that?”]

Ask participants if they can think of any disadvantages to using credit. List their responses on the flip chart or marker board.

- Spend more than if you use cash – when the $20 bill in your pocket is gone, it’s gone. You can see it and feel it. However, using a credit card seems like you are using free money, so it’s easy to spend more than you think.
- Items purchased actually cost more if you can’t pay off the balance each month - anytime you receive a loan you will be paying a finance charge or interest on your purchases. An item that you purchase for $100 will in fact be costing you much more than $100 depending on how long you take to pay it off. Any time you use credit, a lender is required to tell you how much the loan is going to cost you in the form of an annual percentage rate (APR). This represents the rate at which your balance will compound each year. You accrue about 1/12th of this every month. So if you have an APR of 12% on your credit card, you will be charged approximately 1% every month on your average daily balance.
- Debt hinders you from saving and investing - having debts and paying them off over months or years creates a major obstacle to saving and investing money. Instead of saving money, you are forced to pay for items that you purchased in the past. Think of how many times you regretted making a purchase. If you made that purchase using credit you could be paying that item off over several months or years.
- Establish poor credit history – your credit history enables you to purchase a house, impacts your car insurance premium, and may be a deciding factor in a hiring decision. If you use credit unwisely, you will have a poor credit history and buying a home, getting low rates and being offered a job may be out of reach.

Ask participants if they or someone they know have/has ever pulled their credit report.

Credit Reports. Explain that lenders/creditors check a potential borrower’s credit history before making their final decision whether to extend credit and how much to extend.

> Distribute the Who Reports to Whom sheet.

> Explain that there are three major credit reporting agencies: Equifax, Experian, and TransUnion. Every lender/creditor keeps record of your payment behavior and sends this information to the credit reporting agencies. The credit reporting agencies send this information to Fair Issac Corporation (FICO). Fair Issac Corporation compiles the information and uses a proprietary calculation method to arrive at a credit score somewhere between 300 and 700.

Ask participants how important they think their FICO score is? [It makes or breaks your ability to borrow money. Depending on your credit score, you may or may not get the loan you desired. If you do get the loan, your credit score will dictate the annual percentage rate you will be charged; the higher the score the lower the rate. Landlords will look at your credit report so they get a good idea if you are the type of person who will be making rent payments on time. Employers may look at your report or score to assess you and determine how responsible you are. Insurance companies will often incorporate your credit score into their insurance score; this affects obtaining insurance and what it costs.]

> Distribute the What Counts in Your FICO Score sheet.

Ask participants which factor is the largest component. [On time payments (payment history) is the largest factor in determining your score at 35%]

> Emphasize how important it is to make payments on time! If you make a late payment, it will negatively impact your credit score. It is important to note that it will take a considerable amount of time to improve your score, because it will take numerous on time payments to be recorded, your score can be hurt virtually overnight.
> Review the other factors: Capacity used (amounts owed) is 30%, length of credit history is 15%, new credit and types of credit are both 10%.
> Remind participants that by being a convenient user of credit and paying off the balance each month, they will be able to increase their FICO score in the area of capacity used.
> Suggest that while it is prudent to shop around for the best APR for larger loans such as when you buy a car or when you want a mortgage for a home, it’s best if you do it within a short amount of time. If you apply for numerous credit cards however, this would not be considered necessary shopping around and in fact makes you look desperate for credit, which is not good.
> Distribute the *How to Maintain Good Credit* sheets. Ask for volunteers to read each statement aloud. Answer any questions.

**Ask** participants if they have ever lent money to family or friends. Was it a positive experience, did they get the money back without a struggle?

**Ask** participants if they have ever borrowed money from family or friends. Was it a positive experience, did they pay the money back without a struggle?

**4**

**Borrowing Can Be a Bummer.** Suggest that many relationships have been damaged by borrowing money and not paying it back on time, not paying it back without being asked, or not paying it back, period.

> Divide participants into small groups of 3-4. Direct participants to identify a spokesperson and a scribe for the group.

**Ask** participants to think about the benefits, risks and responsibilities related to borrowing money from friends, family and financial institutions.
> Let participants know that they will have 9-11 minutes to list their responses and that they should also be prepared to offer their best advice to the rest of the group.
> When time is up, ask each spokesperson to identify her/himself. Randomly call on spokespersons to share their groups’ ideas and their advice.
> Remind participants that the best way to avoid borrowing from friends and family is to create a budget and live within your income.
> Suggest that it may make sense to borrow money to purchase a car, pay for college, or buy a house. In each case, it’s important that you have a good credit history to be able to get a favorable rate of interest so you can afford the payments.

**Ask** participants if they know of anyone who is struggling with debt (without mentioning names).

**5**

**Managing Debt.** Suggest that many people are dealing with debt. Most people did not purposely set out to live paycheck-to-paycheck or to get so behind in paying bills that now they can’t see the light at the end of the tunnel. For many people, life just got too complicated and they lost track of time and money.

> Distribute the *Signs of Debt Distress* sheets. Ask for volunteers to read each statement aloud. Answer any questions.

**Ask** participants if they can think of ways to alleviate debt distress.
> Explain that the first step is to admit that you’re struggling. Then you can take a look at all of your debts and begin to prioritize them. Some debt counselors advise paying off the highest balance. Some advise paying off the highest interest rate. Some advise paying off the lowest balance and then adding that payment to the minimum payment for the next obligation in line. Whatever works for you and whatever plan you can stick with is the best plan for you.
> Suggest to participants that there may be helpful resources on their high school or college campus if they need additional help dealing with debt. Encourage participants to check out resources in their community. For example, Consumer Credit Counseling Services are available online and may be available in the community.
Emphasize that asking for help is not a sign of weakness, it is a sign of maturity — recognizing the debt distress and committing to changing your spending habits is commendable. **Ask** participants if they have ever heard of pawnshops, payday loans, title loans, tax refund anticipation loans, or check-cashing stores.

**Quick Fixes = Long Term Trouble.** Suggest that when people fall behind in their payments, they often feel a sense of desperation and try to find easy short-term fixes. These fixes are usually expensive in the long term and typically do not offer a true solution to money management concerns.

> Review the list of quick fixes below:

- **Pawnshops** may give you a fraction of what something is worth when you try to sell it to them and charge you much more than this to get the item back. Seldom will you get what it is worth.
- **Payday loans and car title loans** are quite costly when you do the math. Consider that a payday loan may charge you $20 to borrow $200 for two weeks. Then if you cannot pay this back, you have to rollover the loan for another $20 fee. Consumers will roll over these loans about six times on average. This means you paid $120 dollars to borrow $200. This is quite a steep annual percentage rate if you computed it— often well over 100%.
- **Tax refund anticipation loans** can be more costly than you imagine. A refund anticipation loan actually reduces the amount you get back since the fees associated with a RAL are high.
- **Check-cashing stores** charge a percentage of your total check and that’s like pouring money down the drain. Why give anyone a piece of your hard earned pay?

> Remind participants that it takes time to get control of your debt and that a quick fix just puts you farther behind!

**Ask** participants how many of them have debit and/or ATM cards.

**It’s all in the Cards.** Remark that it seems that many young people do not write checks—they use debit cards to purchase things instead.

**Ask** participants to explain the difference between a debit card and a credit card. [Unlike a credit card, when you use your debit card, you are only able to spend the amount of money in your bank account.]

> Explain that a debit card is a plastic card with a credit card logo that can be used wherever credit cards are accepted. Although debit cards look just like credit cards, you have a specific amount of money available based on your account balance. In addition, you don’t pay interest on the money used since it is your money, not the bank’s. Your account is immediately (within a day or two) debited after the transaction is complete.

> Explain that debit cards were first introduced in France in the 1960s and grew in popularity across most of Europe. In the U.S., debit cards were introduced in the mid 1970s. In 2008, Visa debit card transactions surpassed Visa credit card transactions in the U.S., although credit still accounts for a majority of sales volume.

> Share that according to payments industry newsletter, The Nilson Report, the number of debit cards in circulation worldwide reached two billion in 2007 and will steadily increase.

**Ask** participants to explain the difference between a debit card and an ATM (automated teller machine) card. [Like a debit card, an ATM card gives you access to the amount of money in your account. However, an ATM card only gives you access to your account at an ATM machine.]

> Explain that with an ATM card, you can only withdraw amounts in increments of $20. When you use an ATM card, the money is automatically deducted the day you make the withdrawal. Depending upon the type of account, you may be charged a fee each time you use the ATM.
**Ask** participants if they know what a PIN is. [Personal Identification Number]

> Explain that banks often require a PIN to access your accounts. PINs are a unique way of identifying you and should never be shared with anyone.

> Distribute the *10 Tips for Responsible Use* sheets. Review each tip.

8 **Wrap.**

> Review the topics covered in tonight’s session:
  - Weighing the advantages and disadvantage to credit
  - Understanding what goes into a FICO score
  - Discovering how to maintain good credit
  - Realizing the high costs of quick fixes
  - Determining the difference between credit, debit and ATM cards

> Encourage participants to think about ways to use credit cards wisely by paying off their balance every month. Remind them using credit cards and paying only the minimum is a dangerous path to follow.

> Remind participants that they are required to track their actual expenditures during the month. They can use either their Expense Trackers or create a Personal Budget. Answer any questions.

> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and participation and challenge them to use their new knowledge to be money smart!
Who Reports to Whom

FICO

Lender

Credit reporting agency
What Counts in Your FICO Score?

- On Time Payments
- Capacity Used
- Length of History
- New Credit
- Types of Credit
How to Maintain Good Credit

There are many benefits to having and maintaining good credit. To maintain good credit, follow these basic steps.

1. Pay your bills regularly (every month) and on time;

2. Keep the amount owed on your accounts to a minimum by paying off the entire balance on your credit card every month or paying more than the minimum monthly payment;

3. Avoid applying for many credit cards (having too many credit accounts);

4. Try to use one credit card only so that it’s easier to track your expenditures;

5. Contact your lender if you’re having problems paying your bills and try to establish a plan to continue making your payments; and

6. Close any credit account you don’t use. For example, if you apply for a JC Penney’s card but you don’t use it, don’t just cut up the card but also close the account by calling the lender.
Signs of Debt Distress

> Using credit card cash advances to pay for living expenses.
> Using the overdraft protection plan on your checking account to pay monthly bills.
> Using savings to pay bills.
> Using one credit card to pay another.
> Delaying one bill (or ‘floating”) to pay another overdue bill.
> Paying only the minimum due on charge accounts.
> Using payday loans.
> Being over the limit on one or more lines of credit.
> Delaying medical and dental visits because you don’t have enough cash to pay for them.
Ten Tips for Responsible Use of Debit/ATM Cards

1. Always protect your debit/ATM card and keep it in a safe place.

2. Do not leave your debit/ATM card lying around your room or in your school locker.

3. If your debit/ATM card is lost or stolen, or you think someone is using it fraudulently, contact your bank IMMEDIATELY.

4. If your debit/ATM card is lost or stolen, you may want to close your account and open a new account with a new PIN.

5. Memorize your PIN and do not write it on your card or keep it in your purse or wallet.

6. Never give out your PIN to anyone - keep it secret!

7. Always know how much money you have in your account; review your bank statements each month.

8. Hold on to your receipts from your debit/ATM transactions. Don’t throw them in the trash without first shredding them.

9. Keep your receipts in one place for easy retrieval.

10. Write down your debit/ATM transactions; record them in your check register and subtract them from your bank account just like checks.
Adult Life Functioning: Buying a Used Car

OVERVIEW
The majority of young people with a driver’s license want to own their own set of wheels. However, teenagers in high school and college students with no established credit history face a number of barriers to car ownership. Therefore, this lesson focuses on buying a used car, NOT a new car, since used cars are less expensive. This lesson provides information that will allow participants to recognize if they can afford to buy a car, what to look for in a used car, and what other expenses are associated with car ownership.

FACILITATOR’S PREPARATION
> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Reflect on your own car buying experiences. Have you ever purchased a used car? Do you consider used cars to be a bad idea? How do you really feel about teenaged drivers?
> Remember that when it comes to talking about teens and cars, keeping your own values in check may be necessary so you can avoid lecturing.

MATERIALS NEEDED
Copies of Car Buying Tips sheet
Copies of Top 10 Tips for Buying a Used Car sheet
Copies of Wheels of My Own worksheet
Copies of All the Other Costs$ worksheet
Pencils for participants
Flip chart and easel or marker board; markers

HOW TO FACILITATE THIS SESSION

1
Welcome. Introduce yourself and mention to participants that tonight’s topic is one that everyone can benefit from even if buying a car is not on the top of everyone’s list. Encourage participants to think about family and friends with whom they may want to share tonight’s information.

> Have each participant introduce him/herself and share with the group his/her dream car.
> Explain that tonight’s focus will be on buying a used car, not a new car, because young adults who are first time car buyers usually cannot afford a new car.
> Suggest that many adults who can afford a new car choose to purchase a used vehicle because it’s a fact that the moment you drive the new car off the lot the car loses approximately $2000 in value!
Considerations. Suggest to participants that there are several things to consider before buying a car.

> Have participants find a partner and together draw up a list of considerations.
> Allow 5-6 minutes for pairs to complete the activity.
> When time is up, ask for volunteers to share one of their considerations. List participants’ ideas on flip chart or marker board. Go around the room until everyone’s ideas have been noted.
> Check participants’ list of considerations against the list below and discuss any that were missed:
  - Can you pay cash for a car – how much can you afford?
  - If you can’t pay cash – how will you finance the car?
  - How much money you can put down? (Recommended down payment is 20%)
  - What amount of car payment can you handle?
  - Do you have a credit history? Is it a good credit history?
  - How much will the insurance premiums cost? What kind of coverage is required by law?
  - How much will you have to pay for license plates and tags?
  - Can you afford to fill it up with gas and drive it?
  - Can you afford regular and unexpected maintenance?

Ask participants if they initially thought that the only cost to car ownership was their monthly loan payment.

> Explain that many people overlook the other costs of car ownership and instead focus on just the monthly payments of their car loan.

Ask participants what they can do if they discover that they do not have enough money saved and they do not have a credit history established.

Establishing Credit. Explain that an irony of life is that lenders only lend money to people with established credit. Therefore, the first step is to establish credit. Once you do, you must be responsible and pay on time.

> Suggest that establishing credit may require you to wait another 6 to 12 months on the car loan while you build up a good credit history.

Ask participants for ideas on establishing credit for the first time.

> Remind participants that one credit card is all you need. Paying off the balance in full every month is key.
> Explain that it may be possible to get a small personal loan at a bank or credit union and use it to establish credit.
> Explain that insurance premiums are also based on your credit history—not your driving record!

Ask participants if they think it’s worth it to borrow money from companies that claim they’ll give you money if you have bad credit or no credit?

> Suggest that doing business with such companies can be very expensive because you usually are paying outrageous rates of interest and the car ends up costing way more than you can imagine.

> Draw the chart below on the flip chart or marker board for illustrative purposes:

<table>
<thead>
<tr>
<th>$15,000 car loan for 48 months</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Rate</strong></td>
</tr>
<tr>
<td>% (APR)</td>
</tr>
<tr>
<td>4% (Good Credit)</td>
</tr>
<tr>
<td>10%</td>
</tr>
<tr>
<td>15%</td>
</tr>
<tr>
<td>21% (Bad Credit)</td>
</tr>
</tbody>
</table>
> Suggest that there are a number of steps you should take BEFORE you even begin looking for a car.

### 4. Car Buying Tips
Suggest that shopping around is considered to be an important aspect of car buying. However, there are several important steps to take before you’re ready to shop around.

> Distribute the *Car Buying Tips* sheets. Ask for volunteers to read each statement aloud. Allow time for discussion and answer any questions.

*Ask* participants if anyone has other tips to share.

> Suggest that there are additional things to think about when buying a used car.

### 5. Buying a Used Car
Remind participants that the minute you drive a new car off the lot it depreciates in value. The average depreciation is approximately $2000. What a bummer to lose $2000 in less than 60 seconds! That’s why buying a used car can make sense.

*Ask* participants if they can think of additional tips that pertain to buying a used car.

> Distribute the *Top 10 Tips for Buying a Used Car* sheets. Ask for volunteers to read each statement aloud. Allow time for discussion and answer any questions.

> Suggest that buying a car is a major decision and there are lots of things to keep in mind. One of the most important things to remember is to do your homework! Make sure you figure out what you can afford, what cars in your price range are the most dependable, and who has the best deals.

*Ask* participants if they are required to have insurance before they register a vehicle.

### 6. Insurance—Who Needs It?
Explain that according to the Colorado Division of Motor Vehicles (DMV) you must provide proof of insurance to your county clerk and recorder before registration can occur. You may use your insurance card, copy of your insurance policy or a letter from your insurance company (on the company’s letterhead) as proof of insurance.

*Ask* participants if they know the amount of insurance that is required by Colorado state law.

> Explain that Colorado state law requires minimum Bodily Injury Liability limits of $25,999 per injured person up to a total of $50,000 per accident, and Property Damage Liability coverage with a minimum limit of $15,000. This basic coverage is often referred to as 25/50/15 coverage.

*Ask* participants how they would go about getting insurance for their cars.

> Suggest that the Internet makes it easy to research car insurance and to compare prices. However, make certain you are comparing apples to apples when you are comparing quotes!

> Explain that insurance costs are really high for teens—males pay the most, but females still pay more as teens.

> Share these money-saving tips from Rocky Mountain Insurance Information Association:

  - **Get on your parents’ policy.** It’s usually cheaper to add a teenager to their parents’ policy, rather than be insured separately. Most companies won’t charge an additional premium until the teen is a licensed driver. Parents need to inform their insurance agent or company that their teenager is being added to the policy. Deliberate concealment could impact coverage.

  - **Good grades pay off.** Most insurers offer a discount, some as high as 25%, for students who maintain a B average.

  - **Driver experience.** Graduated Driver Licensing law requires teens to log 50 hours with an experienced driver, but taking a formal drivers training course will likely save on insurance. Many companies offer up to a 10% discount.

  - **Penalties can land you back in the passenger seat.** Death and injury are the highest price drivers can pay for drinking and driving, but even if you manage to survive, a
D.U.I. ticket will cost teenagers big time. As a teen driver, you’ll likely be cancelled and if you can get insurance, expect to pay a much higher rate for the next 3-5 years. Traffic crashes and citations will also impact your premium. Rack up more than three and teens face cancellation or non-renewal.

- **Drive an “insurance friendly” vehicle.** Cars that are a favorite target for thieves, are expensive to repair, or are considered “high performance” have much higher insurance costs. Before you buy a car, contact your insurer to get a quote on what it will cost to insure.

**Ask** participants what the fine is for driving without insurance. [Rocky Mountain Insurance Information Association’s website offers this information: “If you do not show as insured, the penalties are (per Colorado Statute 42-4-1409):

- Four points against your driver’s license.
- First offense: minimum $500 fine, and license suspension until you can show proof to the Division of Motor Vehicles that you are insured.
- Second offense: minimum $1,000 fine and license suspension for four months.
- Third and subsequent offenses: minimum $1,000 fine and license suspension for eight months.
- Courts may add up to 40 hours community service to the above penalties.”]

**Ask** participants what other costs besides insurance they need to consider. [Registration fees, license plates, gas, maintenance.]

7

**All Those Other Costs.** Explain that license fees and ownership taxes are not a flat fee.

> According to the Colorado Department of Revenue’s website:

**License Fees**

- Fees are based on the empty weight and type of vehicle being registered.
- Additional fees may be collected based on county of residence and license plate selected.

**Specific Ownership Taxes**

- These taxes are based on the year of manufacture of the vehicle and the original taxable value that is determined when the vehicle is new and does not change throughout the life of the vehicle.
- Ownership tax is in lieu of personal property tax. Vehicles do not need to be operated in order to be assessed this tax.
- The ownership tax rate is assessed on the original taxable value and year of service. Original taxable value is 85% of manufacturer’s suggested retail price (MSRP).
- The annual specific ownership tax is based on the year of service.

> Remind participants that license plates are only good for 12 months and you may be required to get an emissions test which adds to your other costs.

**Ask** participants what the price of gas is at the moment.

> Lead the participants in a discussion about how many miles per gallon most cars get and how much gas most cars consume in a month. Help participants recognize how much money they need to plan on putting into a car just to get around!

> Distribute *Wheels of My Own* worksheets. Review the directions and answer any questions. Make certain that participants will have access to the tools necessary to complete this activity. Set the deadline for completion as the next scheduled session.

> Distribute *All the Other Costs* worksheets. Review the directions and answer any questions. Make certain that participants will have access to the tools necessary to complete this activity. Set the deadline for completion as the next scheduled session.
Wrap.

> Review the topics covered in tonight’s session:
  > • Financing a car
  > • Establishing credit
  > • Doing your research before you buy
  > • Understanding legal requirements for insurance
  > • Recognizing associated costs

> Encourage participants to think about ways to be a smart car buyer.
> Remind participants that they are required to research a new and used car and complete the *Wheels of My Own* worksheet by the next session. Answer any questions.
> Remind participants that they are required to do their homework and get insurance quotes—two each for the new and the used car. They are required to complete *All the Other Cost*$ worksheet and bring it to the next session.
> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and encourage them to have fun doing their car research.
Car Buying Tips

Review your financial situation to determine what you can comfortably afford in your car purchase. Check your credit to make certain that no problems or mistakes exist. Determine a maximum payment or purchase price and etch it in stone—dealers and salespeople will be doing their best to bump you off it!

Spend some time doing research on the various models of vehicles available. Make comparisons based on what you need rather than simply what you want. Your budget will be grateful!

Eliminate any models that do not suit your needs before you begin your car shopping excursions. Don’t waste time on vehicles that won’t “work” in your situation.

When you have it narrowed to a few models, ask friends, co-workers or relatives who own them about their experiences with the cars they own. Consult automotive publications for road tests and service histories (this will help you to eliminate the “duds”).

Do your financial comparisons first. Talk to your bank or credit union and get their terms and rates. Compare rates with online sources.

Develop a game plan to make most efficient use of your time (and money).

Watch the cost of your total ownership experience—including insurance, warranties and repairs and maintenance. Maximize your savings here or run the risk of losing what you saved on the purchase!

Take your time. Don’t rush to buy the first vehicle you see. Take a deep breath and consult your comparisons and your game plan. If necessary, visit different dealerships to compare prices and service.

Source: Smart Sense Publications
Top 10 Tips for Buying a Used Car

1. **Do your research.** It’s easy to figure out the going rate for a used car. Start with Kelley Blue Book’s website, www.kbb.com. (Kelley Blue Book, headquartered in Irvine, California, is the United States’ largest automotive vehicle valuation company.) Then check out eBay and craigslist. By doing your research, you will know what the price should be before the seller names his/hers!

2. **Have the car checked thoroughly.** Make sure you have a thorough mechanical inspection done on any car you are seriously interested in. Ask a friend or relative who really knows about cars to help you—better yet, ask a certified mechanic to take a look at the car. Paying a little bit to get the car checked out may save you big bucks in the long run!

3. **Check the car’s history.** Get the VIN number (vehicle identification number is 17-character alphanumeric identifier or a manufacturer’s serial number) of the car and check online at carfax.com to get your car’s history report. The cost of a report is approximately $30.00.

4. **Listen to your gut.** If your instincts tell you there’s something wrong with the deal, the car, or the seller—walk away. Believe it or not, there will always be another deal.

5. **Negotiate on repairs.** If something is broken on the car, you may be able to get the seller to fix it before you purchase it. You may be able to get the seller to lower the asking price instead of fixing the car. Make certain the car can actually be repaired!

6. **Don’t judge a car strictly on looks.** You’d think the seller would take time to clean the car and make it look great. However, some people don’t take as much time as others. A dirty car may or may not indicate a poorly treated car.

7. **Don’t rush into a deal.** Buying a car is a major decision. Take time to review your options. Test drive the car. Check the brakes and the acceleration.

8. **Know your legal rights.** Colorado’s Lemon Law, C.R.S. 42-12-101, covers only new, self-propelled vehicles, including pickups and vans, but excluding motor homes and motorcycles. As a result, when you buy a used car you are basically buying it as is and there is little or no legal recourse.

9. **Pay attention to the mileage.** Try to buy a car with the least amount of mileage on it. A car will be driven at least 5,000 miles a year on average, and sometimes up to 15,000 miles a year. So, a three year-old car with 50,000 miles on it has been driven hard and may not have much life left.

10. **Be a smart negotiator.** There are usually more cars for sale than there are buyers. Remember the golden rule of negotiating: the first person who names a price loses. Ask the buyer what his/her price is—even if he/she already published it. You might be surprised how often the price will go down if the seller thinks there’s a chance for a sale.
Wheels of My Own

Directions: Consider what kind of car you would like to purchase. Research both a brand-new model and a used model using the newspaper and/or Internet, and/or visiting a dealership. Record all of your finds in the appropriate space below:

**Car Model**

New: Year ______________________________

Found car at/on: ______________________________

Odometer reading: ______________________________

Cost (note what is included): ______________________________

Miles per gallon: ______________________________

Used: Year ______________________________

Found car at/on: ______________________________

Odometer reading: ______________________________

Cost (note what is included): ______________________________

Miles per gallon: ______________________________
All the Other Cost$

Directions: Now that you’ve selected a brand new and a used model of the car you want to buy, it’s time to find out all of the other costs! Do your research and shop for car insurance online, over the phone, or in person. Be prepared to tell the insurance company that you are doing quote comparisons because you are getting ready to buy a car and live on your own. Note: You will need your completed Wheels of My Own worksheet to complete this activity.

New Car Model:  

1. Insurance Company:  
   Type of Coverage:  
   Cost for 12 months:  
   Amount of deductible:  
   Cost-savings (good grades, etc.):  
   Where did you find this information?  

2. Insurance Company:  
   Type of Coverage:  
   Cost for 12 months:  
   Amount of deductible:  
   Cost-savings (good grades, etc.):  
   Where did you find this information?
# All the Other Cost$ (continued)

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**What about registration fees and license plates?**

New Car:  
Used Car:  

**What about your monthly gas costs?**

New Car:  Estimated miles driven ____ Miles per Gallon ____ Cost ____  
Used Car:  Estimated miles driven ____ Miles per Gallon ____ Cost ____
Adult Life Functioning: Caring for Your Car

OVERVIEW

It’s one thing to own a car, it’s another thing to maintain it. However, after making the investment in a vehicle, it’s important to know as much as you can about taking care of your investment. You don’t have to be a certified mechanic to take god care of your car. There are some basic things you can do yourself that will save money. In addition, if you know what’s wrong, then you can determine if you need to hire a professional to do the repairs. This lesson provides tips for saving money at the pumps, a maintenance checklist and demonstrates a few basics of car maintenance.

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> If possible, arrange to hold the session in a garage where you can demonstrate the basic car care activities (tire pressure, fluids, etc.) You may need to hold part of the class in the parking lot and use your own vehicle to demonstrate these activities.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Consider your own car maintenance habits. Do you do any of your own work? Do you know how to complete basic activities such as checking your oil, checking the air pressure in your tires? Do you follow a maintenance checklist?
> Remember that when it comes to talking about teens and cars, keeping your own values in check may be necessary so you can avoid lecturing.

MATERIALS NEEDED

Copies of Money Saving Tips at the Pump sheet
Copies of Car Care Checklist sheet
Pencils for participants
Flip chart and easel or marker board; markers

Note: If you are going to demonstrate the basic car care activities you will need a clean rag to use while demonstrating checking oil. If you are not able to demonstrate the activities, you could bring in examples or pictures.

HOW TO FACILITATE THIS SESSION

1 Welcome. Introduce yourself and welcome back the returning participants. Remind participants that they should have their completed Wheels of My Own and All the Other Cost$ worksheets with them.

> Have each participant introduce him/herself and share his/her car make and model selection with the group. List the cars on a flip chart or marker board.
Ask participants to share where they got their information and what they learned from the experience.

> Have participants share their experiences contacting insurance companies and completing their All the Other Costs$ worksheets.

Ask participants how many of them will consider a used car over a new car when they are ready to make a purchase. Why or why not?

> Congratulate participants on completing their research.

**Tips for Saving at the Pump.** Suggest that when the price of gas goes up, many people look for ways to save at the pump. However, the most effective savings actually come from changing your driving habits, along with caring for your car.

Ask participants if they know of any tips for saving gas mileage.

> Divide participants into small groups of 3 and ask them to come up with at least six tips for saving money at the pump. Allow for 5-7 minutes for groups to develop their lists.

> When time is up, ask groups to share their lists as you write their ideas on the flip chart or marker board.

> Distribute Money Saving Tips at the Pump worksheets. Ask for volunteers to read each statement aloud. Allow time for discussion and answer any questions.

> Challenge any participants who drive to select one of the tips and practice it during the next two weeks!

> Share with participants that there has been actual research done regarding these and other tips and the research indicates that they really do work!

Ask participants to indicate by a show of hands how many of them know how to complete a few basic maintenance routines on a car.

**Basic Maintenance that anyone can do.** Suggest that while cars have become more complex and now most of them have amazing electronic features and hundreds of moving parts, there are still some basic actions you can do to care for your car.

*Note:* If possible, conduct the next section in a garage or in a parking lot so you can demonstrate these activities and participants can practice.

> Refer back to the Money Saving Tips at the Pump worksheets.

Ask if everyone knows how to use a tire gauge to check their tires’ air pressure.

> Explain that a simple tire gauge is easy to use and you can read your tire’s air pressure at a glance. However, it’s important to know the optimal pressure for your tires. You can check your tires at a gas station and then use the air pressure hose to fill your tires to the correct pressure. *(Demonstrate using a tire gauge.)*

Ask how many participants have ever looked under the hood of a car.

> Suggest that an important basic car care activity involves checking a variety of fluids.

Ask for volunteers to list the fluids that should be checked. [Coolant, oil, windshield]

> Remind participants that coolant is a mixture of water and antifreeze and it is located in the radiator. Some cars have a plastic coolant reserve tank at one side or the other of the radiator with marks on the tank indicating “full” or “max” and “low” or “min.” If the coolant level is between these two lines, add coolant until the level is at the “full” or “max” line. Don’t overfill! *(Open hood and demonstrate.)*

> Explain that cars without the coolant reserve tank require you to carefully remove the radiator’s cap and slowly fill the radiator with coolant. Be very careful! Never remove the radiator cap when the engine is hot.

> Remind participants that oil is an engine’s blood supply. Checking your oil should become a routine. First step is to locate your car’s dipstick. It’s so called because it’s a long, slender, metal stick with its head at the top of the engine and its bottom tip in the oil that coagulates at the bottom of the engine. By pulling the dipstick out of the engine and...
Inspecting the tip, you can see the level of oil in the engine. Only check the oil when the engine is cool. (Demonstrate)

> Explain that you must keep the dipstick’s handle higher than the tip you’re reading. Otherwise the oil will run up the stick and give you a false reading. Your oil level should always read at the full or max level.

> Suggest that the easiest fluid to check is the windshield washer. The washer gets the fluid from a clearly marked reservoir in the engine compartment. Most are easy to find and refill. (Demonstrate)

Ask participants if they know what else they should be checking under the hood. [Air cleaner, fan belt, battery connections]

> Explain that air filters are relatively inexpensive and a clean air filter can quickly pay for itself in fuel savings. The air filter housing is typically easy to find under the hood. Once you locate it, remove the clips or unscrew the screws holding the top of the air filter housing in place. Remove the old air filter, and then wipe out the housing and cover. Match the old filter to the new to verify it’s an exact replacement, and then install the new filter. Replace the cover and the clips or screws. (Demonstrate)

> Suggest that most cars have many belt driven accessories such as the alternator, water pump and fan and more. Problems can occur if a belt is too loose, too tight, or damaged. When checking the fan belt, examine it for any cracks, fraying, or severe glazing (shiny or glossy surface). If in doubt, replace the belt. Check the tension of the belt by pressing down in the middle of the belt with your thumb. With moderate pressure, the belt should bend about ½ inch. (Demonstrate)

> Explain that the last thing to check is the battery connections. Once a month, check the connections on your car’s battery to make sure they are clean and well connected. Just carefully wiggle the battery cables at the two terminals. Be careful since the battery is full of acid and electricity. If the terminals are loose, carefully tighten them with the properly-sized wrench. If the terminals have a white or light-colored powder on them, carefully clean the terminals with a brush or rag. Wear gloves because the dust is corrosive! (Demonstrate)

Ask participants if they feel more comfortable under the hood. Allow for discussion

> Explain that taking care of your car can be easy and save money. Participants can easily learn how to change their own oil and replace their oil filter. They do not need very many tools and it feels good to be able to maintain a car.

> Suggest that if they are interested in working on their own cars that they find a friend or family member who can teach them what they need to know. If that’s not a possibility, many of the community colleges provide continuing education classes that are relatively inexpensive to attend.

Car Maintenance Checklist. Suggest that many people do not actually do their own car maintenance, but they do use a checklist to keep track of their car’s health.

> Distribute the Car Care Checklist sheets. Ask for volunteers to read each statement aloud. Allow time for discussion and answer any questions. Ask participants if they think the checklist is helpful.

Wrap.

> Review the topics covered in tonight’s session:
  * Saving money at the pump
  * Conducting basic/routine maintenance
  * Caring for your car using a checklist

> Challenge participants to change their driving habits and/or those of their family and friends
so they can save money at the pumps.

> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and encourage them to think about developing their skills so they can save money by doing basic maintenance and repairs on their own cars.
Money Saving Tips at The Pump

$ Avoid “revving” the engine, especially just before you switch the engine off; this wastes fuel needlessly and washes oil down from the inside cylinder walls, owing to loss of oil pressure.

$ Eliminate jack-rabbit starts. Accelerate slowly when starting from a dead stop. Don’t push pedal down more than 1/4 of the total foot travel. This allows carburetor to function at peak efficiency.

$ Buy gasoline during coolest time of day - early morning or late evening is best. During these times gasoline is densest. Keep in mind - gas pumps measure volumes of gasoline, not densities of fuel concentration. You are charged according to “volume of measurement”.

$ Never exceed legal speed limit. Primarily they are set for your traveling safety, however better gas efficiency also occurs. Traveling at 55 mph give you up to 21% better mileage when compared to former legal speed limits of 65 mph and 70 mph.

$ Traveling at fast rates in low gears can consume up to 45% more fuel than is needed.

$ Keep windows closed when traveling at highway speeds. Open windows cause air drag, reducing your mileage by 10%.

$ Drive steadily. Slowing down or speeding up wastes fuel. Also avoid tailgating - the driver in front of you is unpredictable. Not only is it unsafe, but it affects your economy, if he slows down unexpectedly.

$ Inflate all tires to maximum limit. Each tire should be periodically spun, balanced and checked for out-of-round.

$ Regular tune-ups ensure best economy; check owner’s manual for recommended maintenance intervals. Special attention should be given to maintaining clean air filters... diminished airflow increases gas waste.

Source: Gregory J. Dabel, Saving Money in Nonprofit Organizations
Car Care Checklist

Weekly
> Windshield fluid – add fluid if low
> Coolant or antifreeze – add more if low
> Make sure headlights, brake lights, and turn signals work
> Tire pressure – add air if low

Monthly
> Belts – replace if worn, frayed or glazed
> Hoses – replace if bulging, rotten, or brittle
> Transmission fluid – add fluid if low
> Brake fluid – add fluid if low
> Power steering fluid – add fluid if low
> Wiper blades – replace if worn, brittle or smeary

Every 3 Months
> Oil and oil filter – change every 3,000 miles
> Brakes – inspect for wear and tear or slippage
> Spare tire – make sure it’s fully inflated
> Battery terminals and cables – clean if corroded
> Exhaust system – look for rust, damage or loose parts and repair

Take good care of your car and it will take care of you!
Housing: Finding a Place of Your Own

OVERVIEW

The idea of being on your own sounds exhilarating. No more rules, no one telling you to pick up your room, the freedom to stay up all night, the opportunity to eat whatever and whenever you want—how great is that? Young people may be somewhat naïve about what it takes to really get a place of their own and actually live independently. This lesson focuses on figuring out the financial aspects of renting an apartment, identifying needs and wants, selecting an apartment, reading and signing a lease and avoiding eviction.

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets. (Be sure to review the Lease Agreement using the Before You Sign… sheet and locate as many of the items listed. Highlight the items and count how many you located in preparation for one of the group activities.)
> Do some research via newspaper, online, or talking to friends who rent and gather some average rental rates for both the metro area and the suburbs.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Reflect on your own experiences. Have you ever lived on your own (college dorm life doesn’t count)? Have you had good experiences renting? Were you disappointed when you realized what you could afford and what you wanted were not the same thing? Do you have some advice to share that will keep others out of harm’s way?
> Consider how you felt the first time you were really on your own. Was it an empowering feeling? Were you a little lost and scared after a few days? Did you want to ask for help but were too proud to do so? Did you survive in the end?
> Recognize that the idea of living on your own can be both exciting and overwhelming. Be ready to guide participants through the process of securing a place of their own.

MATERIALS NEEDED

One flip chart page titled “What I Want to Live in” and one flip chart page titled “Where I Want to Live;” or a marker board with these same headings
Post-it Notes
Calculators
Copies of Reality Check: Think Before You Rent worksheet
Copies of If I Could Have… sheet
Copies of Apartment Renter’s Checklist sheet
Copies of Before You Sign… sheet
Copies of Lease Agreement
Copies of My Ideal Roommate worksheet
Pencils for participants
Flip chart and easel or marker board; markers
**Welcome.** Introduce yourself and welcome back the returning participants. Remind participants that they should be tracking their expenses using either their Expense Trackers or a Personal Budget.

**Ask** participants if any of them want to live on their own.

> Direct participants to use the Post-it notes provided to write down their dreams of where they want to live when they get out on their own. Remind participants that they should think in terms of the near future, not in 10 years. They should write down the physical space (college dorm, apartment in a small building, room in a rental property, apartment in a high rise, etc.) on one piece of paper and the geographic location (city, suburbs, country, mountain community, etc.) on another piece.

> Have each participant come up to the front to the flip chart pages or the marker board and share the information from the Post-its as s/he introduces her/himself. (As participants share their information, they should place their Post-its on the appropriate flip chart page or marker board spot.)

> After all participants have introduced themselves and shared their information, feel free to comment on the many similarities (if any) or the diversity of responses (if any).

**Ask** participants if they have considered what it will take to realize their immediate dreams.

**How Much can I Afford?** Suggest that it may take both patience and planning to actually move out and live on your own. There are a variety of expenses that are involved with renting an apartment and it’s not always possible to move out of your current situation and right into a place of your own.

**Ask** participants to shout out the amount of rent they think they can afford. List their responses on the flipchart or marker board.

> Provide the rent information you gathered. (Are the participants’ responses on target or are they way off the mark?)

**Ask** participants if they are currently employed and if they know the amount of their monthly take home pay. (Make certain participants know the difference between their gross pay and their monthly take-home pay.)

**Ask** participants who are not currently employed to estimate how much they could earn per hour and how many hours they would work in a week. (You may need to provide them with a realistic amount of take-home pay so that they can complete the next activity.)

**Ask** participants if they know what their monthly expenses are.

> Distribute the Reality Check: Think Before You Rent worksheets, and calculators. Explain that experts suggest that your monthly rent should be no more than 25%-30% of your take-home pay. Have participants complete the first section: How much can you afford. (Move around the room and offer assistance as necessary.) Allow 7-9 minutes for participants to complete this section.

> When time is up, ask participants if anyone was surprised by their answers.

> Discuss the $$ Tip and remind participants how important it is to live within your means.

> Explain that there are a number of “up front” costs associated with renting an apartment. Discuss the middle section: What’s in your wallet? Answer any questions – you may not have the exact answers so encourage participants to investigate on their own.

**Ask** participants to share what they remember about credit scores and credit reports from the previous session, Money Management III: Managing Credit and Debt.

> Explain that landlords can and will check applicants’ credit to determine if they pose a risk or appear able to pay.

> Review the last section: What’s your credit score? Emphasize that developing good credit or repairing credit may be the first step you need to take before you can even think about moving out.
Ask participants if they know exactly what they are looking for in an apartment.

3 What am I Really Looking for? Suggest that there are a number of decisions that you must make even before you start hunting for an apartment. If you’ve done your reality check and you know how much rent you can afford, you have narrowed your search based on price. Now, you need to consider a variety of other things.

- Divide participants into small groups of 3-4. Have participants brainstorm in their groups and develop a list of items they think are important to consider when looking for an apartment. Direct each group to select a scribe to capture the group’s ideas. Allow 7-9 minutes for groups to develop their lists.
- When time is up, call on each group and ask for one item off the group’s list. Write the items on the flip chart or marker board. Repeat until all of the groups’ lists have been exhausted.
- Distribute If I Could Have… sheets. Review the list against the list developed by participants. Comment on any variances.
- Direct participants to brainstorm out loud how to find an apartment—what methods would they use. Write their ideas on the flip chart or marker board. (Look for ideas including: newspaper, online: craigslist.com or apartmentfinders.com, school bulletin boards, walk the neighborhood, ask friends, religious affiliations, etc.)
- Ask participants if they are concerned about being victims of a scam.
  - Explain that according to a 2/13/09 article in The Denver Post:
    - “People may create a listing for a home or apartment that doesn’t exist, in hope of starting up a communication leading to another scam. Or they may list a real address they don’t control, hoping the renter will hand over a deposit or send it to a post office box.
    - People offer the same room to more than one roommate, collect all deposits and first-and-last rents, then shut down or leave town.”
  - Share the following information from a recent article from a Canadian online newspaper, National Post:
    - “In February alone, Vancouver police saw at least 15 apartment scams involving fraudsters posting fake rental ads for shared apartments on Craigslist. Police said the suspects gave out false addresses and met their victims in person to collect the rental deposits.”
- Ask participants if they feel that they have enough information to go out and search for an apartment.

4 Apartment Hunter’s Checklist. Suggest that finding the right apartment is somewhat akin to finding the right job—it takes planning, time, and patience. Hard work pays off in both instances! So, let’s say you’ve found a couple of apartments and you’re ready to take a look.

- Ask participants if they think there’s any value in creating a checklist to use when they check out apartments.
  - Distribute Apartment Renter’s Checklist sheets.
  - Explain that a checklist allows you to compare apartments after you’ve seen them and can’t remember everything. It also lets you decide what’s important to you and what you may be willing to give up.
  - Review each section of the checklist carefully and answer any questions that arise. (Make certain you address issues that participants may initially ask, “Who cares?” about.)
  - Encourage participants to make copies of the checklist for future use.
- Ask participants if they have ever read and or signed a lease.
Read Before You Sign. Explain that a lease is an agreement that legally binds both the landlord and the tenant to the terms of the lease. Before you sign a lease, READ it and make sure you understand everything. Leases are often written in confusing language, so if there is anything you don’t understand, ask someone trustworthy to explain it to you. Once you sign, it’s too late to ask questions!

> Distribute Before You Sign… sheets. Review each item and make certain participants understand what the item is and why it’s important to review the lease agreement.
> Divide participants into small groups of 3-4 (you may want to mix the groups up). Distribute the blank Lease Agreement. Have participants find as many of the items listed on the Before You Sign… sheet on the copy of the actual Lease Agreement as they can within the time allowed. Allow 9-11 minutes for participants to complete their search.
> When time is up, ask participants how many of the items listed they were able to locate in the Lease Agreement. Check participants’ answers against your own. Point out any items missed by the participants.

Ask participants what will happen if they cannot pay the rent.

Eviction and You. Explain that landlords can put your account into “Eviction Status” when you do not pay your rent. The consequences you face as a result of legal eviction are not pretty.

Ask participants if they have any idea what the consequences are. [It is possible that a participant has actually experienced an eviction due to his/her parents or guardians so be sensitive to this possibility and reserve judgment.]

> Explain the consequences:
  - **Eviction Court** – can be a humiliating experience and also a matter of permanent public record.
  - **Dispossession** – you will be forcibly removed from the premises. This can be a humiliating experience and also a matter of permanent public record.
  - **Judgment(s)** – your credit record will be severely damaged and may also result in:
    - A collection process until your debt is paid in full –
    - Possible seizure of assets you own, including bank accounts
    - Garnishment of wages
    - Notification of credit bureaus causing inability to qualify for lines of credit
    - Notification of National Tenant Reporting Services causing inability to qualify for rental housing.

> Remind participants of the importance of figuring out their monthly take-home pay and then calculating 25%-30% to determine how much rent they can actually afford!

Wrap.

> Review the topics covered in tonight’s session:
  - Calculating how much rent is affordable
  - Identifying where and what apartment fits
  - Watching out for scams
  - Using a checklist when apartment hunting
  - Reading the lease before signing
  - Avoiding eviction

Ask participants if they now feel more prepared to find a place of their own.

> Suggest that many people find they can get the kind of apartment they want only if they are willing to have a roommate.
> Distribute *My Ideal Roommate* worksheets. Review the directions.
> Tell participants that they must think carefully about the kind of roommate they could live with and complete the worksheet, which is due at the beginning of the next session.
> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and participation and encourage them to spend some time practicing their apartment hunting skills.
Reality Check: Think Before You Rent

How much can you afford?
Monthly take home pay (NOT gross): $_______ x 25% = ______(A).

Monthly expenses:
- Food $__________
- Transportation $__________
- Utilities $__________
- Insurance $__________
- Internet $__________
- Cell phone $__________
- Entertainment $__________
- Credit card $__________
- School supplies $__________
- Other $__________

Total Monthly Expenses: $__________ (B)

Monthly take home pay $__________ - $__________ (B) = $__________ (C)

What I can afford: Compare (A) $__________ to (C) $__________

$$$ TIP: Figure out what your take-home pay is for a week, keep your rent to that and you’ll have three week’s salary for bills and living expenses, with something left over going straight into your savings account.

What’s in your wallet?
Do you have enough money saved to pay for deposits, such as security deposit, fees for hooking up electricity, phone, cable TV, etc.?

What’s your credit score?
If you do not have a credit history, it’s time to start building a good credit history. Apply for a credit card. Use it only to buy items that you have the money to cover the charge. Pay the credit card balance off every month. Six to twelve months of responsible use will result in a good credit rating. Check your credit report for free (once a year) by accessing www.myfico.com or www.annualcreditreport.com. Both sites are safe.

If your credit is not good, begin immediately to fix your credit by paying your bills on time and paying your credit cards off.
If I Could Have…

So, you’re ready to get a place of your own. Before you start looking, it might be helpful to consider what’s important to you—what you absolutely must have, what you’d like to have, and what doesn’t matter either way.

Here is the beginning of a list to assist you with narrowing down your needs before you begin to look for an apartment. Take time to think through what you’re really looking for:

> Do you need to be close to public transportation, or do you need parking for a car?
> Do you want to be close to your friends?
> Do you want to be close to school?
> Do you want to be in a neighborhood that has easy access to grocery stores and restaurants?
> Do you like to cook?
> Is your idea of relaxing a long soak in a tub?
> Do you want cable TV?
> Do you want high-speed access to the Internet?
> What kind of security do you want on premise?
> Do you want an apartment manager onsite?
> Do you need a laundry on premise?
> Do you want a furnished or unfurnished apartment?
> Do you need to be on the ground level?
> Do you need elevator access?
> Do you have to have a roommate?
> How much stuff are you going to have to bring with you?
> Do you need extra storage units?
> Do you want walk-in closets?
> Do you want air-conditioning?
> What amenities do you need and/or want?
  • Pool
  • Exercise Room
  • Covered parking
  • Scheduled social activities
> Do you have pets that need lots of room?
> Other:
## Apartment Hunter’s Checklist

### Apartment Address:

### Landlord’s Name & Phone Number:

<table>
<thead>
<tr>
<th>Cost</th>
<th>Property Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>$_________ Rent</td>
<td>___________ Is the property owner generally available?</td>
</tr>
<tr>
<td>$_________ Security/Deposit:</td>
<td>___________ Will he/she respond promptly when repairs and maintenance are needed?</td>
</tr>
<tr>
<td>$_________ If not, what will they cost?</td>
<td>___________ Have any of my friends rented from this person before?</td>
</tr>
<tr>
<td>$_________ Is the apartment furnished?</td>
<td>___________ What do other tenants think about the property owner?</td>
</tr>
<tr>
<td>$_________ If not, can I afford to furnish it?</td>
<td></td>
</tr>
</tbody>
</table>

### Security

| Are the door locks adequate? | |
| Are there locks on the windows (especially basement and first floor units)? | |
| Are the hallways/outside entrance lit? | |
| Is there a buzzer or intercom system? | |
| Are there peepholes in the entrance door? | |
| Is there an alarm system, security personnel? | |

### Comfort

| What floor level is the apartment on? | |
| On a bus line? | |
| On a light rail line? | |
| Are there laundry facilities on the premises? | |
| Are they safe and well lit? | |

### Kitchen

| Is it large enough to eat in? | |
| Is the sink scratched, damaged, rusted? | |
| Does the faucet work? | |
| Does the sink drain? | |
| Does it seal? | |
| Is the stove/oven clean? | |
| Do the burners and oven work properly? | |
| Are there adequate cabinets and countertops? | |
| Is the floor in good condition? | |
| Is there a vent fan? | |
| Is there a working dishwasher? | |
| Is there a working garbage disposal? | |
| Are the refrigerator and freezer large enough? | |
| How does the water taste? | |

### Bathroom & Plumbing

| Do the faucets leak? | |
| Are the fixtures chipped, stained or rusted? | |
| Are the tiles loose or cracking? | |
| Is there a shower? ____Shower curtain rod? | |
| Is there a medicine cabinet? | |
| Are there mirrors? | |
| Towel racks? | |
| Toilet tissue holder? | |
| Is there good lighting? | |
| Is there a vent fan? | |
| Are the electrical outlets usable and safe? | |
| Is there adequate water pressure? (To test, turn on water in tub & sink and flush toilet) | |
| Will there be adequate hot water? | |
| Does each apartment have its own hot water tank? | |
| How many gallons? (10 gallons per person is recommended) | |

### Heating

| Can I control the heat? | |
| Is the building insulated? | |
| Are there storm windows? | |
| Are there heat ducts in each room? | |

### Electrical

| Are the outlets grounded in each room? | |
| Is the circuit breaker or fuse box within easy access? | |
| Do all the outlets and light switches work? | |
### Apartment Hunter’s Checklist (continued)

<table>
<thead>
<tr>
<th>General</th>
<th>Neighborhood</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Is there a parking lot on the property?</td>
<td>☐ What is the general condition of the building?</td>
</tr>
<tr>
<td>☐ Is there enough parking for all of the tenants in the building?</td>
<td>☐ Have there been any burglaries or other crimes in the area?</td>
</tr>
<tr>
<td>☐ Are there water stains on the ceilings or walls?</td>
<td>☐ Is the building on a main street?</td>
</tr>
<tr>
<td>☐ Can I hear the neighbors?</td>
<td>☐ Is it close to grocery stores?</td>
</tr>
<tr>
<td>☐ Can the neighbors hear me?</td>
<td>☐ Is the neighborhood my kind of neighborhood?</td>
</tr>
<tr>
<td>☐ Are there signs of mice or pests?</td>
<td>☐ Will I be happy living in this apartment for nine months or a year?</td>
</tr>
<tr>
<td>☐ Is there adequate closet space?</td>
<td></td>
</tr>
<tr>
<td>☐ Has the apartment been freshly painted?</td>
<td></td>
</tr>
<tr>
<td>☐ Can the mailbox be locked?</td>
<td></td>
</tr>
<tr>
<td>☐ Is there additional storage space?</td>
<td></td>
</tr>
<tr>
<td>☐ Are there working smoke detectors?</td>
<td></td>
</tr>
<tr>
<td>☐ Are there working carbon monoxide detectors?</td>
<td></td>
</tr>
</tbody>
</table>

The top five reasons I want this apartment:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

A few things that concern me about this apartment:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Source: Adapted from a variety of online resources
Before You Sign…

Signing a lease for your new apartment can be nerve-racking. Don’t feel pressured to sign the lease right then and there on the spot. Take some time with your lease agreement and make sure you understand everything and that everything is covered within it. If you don’t understand something, be smart and ask questions!

Here are some items to review when you are reading your lease:

> Check to see when the rent is due.
> Are there penalties for late payments? What are they and when do they begin?
> Find out where to go to pay the rent, who it should be given to, or where it should be sent.
> How long is the lease?
> After the initial lease, will you need to renew for a year or will you be able to lease month to month?
> What are the lease breaking fees?
> How much advance notice is needed when you come to the end of your lease term and you are planning to move out?
> How much is the security deposit? How much of the deposit is returned at the end of the lease? What will prevent me from getting my security deposit back?
> What utilities are included in the rent?
> What appliances and/or furniture, if any, are included in the apartment rental fees?
> What happens if you accidentally break an appliance?
> Is parking included in the apartment rental or is there an additional charge?
> Are there any additional charges for the use of any building amenities such as the gym, pool or community center?
> If there are additional fees, what are they and if you don’t use the amenities will you still have to pay the fees?
> What repairs are covered within the lease? If something happens and repairs need to be made by building management, who needs to be called?
> Are you allowed to hang pictures with nails?
> Are you allowed to have overnight guests?
> Are there noise level restrictions?
> Can you have roommates and what is the building’s policy on adding someone to the lease if necessary?
> Are you allowed to have pets? Is there a pet deposit? Can you get this deposit back if you no longer have the pet?

Source: Adapted from http://living.apartments.com
Sample Lease Agreement

BASIC RENTAL AGREEMENT OR RESIDENTIAL LEASE

This Rental Agreement or Residential Lease shall evidence the complete terms and conditions under which the parties whose signatures appear below have agreed. Landlord/Lessor/Agent, _______________________________, shall be referred to as "OWNER" and Tenant(s)/Lessee, _______________________________, shall be referred to as "RESIDENT." As consideration for this agreement, OWNER agrees to rent/lease to RESIDENT and RESIDENT agrees to rent/lease from OWNER for use solely as a private residence, the premises located at ________________________________ in the city of ________________________________.

1. TERMS: RESIDENT agrees to pay in advance $______ per month on the ____ day of each month. This agreement shall commence on _____,___ and continue; (check one)
   A. __ until ______, ___ as a leasehold. Thereafter it shall become a month-to-month tenancy. If RESIDENT should move from the premises prior to the expiration of this time period, he shall be liable for all rent due until such time that the Residence is occupied by an OWNER approved paying RESIDENT and/or expiration of said time period, whichever is shorter.
   B. __ until ____________, ______ on a month-to-month tenancy until either party shall terminate this agreement by giving a written notice of intention to terminate at least 30 days prior to the date of termination.

2. PAYMENTS: Rent and/or other charges are to be paid at such place or method designated by the owner as follows ____________________________________. All payments are to be made by check or money order and cash shall be acceptable. OWNER acknowledges receipt of the First Month's rent of $__________, and a Security Deposit of $__________, and additional charges/fees for ______________________________, for a total payment of $__________. All payments are to be made payable to ____________________________________.

3. SECURITY DEPOSITS: The total of the above deposits shall secure compliance with the terms and conditions of this agreement and shall be refunded to RESIDENT within _____ days after the premises have been completely vacated less any amount necessary to pay OWNER; a) any unpaid rent, b) cleaning costs, c) key replacement costs, d) cost for repair of damages to premises and/or common areas above ordinary wear and tear, and e) any other amount legally allowable under the terms of this agreement. A written accounting of said charges shall be presented to RESIDENT within _____ days of move-out. If deposits no not cover such costs and damages, the RESIDENT shall immediately pay said additional costs for damages to OWNER.

4. LATE CHARGE: A late fee of $_____, (not to exceed ___% of the monthly rent), shall be added and due for any payment of rent made after the ____________ of the month. Any dishonored check shall be treated as unpaid rent, and subject to an additional fee of $__________.

5. UTILITIES: RESIDENT agrees to pay all utilities and/or services based upon occupancy of the premises except ________________________________.

6. OCCUPANTS: Guest(s) staying over 15 days without the written consent of OWNER shall be considered a breach of this agreement. ONLY the following individuals and/or animals, AND NO OTHERS shall occupy the subject residence for more than 15 days unless the expressed written consent of OWNER obtained in advance ________________________________. 
Sample Lease Agreement

7. PETS: No animal, fowl, fish, reptile, and/or pet of any kind shall be kept on or about the premises, for any amount of time, without obtaining the prior written consent and meeting the requirements of the OWNER. Such consent if granted, shall be revocable at OWNER'S option upon giving a 30 day written notice. In the event laws are passed or permission is granted to have a pet and/or animal of any kind, an additional deposit in the amount of $________ shall be required along with additional monthly rent of $______ along with the signing of OWNER'S Pet Agreement. RESIDENT also agrees to carry insurance deemed appropriate by OWNER to cover possible liability and damages that may be caused by such animals.

8. LIQUID FILLED FURNISHINGS: No liquid filled furniture, receptacle containing more than ten gallons of liquid is permitted without prior written consent and meeting the requirements of the OWNER. RESIDENT also agrees to carry insurance deemed appropriate by OWNER to cover possible losses that may be caused by such items.

9. PARKING: When and if RESIDENT is assigned a parking area/space on OWNER'S property, the parking area/space shall be used exclusively for parking of passenger automobiles and/or those approved vehicles listed on RESIDENT'S Application attached hereto. RESIDENT is hereby assigned or permitted to park only in the following area or space ___________________________. The parking fee for this space (if applicable is $______) monthly. Said space shall not be used for the washing, painting, or repair of vehicles. No other parking space shall be used by RESIDENT or RESIDENT'S guest(s). RESIDENT is responsible for oil leaks and other vehicle discharges for which RESIDENT shall be charged for cleaning if deemed necessary by OWNER.

10. NOISE: RESIDENT agrees not to cause or allow any noise or activity on the premises which might disturb the peace and quiet of another RESIDENT and/or neighbor. Said noise and/or activity shall be a breach of this agreement.

11. DESTRUCTION OF PREMISES: If the premises become totally or partially destroyed during the term of this Agreement so that RESIDENT'S use is seriously impaired, OWNER or RESIDENT may terminate this Agreement immediately upon three day written notice to the other.

12. CONDITION OF PREMISES: RESIDENT acknowledges that he has examined the premises and that said premises, all furnishings, fixtures, furniture, plumbing, heating, electrical facilities, all items listed on the attached property condition checklist, if any, and/or all other items provided by OWNER are all clean, and in good satisfactory condition except as may be indicated elsewhere in this Agreement. RESIDENT agrees to keep the premises and all items in good order and good condition and to immediately pay for costs to repair and/or replace any portion of the above damaged by RESIDENT, his guests and/or invitees, except as provided by law. At the termination of this Agreement, all of above items in this provision shall be returned to OWNER in clean and good condition except for reasonable wear and tear and the premises shall be free of all personal property and trash not belonging to OWNER. It is agreed that all dirt, holes, tears, burns, and stains of any size or amount in the carpets, drapes, walls, fixtures, and/or any other part of the premises, do not constitute reasonable wear and tear.

13. ALTERATIONS: RESIDENT shall not paint, wallpaper, alter or redecorate, change or install locks, install antenna or other equipment, screws, fastening devices, large nails, or adhesive materials, place signs, displays, or other exhibits, on or in any portion of the premises without the written consent of the OWNER except as may be provided by law.

14. PROPERTY MAINTENANCE: RESIDENT shall deposit all garbage and waste in a clean and sanitary manner into the proper receptacles and shall cooperate in keeping the garbage area
Sample Lease Agreement

neat and clean. RESIDENT shall be responsible for disposing of items of such size and nature as are not normally acceptable by the garbage hauler. RESIDENT shall be responsible for keeping the kitchen and bathroom drains free of things that may tend to cause clogging of the drains. RESIDENT shall pay for the cleaning out of any plumbing fixture that may need to be cleared of stoppage and for the expense or damage caused by stopping of waste pipes or overflow from bathtubs, wash basins, or sinks.

15. HOUSE RULES: RESIDENT shall comply with all house rules as stated on separate addendum, but which are deemed part of this rental agreement, and a violation of any of the house rules is considered a breach of this agreement.

16. CHANGE OF TERMS: The terms and conditions of this agreement are subject to future change by OWNER after the expiration of the agreed lease period upon 30-day written notice setting forth such change and delivered to RESIDENT. Any changes are subject to laws in existence at the time of the Notice of Change Of Terms.

17. TERMINATION: After expiration of the leasing period, this agreement is automatically renewed from month to month, but may be terminated by either party giving to the other a 30-day written notice of intention to terminate. Where laws require "just cause", such just cause shall be so stated on said notice. The premises shall be considered vacated only after all areas including storage areas are clear of all RESIDENT'S belongings, and keys and other property furnished for RESIDENT'S use are returned to OWNER. Should the RESIDENT hold over beyond the termination date or fail to vacate all possessions on or before the termination date, RESIDENT shall be liable for additional rent and damages which may include damages due to OWNER'S loss of prospective new renters.

18. POSSESSION: If OWNER is unable to deliver possession of the residence to RESIDENTS on the agreed date, because of the loss or destruction of the residence or because of the failure of the prior residents to vacate or for any other reason, the RESIDENT and/or OWNER may immediately cancel and terminate this agreement upon written notice to the other party at their last known address, whereupon neither party shall have liability to the other, and any sums paid under this Agreement shall be refunded in full. If neither party cancels, this Agreement shall be prorated and begin on the date of actual possession.

19. INSURANCE: RESIDENT acknowledges that OWNERS insurance does not cover personal property damage caused by fire, theft, rain, war, acts of God, acts of others, and/or any other causes, nor shall OWNER be held liable for such losses. RESIDENT is hereby advised to obtain his own insurance policy to cover any personal losses.

20. RIGHT OF ENTRY AND INSPECTION: OWNER may enter, inspect, and/or repair the premises at any time in case of emergency or suspected abandonment. OWNER shall give 24 hours advance notice and may enter for the purpose of showing the premises during normal business hours to prospective renters, buyers, lenders, for smoke alarm inspections, and/or for normal inspections and repairs. OWNER is permitted to make all alterations, repairs and maintenance that in OWNER'S judgment is necessary to perform.

21. ASSIGNMENT: RESIDENT agrees not to transfer, assign or sublet the premises or any part thereof.

22. PARTIAL INVALIDITY: Nothing contained in this Agreement shall be construed as waiving any of the OWNER'S or RESIDENT'S rights under the law. If any part of this Agreement shall be in conflict with the law, that part shall be void to the extent that it is in conflict, but shall not invalidate this Agreement nor shall it affect the validity or enforceability of any other provision of this Agreement.
Sample Lease Agreement

22. **NO WAIVER:** OWNER'S acceptance of rent with knowledge of any default by RESIDENT or waiver by OWNER of any breach of any term of this Agreement shall not constitute a waiver of subsequent breaches. Failure to require compliance or to exercise any right shall not be constituted as a waiver by OWNER of said term, condition, and/or right, and shall not affect the validity or enforceability of any provision of this Agreement.

23. **ATTORNEY FEES:** If any legal action or proceedings be brought by either party of this Agreement, the prevailing party shall be reimbursed for all reasonable attorney's fees and costs in addition to other damages awarded.

24. **JOINTLY AND SEVERALLY:** The undersigned RESIDENTS are jointly and severally responsible and liable for all obligations under this agreement.

25. **REPORT TO CREDIT/TENANT AGENCIES:** You are hereby notified that a nonpayment, late payment or breach of any of the terms of this rental agreement may be submitted/reported to a credit and/or tenant reporting agency, and may create a negative credit record on your credit report.

26. **LEAD NOTIFICATION REQUIREMENT:** For rental dwellings built before 1978, RESIDENT acknowledges receipt of the following: (Please check)
   
   ___ Lead Based Paint Disclosure Form
   ___ EPA Pamphlet

27. **ADDITIONS AND/OR EXCEPTIONS**

   ________________________________________________________________
   ________________________________________________________________

28. **NOTICES:** All notices to RESIDENT shall be served at RESIDENT'S premises and all notices to OWNER shall be served at

   ________________________________________________________________

29. **INVENTORY:** The premises contain the following items that the RESIDENT may use.

   ________________________________________________________________

30. **KEYS AND ADDENDUMS:** RESIDENT acknowledges receipt of the following which shall be deemed part of this Agreement: (Please check)
   
   ___ Keys #of keys and purposes
   ___ House Rules ___ Pet Agreement ___ Other

31. **ENTIRE AGREEMENT:** This Agreement constitutes the entire Agreement between OWNER and RESIDENT. No oral agreements have been entered into, and all modifications or notices shall be in writing to be valid.

32. **RECEIPT OF AGREEMENT:** The undersigned RESIDENTS have read and understand this Agreement and hereby acknowledge receipt of a copy of this Rental Agreement.

   RESIDENT'S Signature ____________________________________________
   Date__________________

   RESIDENT'S Signature ____________________________________________
   Date__________________

   OWNER'S or Agent's Signature ______________________________________
   Date__________________

(Note: Lease courtesy of [TenantCreditChecks.com](http://TenantCreditChecks.com). No representation is made as to the legal validity of any provision in this Agreement.)
My Ideal Roommate

Take a deep breath. Consider whether you want to live with a friend or a stranger. Sometimes living with a friend doesn’t work out and you lose both a roomie and a friend! However, the thought of a stranger seems somewhat scary and weird. So, what are you looking for in a roommate? Make a list of the characteristics and/or traits you’re looking for. Jot down some questions you might ask yourself and a potential roomie.
Health & Safety: Managing Relationships

OVERVIEW

Relationships are challenging and managing them can be overwhelming. Whether it’s a problem with a roommate, issues with family members, concerns about friends, or struggles with a boy/girl friend—setting boundaries is key to lowering stress and maintaining sanity. However, before you can set boundaries, you need to understand who you are and what you need so that you can communicate clearly and confidently. This lesson focuses on identifying your own needs, recognizing signs of healthy and unhealthy relationships, learning techniques for fighting fair, and setting boundaries. Note: While this lesson does not delve into sexual intimacy, it does provide a brief discussion about sexually transmitted diseases (STDs).

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Think about your own relationships. Would you classify them all as healthy? Have you ever been in an unhealthy relationship? How did it make you feel? What is the most challenging aspect of a relationship in your mind? Are you comfortable discussing relationship issues with young adults?
> Consider communication challenges in relationships. Do you ever argue or fight with friends, spouse, significant others, parents, children, siblings, etc.? Would you consider yourself to be a fair fighter? Do you have some strategies that work for you that you’re willing to share with others?
> Decide ahead of time how much disclosure you will allow and how you will react if the discussion seems to be going in a direction you prefer not to follow. It’s okay to set some discussion ground rules, but you need to do so at the beginning.

MATERIALS NEEDED

Copies of Roommate Agreement document
Copies of What’s Important to Me worksheet
Copies of A Dozen Signs of an Unhealthy Relationship sheet
Copies of Fair Fighting Tips sheet.
Pencils for participants
Flip chart and easel or marker board; markers

HOW TO FACILITATE THIS SESSION

1 Welcome. Introduce yourself and welcome back the returning participants. Check to see that everyone brought back his or her completed My Ideal Roommate worksheets.

> Have participants introduce themselves by sharing their top three requirements/characteristics for their ideal roommate. List responses on the flip chart or marker board.
When all participants have shared their top three requirements/characteristics of their ideal roommate, review the list on the flip chart or marker board for similarities or differences. Ask participants if the roommate assignment was really easy or somewhat challenging. Have participants elaborate on their answers.

Sharing Space. Suggest that sharing space can be really fun because you have a “built-in” support system, but it can also be stressful when you discover you and the other person are very different people!

Explain that besides the requirements/characteristics that participants listed on their My Ideal Roommate worksheets, there may be additional questions to think about.

Have participants acknowledge that they did consider the issues by raising their hands as you read the following questions:

- Are you a morning or a night person?
- Can you sleep if music is playing, television is blaring, or the lights are on?
- Are you a neat freak or is the floor your preferred laundry basket?
- How do you feel about sharing food, clothes, or supplies?
- How do you feel about overnight guests of the same sex? Of the opposite sex? How long can they stay?

Ask participants what suggestions they have for living in harmony with a roommate. List their responses on the flip chart or marker board.

Suggest that one way to manage a roommate relationship is to discuss expectations and establish the rules right off the bat. At first, the idea of signing a roommate agreement may sound too “legalish” and too constraining and unfriendly. However, a roommate agreement is a critical key to maintaining a healthy living situation and setting reasonable boundaries.

Distribute the Roommate Agreement document. Review each section and allow for discussion or comments.

Ask participants if they see any value in using this document and if they would consider using it or something similar.

Ask participants if they have ever really thought about what’s important to them in their relationships.

My Own Relationships. Suggest that sometimes we spend more time thinking about what we’re looking for in a roommate than we do thinking about what we need in a boyfriend or girlfriend.

Distribute What’s Important to Me worksheets. Review the directions. Allow 9-11 minutes for participants to complete their worksheets.

When time is up, divide the group into small groups of 3 and encourage participants to share their top ten relationship traits. Explain that there are no right or wrong answers! Encourage participants to listen to one another and refrain from any judgment. Allow 6-8 minutes for small group discussion.

When time is up, explain that everyone is different and we are all not looking for the same things in a relationship. However, it is important that if you are in a relationship, the two of you share all or most of the same top ten traits!

Ask participants to take a moment to consider their current relationships—are they healthy relationships?

Healthy or Unhealthy? Explain that relationships can be categorized as either healthy or unhealthy. Intimate relationships may start out as though you’ve each found your soul mate. It’s natural to view the world through rose-colored glasses during the first few weeks or months of a new relationship. Unfortunately, sometimes those rose-colored glasses become blinders that keep you from seeing that the relationship has become unhealthy.
> Divide participants into small groups of 3-4. Have each group develop a list of at least six qualities of a healthy relationship. Direct each group to select a scribe to write down the qualities. Allow 7-9 minutes for groups to complete this activity.

> When time is up, randomly call on groups and ask each group to share one quality off its list. Repeat the process until all lists have been exhausted. Write the qualities on the flip chart or marker board.

> Review the participants’ list against the list provided below:

- **Mutual respect** – each person values who the other is and understands—and would not challenge—the other person’s boundaries.
- **Honesty** – it is the best policy and there’s no place for lies in a healthy relationship.
- **Trust** – if you can’t spend time with other people without your boyfriend or girlfriend freaking out, then maybe neither one of you is ready for a relationship. A little jealousy is ok, but if it takes on an ugly and threatening tone, there’s no point in going on. No trust = no relationship.
- **Support** – you need a champion when things aren’t going well and when things are really going your way. In a healthy relationship, people are there for each other in good times and bad times.
- **Equality** – give and take is important in a relationship. Power struggles have no place in a healthy relationship.
- **Separate identities** – changing your clothes, your hair, your interests, your friends just to be what the other person wants makes no sense. Being you is what attracted the other person in the first place—so why become someone you’re not? It’s possible to have a relationship and still have time to do things that are important to you.
- **Good communication** – open lines of communication and speaking honestly are important to any and every relationship. It’s also important to make sure you know what the other person means and ask questions if you need clarification.

> Have groups discuss characteristics of an unhealthy relationship. Direct them to be specific as they identify warning signs of an unhealthy relationship. Direct each group to select a scribe to write down as many warning signs as possible within the time limit. Allow 7-9 minutes for groups to complete this activity.

> When time is up randomly call on groups and ask each group to share one warning sign from its list. Repeat the process until all lists have been exhausted. Write the warning signs on the flip chart or marker board.

> Suggest that when a boyfriend or girlfriend uses verbal insults, mean language, nasty putdowns, gets physical by hitting or slapping, or forces someone into sexual activity, it’s a danger sign of verbal, emotional, or physical abuse.

> Explain that according to research about violence in teen relationships, you should ask yourself, does my boyfriend or girlfriend:

- Criticize the way I look or dress, and tell me that I’ll never be able to find anyone else to date me?
- Push me to quit an activity, even though I love it?
- Get angry when I don’t drop everything for him or her?
- Keep me from seeing friends or talking to other guys or girls?
- Ever raise a hand when angry, as though s/he is about to hit me?
- Try to force me to go further sexually than I want to?

> Emphasize that it can be tempting to make excuses or misinterpret violence, possessiveness, or anger as an expression of love. Even if you believe that the person hurting you loves you, it is not healthy.

> Suggest that some relationships that are unhealthy do not involve actual physical or verbal abuse. They do however wear you down emotionally.

> Distribute *A Dozen Signs of an Unhealthy Relationship* sheet. Review the twelve signs and allow for discussion.

**Ask** participants whether they consider themselves to be fair or foul fighters when they are involved in verbal disagreements.
5 **Fair Fighting.** Suggest that disagreements are not automatically unhealthy in a relationship. They can be a way of considering your opinions, creating new options, expanding your own individual and collective vision, and testing your ability to compromise.

> Explain that there are fouls and hitting below the belt and there are fair ways of arguing—the same holds true whether you’re arguing with friends, family, or girlfriend/boyfriend.
> Distribute *Fair Fighting Tips* sheet. Direct participants to circle the tactics they use most often.
> Have participants select one person in their lives that they seem to argue with more than others. Have participants underline the tactics used by that person.

**Ask** participants if the activity provided any insight.

> Review the foul and fair statements and elaborate when necessary.
> Challenge participants to select one or two foul tactics to work on and change into fair tactics.
> Suggest that up to now the discussion has focused on the non-intimate aspects of relationships. It’s also important to consider intimate aspects of relationships—especially when it deals with health issues.

**Ask** participants how much they already know about sexually transmitted diseases (STDs)

6 **Prevention is Key.** Explain that STDs have become common among teens. As a result, it’s important to learn what you can do to protect yourself. STDs are more than an embarrassment—they are a serious health problem. If untreated, some STDs can cause permanent damage, such as infertility, or even death (in the case of HIV/AIDS).

**Ask** participants if they think that they have to have sexual intercourse to become infected.

> Emphasize that a person can get some STDs, such as herpes or genital warts, through skin-to-skin contact with an infected area or sore.
> Explain that some teens believe that you cannot get STDs if you only have oral or anal sex. That’s a myth—the viruses or bacteria that cause STDs can enter the body through tiny cuts or tears in the mouth and anus, as well as the genitals.
> Remind participants that STDs also spread easily because you can’t tell whether someone has an infection. In fact, some people with STDs don’t even know that they are infected. These people are in danger of passing an infection on to their sex partners without even realizing it.

**Ask** participants if they can name one thing that might increase a person’s chances of getting an STD.

> Suggest that there are at least three things that increase a person’s chances:
  - *Sexual activity at a young age* – the younger a person starts having sex, the greater his/her chances of becoming infected with an STD.
  - *Numerous sex partners* – people who have sexual contact (not just intercourse) with many different partners are more at risk.
  - *Unprotected sex* – latex condoms are the only form of protection that reduces your risk of getting an STD.
> Encourage participants to seek medical attention immediately if they think they, or a partner, may have an STD. They can call the National STD Hotline at 1-800-227-8922—all calls are confidential.

7 **Wrap.** Suggest that when you are involved in healthy relationships—with roommates, friends, family, or boyfriend or girlfriend—you are inspired by each other to fulfill your dreams and become the best you can be.

> Review the topics covered in tonight’s session:
  - Determining what you need
  - Establishing boundaries
  - Understanding the difference between healthy and unhealthy relationships
  - Fighting fair
• Preventing STDs

> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and remind them to practice transforming their foul tactics into fair tactics. Encourage them to examine their relationships and consider moving out of any unhealthy ones.
Roommate Agreement
(Each roommate should receive a copy of this agreement)

We have signed a lease/rental agreement for ___________________________ (address) on _________________ (date). We hope to make certain that responsibilities of renting will be shared equally by all roommates.

ROOMMATES
The roommates of the above address are:

_________________________________  ____________________________

_________________________________  ____________________________

_________________________________  ____________________________

TERMS
This agreement shall remain in effect from _______________ to __________________.

DEPOSIT
The roommate(s) have paid a security deposit of $______________.
List each roommate and the amount s/he paid: ________________________

Each roommate is responsible for charges associated with the damages s/he or her/his guests cause. If the cause cannot be determined, then the roommates will split the cost of damages equally.

RENT
Each roommate shall pay the following amount of rent: $__________________.
(Amounts may not be equal—in that case, list each roommate and her/his amount.)
The rent is due on the _____ day of the month. Rent will be paid in the following manner: ____________________

PETS
If pets are permitted under the lease, each pet owner shall be responsible for all pet deposits and damages caused by her/his pet. This includes damage to furniture, carpeting, blinds, doors, lawn, and garden.

HOUSEHOLD SUPPLIES
A single ledger will be kept of all supplies purchased by each roommate. The supplies include such things as paper towels, toilet paper, cleaning fluids, dish detergent, foil, plastic trash bags, scrub brushes, and any other goods needed for the home which shall be shared by all roommates.

KITCHEN USE & CLEAN-UP
___ All roommates shall share food expenses. Preparation of meals shall be determined by an attached schedule that can be flexible. or
___ Food is to be bought by each roommate. There is to be no borrowing of food without prior approval. A separate space will be provided for each person’s groceries. Shared meal preparation and clean up is optional.

PERSONAL PROPERTY
All roommates agree to refrain from borrowing roommate’s personal items without prior approval. Exceptions to this should be clearly stated, with the roommates reserving the right to change their minds about the sharing of their items. Property that is borrowed will be used respectfully and returned in the same condition. If damage is done to personal property, the roommate responsible for damages will be held liable.
Roommate Agreement (continued)

CLEANING and YARD WORK
All roommates agree to share the responsibilities of cleaning and maintenance of the premises. This includes dusting, vacuuming, emptying trash, mopping/waxing floors, cleaning bathrooms and yard work.

___ Roommates have decided to develop a schedule that is attached. It states when each roommate will complete the cleaning and maintenance jobs. or
___ Roommates will work together at a designated time to complete the above jobs.

ADDITIONAL TERMS
The following items may cause conflict between roommates. Roommates may want to write out any needed additional agreements and attach.

<table>
<thead>
<tr>
<th>Smoking/alcohol/drugs</th>
<th>Parking</th>
<th>Overnight guests</th>
<th>Other:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clean up after parties</td>
<td>Use of sound system</td>
<td>Behavior of guests</td>
<td>Other:</td>
</tr>
<tr>
<td>Quiet hours for studying/sleeping</td>
<td>Keys</td>
<td>Shared areas</td>
<td>Other:</td>
</tr>
<tr>
<td>Compliance with landlord’s rules</td>
<td>Mail</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

UTILITIES
The following services have been arranged and paid for as noted:

<table>
<thead>
<tr>
<th>Item</th>
<th>Account in Name of</th>
<th>Amount of Deposit</th>
<th>Deposit Paid By</th>
<th>How Bill is Shared</th>
<th>Roommate Responsible for Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable TV</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SIGNATURES OF ROOMMATES

____________________________  ________________________
____________________________  ________________________
____________________________  ________________________
## What’s Important to Me

**Directions:** Review the following list of relationship traits. Circle the ones that are important to you. Then go back and rank your top 10, with number 1 being the most important.

<table>
<thead>
<tr>
<th>Acceptance</th>
<th>Gentleness</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accountability</td>
<td>Gratitude</td>
<td>Security</td>
</tr>
<tr>
<td>Admiration</td>
<td>Honesty</td>
<td>Sensitivity</td>
</tr>
<tr>
<td>Appreciation</td>
<td>Humor</td>
<td>Sensuality</td>
</tr>
<tr>
<td>Balance</td>
<td>Individuality</td>
<td>Sex</td>
</tr>
<tr>
<td>Caring</td>
<td>Integrity</td>
<td>Shared values</td>
</tr>
<tr>
<td>Commitment</td>
<td>Liveliness</td>
<td>Shared experiences</td>
</tr>
<tr>
<td>Common interests</td>
<td>Love</td>
<td>Sincerity</td>
</tr>
<tr>
<td>Compromise</td>
<td>Maturity</td>
<td>Spirituality</td>
</tr>
<tr>
<td>Compatibility</td>
<td>Nonpossessiveness</td>
<td>Stability</td>
</tr>
<tr>
<td>Empathy</td>
<td>Openness</td>
<td>Supportiveness</td>
</tr>
<tr>
<td>Fairness</td>
<td>Passion</td>
<td>Tact</td>
</tr>
<tr>
<td>Family</td>
<td>Patience</td>
<td>Tolerance</td>
</tr>
<tr>
<td>Flexibility</td>
<td>Playfulness</td>
<td>Trust</td>
</tr>
<tr>
<td>Forgiveness</td>
<td>Politeness</td>
<td>Virtue</td>
</tr>
<tr>
<td>Friendship</td>
<td>Practicality</td>
<td>Warmth</td>
</tr>
<tr>
<td>Fun</td>
<td>Reassurance</td>
<td>Other: ____________</td>
</tr>
<tr>
<td>Generosity</td>
<td>Respect</td>
<td></td>
</tr>
</tbody>
</table>
A Dozen Signs of an Unhealthy Relationship

1. You feel insecure and weak around each other.

2. You suffer from low self-esteem as a result of what happens between you.

3. You are dishonest with each other.

4. You spend more time feeling hurt than feeling good about your relationship.

5. You find yourself complaining to others about your relationship.

6. You are unable to talk about your feelings or problems with your significant other, much less solve them.

7. You are unable to resolve your difference together.

8. You become unenthusiastic about life because of what goes on between you.

9. Your trust is irrevocably broken.

10. Seemingly small things erode your relationship, like trickling water that wears away at a rock over time.

11. Priorities other than each other constantly present themselves.

12. What goes on between you interferes with other aspects of your life.
## Fair Fighting Tips

<table>
<thead>
<tr>
<th>Foul</th>
<th>Fair</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generalizing (“You always/never…””)</td>
<td>Sticking to the present (“This time you…””)</td>
</tr>
<tr>
<td>Blackmailing (If you don’t…””)</td>
<td>Making agreements (“What can we resolve?”)</td>
</tr>
<tr>
<td>Stereotyping (‘All men/women…””)</td>
<td>Pointing out specific behavior (“When you interrupt me, I get upset.”)</td>
</tr>
<tr>
<td>Using negatives (“Don’t..., You’re not…””)</td>
<td>Being positive (“Next time, please do…”)</td>
</tr>
<tr>
<td>Personal attacks (“slob,” “fat,” “bore”)</td>
<td>Concentrating on the act</td>
</tr>
<tr>
<td>Testing (“If you loved me…””)</td>
<td>Describing feelings (“I feel unloved when…””)</td>
</tr>
<tr>
<td>Judging (“You’re wrong”)</td>
<td>Seeing each other’s point of view (I can understand…””)</td>
</tr>
<tr>
<td>Put-downs (“You’re worthless”)</td>
<td>Respect</td>
</tr>
<tr>
<td>Sulking or withdrawing</td>
<td>Facing the issue</td>
</tr>
<tr>
<td>Blaming parents (“Just like your father!””)</td>
<td>Sticking to individual behavior</td>
</tr>
<tr>
<td>Being vague</td>
<td>Giving details</td>
</tr>
<tr>
<td>Blaming (“You made me…””)</td>
<td>Using “I” statements (“I was upset when you…””)</td>
</tr>
<tr>
<td>Interrupting</td>
<td>Being fully attentive</td>
</tr>
<tr>
<td>Speaking for the other person</td>
<td>Allowing self-expression</td>
</tr>
<tr>
<td>Close-minded</td>
<td>Open-minded</td>
</tr>
<tr>
<td>Dismissing points</td>
<td>Considering everything</td>
</tr>
<tr>
<td>Making threats</td>
<td>Requesting change</td>
</tr>
<tr>
<td>Using profanity</td>
<td>Choosing gracious wording</td>
</tr>
<tr>
<td>Getting verbally or physically abusive</td>
<td>Staying in control</td>
</tr>
</tbody>
</table>
Health & Safety: Making Healthy Food Choices

OVERVIEW

Living on your own should translate into eating whatever you want—no more vegetables, no more breakfasts, no more fruit! However, those choices don’t translate into healthy living. In truth, being independent may make it more difficult to be eating the right thing. Money may be tight and fast food outlets offer value meals that seem like a great buy but are actually health risks! This lesson focuses on understanding the food pyramid, reading food labels, selecting a recipe, planning a menu and shopping for food.

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets. Follow the steps listed for the homework assignment and make certain they take you to the right place. Print out your own MyPyramid Tracker based on your daily calorie intake.
> Figure out the logistics for the mock shopping activity. Participants will “shop” the grocery store and price their ingredients for the menu they select. They will NOT actually purchase the need items. Decide if you will dismiss from the grocery store or return to the classroom.
> Read the Note on page 6. Decide how you are going to proceed.
> Review Anatomy of MyPyramid. (This document is included in your materials only to provide you with information to use in explaining what the different parts of the symbol mean.)
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Consider your own attitude about healthy food choices. Do you actually read nutrition labels or do you buy what you’ve always bought and what you want regardless of its nutritional value? When was the last time you actually looked at the Food Pyramid?
> Do you enjoy cooking or do you dread it? Are you a menu planner extraordinaire or do you serve the same seven menus weekly? Do you love to grocery shop or do you end up conducting a grocery drive-by to pick up last minute items when you are starving?
> Be prepared to be candid about your own attitudes and practices, and at the same time, encourage participants to make as many healthy food choices as possible.

MATERIALS NEEDED

Copies of MyPyramid mini-posters
Copies of What’s in a Label sheets
Healthy food snacks to use as prizes for the winners of the Label Quiz
Copies of Label Quiz Questions sheet
(The Label Quiz is a group activity so you only need one set of questions for each group.)
Copies of Spaghetti Bolognese and Tortellini Soup menu plans
Copies of Our Shopping List sheet
Copies of Let’s Shop sheet
Pencils for participants
Flip chart and easel or marker board; markers
**Welcome.** Introduce yourself and welcome back the returning participants. Explain that this session will include a trip to the grocery store and make certain you have transportation covered for everyone.

- Have participants introduce themselves by sharing one of their favorite American food dishes and one ethnic food dish. List their responses on the flip chart or marker board.
- When everyone has been introduced, look for similarities and differences in food preferences. Look for any common themes such as breakfast foods, snack foods, or “comfort” foods.

**Ask** participants if they are familiar with the Food Pyramid.

**Food Pyramid.** Explain that the U.S. Department of Agriculture’s Center for Nutrition Policy and Promotion updated the Food Pyramid in 2005 and created MyPyramid, which symbolizes a personalized approach to healthy eating and physical activity.

- Pair participants and have them list the five food groups and the recommended daily amounts for a 2,000-calorie diet. Allow 7-9 minutes for participants to complete this activity.
- When time is up, randomly call on pairs to name one of the five food groups until you have the correct five listed on the flip chart or marker board. [Grains, Vegetables, Fruits, Milk, Meat & Beans]
- Next, randomly call on pairs to identify the recommended daily amounts for each food group for a 2,000-calorie diet. [Grains: 6 oz.; Vegetables: 2 ½ cups; Fruits: 2 cups; Milk: 3 cups; Meat & Beans: 5 ½ oz]
- Distribute MyPyramid mini-posters. Using the information you gleaned from your Anatomy of MyPyramid, explain the different parts of the symbol. [Activity, Moderation, Personalization, Proportionality, Variety, Gradual Improvement]
- Review the information listed under each food group. Answer any questions.

**Ask** participants how many of them believe that they have healthy diets.

- Emphasize that according to the U.S. Department of Agriculture’s Dietary Guidelines a **healthy diet** is one that
  - Emphasizes fruits, vegetables, whole grains, and fat-free or low-fat milk and milk products;
  - Includes lean meats, poultry, fish, beans, eggs, and nuts; and
  - Is low in saturated fats, trans fats, cholesterol, salt (sodium), and added sugars

**Ask** participants if they ever take the time to read the nutrition labels on the food they purchase/eat.

**Food Labels.** Suggest that eating healthy can be challenging. Now there’s even more information for consumers to understand than ever before—no fat, low fat, fat-free, trans fat, saturated fat, low-calorie and more!

- Explain that the new nutrition label is one easy way to make healthy food choices. Most foods in the grocery store must now have a nutrition label and an ingredient list. You can buy with confidence. Claims like “low cholesterol” and “fat free” can be used only if a food meets new legal standards set by the government. You are looking at a new label if it’s titled *Nutrition Facts*. Old labels may still be around for a while, so don’t be surprised if you see them.
- Distribute *What’s in a Label* sheets. Call on participants to read each of the explanations of the twelve items noted on the sample label.
- Divide the participants into small groups of 3-4. Explain that they will soon be competing in a *Label Quiz!* Each group will get the same eight (8) questions and they must answer the questions correctly and be the first group to do so to win the contest and receive a prize. The total time allotted for the quiz is 15 minutes. When groups finish they should
raise their hands and keep them raised until you have made a note of their finishing time.  
> When time is up, review the correct answers. Determine which group had the most correct answers and use the finishing time as the tiebreaker if necessary. Distribute the healthy snack prizes to the winners.

Ask participants how many of them have planned a meal—selected the menu, shopped for the ingredients and then cooked it.

**Menu Planning.** Suggest that according to many experts in the healthy food arena, menu planning is easy and the time you spend can be very beneficial:

- **A menu plan saves money.** Reducing trips to the supermarket, a menu plan also reduces impulse spending. Using leftovers efficiently cuts food waste, while planned buying in bulk makes it easy to stockpile freezer meals at reduced prices.
- **A menu plan saves time.** No dash to the neighbors for a missing ingredient, no frantic searches through the freezer for something, anything to thaw for dinner.
- **A menu plan improves nutrition.** Without the daily dash to the supermarket, there’s time to prepare side dishes and salads to complement the main dish, increasing your consumption of fruits and vegetables.

> Explain that for expediency, two menus have already been planned and participants will be able to choose which menu they are going to prepare during the next session. *(Note: Before participants select the menu, you must decide if you are going to have the entire group prepare only one menu plan or if you are going to divide the group into two smaller groups and prepare both menus. The Spaghetti Bolognese menu plan can accommodate vegetarians by serving the meat sauce separately. The Tortellini Soup menu uses cheese tortellini and has no meat.)*

> Distribute the *Spaghetti Bolognese and Tortellini Soup* menu plans. Review each plan and facilitate the group’s selection process (based on your prior decision of how many menu plans the participants will be using).

Ask participants if they make it a habit to read recipes and create shopping lists.

**Shopping Lists.** Suggest that a shopping list can be very helpful in cutting your monthly food costs if you stick to the list. Research indicates that shopping with a list reduces the amount of impulse purchases.

> Divide participants into small groups. (These groups may be the actual cooking groups or may be made up of random participants.)
> Distribute copies of the selected menu plan(s).
> Distribute copies of *Our Shopping List* sheets.
> Explain that each group needs to make a shopping list based on the menu plan. Remind them that they must assume that they have nothing in the kitchen except cooking utensils and pots/pan—no food items. Allow 7-9 minutes for participants to complete this task.
> When time is up, distribute the appropriate *Let’s Shop* list and have each group check their list against the correct one.

Ask if the groups had the same items on their list as listed on *Let’s Shop*.

**Transition to the Grocery Store.** Suggest that the fun is about to begin! Explain that it’s time to take a trip to the grocery store and conduct a mock shopping activity. Participants need to bring their shopping lists.

> Divide participants into car pool groups or whatever transportation groups you have previously decided upon. Confirm that participants know where they are going and how to get there. Establish a realistic meeting time and place (in front of store, right inside store, etc.)
> Travel to grocery store.
**Grocery Shopping.** When you arrive at the grocery store, share some grocery shopping tips such as:

- **Never shop on an empty stomach.** Research indicates that shoppers who are hungry make poor choices and buy items they really don’t need or want. Hungry shoppers often buy more fast food type items and usually spend more than they budgeted.

- **Stick to the outside aisles.** Many stores stock their basic staples – such as fresh fruits and vegetables, breads and other grains, raw meats or seafood, and dairy products – on the periphery of the store. Many pre-made meals (frozen, canned or dried) tend to be found in the middle aisles.

- **Shop with the season.** During summer, there’s a greater variety of fresh vegetables and fruit and the prices may be lower. During the winter, many fruits and vegetables must be imported and the prices are higher.

- **Balance between homemade and pre-made.** For example, buying dry pasta and cooking it makes more sense than buying a frozen or canned pasta dish. Pasta cooks quickly and is inexpensive. Frozen or canned pasta dishes are usually higher in sodium and fat content and don’t save time.

**Ask** participants if they created their shopping list with the layout of the grocery store in mind.

- Suggest that consumers who shop the same store usually create their shopping lists with the store’s layout in mind so they can shop quickly and don’t forget items.
- Select an item off the shopping list and head for the appropriate aisle. Have participants locate the item, and if there are different brands of the same item have participants compare the nutrition label and select the best choice.
- Guide participants through figuring out whether it’s cheaper to buy the big can or two small cans (unit price). Show them how to read the tags on the shelf.
- Go to the soup aisle and have participants examine various brands of soup to determine which brand is lowest in sodium.
- Discuss the allure of buying three items when you only need one, but the tag says 3/$5.00. Explain that you do NOT have to buy three items to get the lower price!
- Head for the produce department and discuss the importance of buying fresh versus spoiled. Look at the packaged salad mixes and compare prices against loose lettuce. Discuss the convenience issues.
- Head for the dairy section. Have participants look for expiration dates and discuss the difference between “Best used by ___” and “Expires on__.” Discuss the difference between low fat, no fat and fat free. (Have participants compare labels of cottage cheese or milk with these three designations.)
- Take a stroll through the meat department. Identify some expensive cuts and some less expensive cuts. Look for packaging that indicates “lean” cuts and discuss the difference between lean hamburger and regular hamburger.

**Ask** participants to share something they learned today that they did not know about grocery shopping, menu planning or food labels.

**Wrap.** Suggest that eating healthy can fit your budget if you plan and shop the seasons. Clipping coupons is a great way to lower your grocery bill—as long as you purchase items you need and will actually eat. If you have room in your cupboards or freezer, buying items on sale and stocking up may be beneficial. You may also save by buying in bulk but you have to be sure that you’ll use the items before they go bad.

- Review the topics covered in tonight’s session:
  - Understanding the Food Pyramid
  - Reading food labels
  - Planning a menu
  - Creating a shopping list
  - Shopping for the best deals
Assign participants the following homework:

- Identify how many calories is appropriate for your daily intake.
- Go to www.mypyramid.gov and click on Tips and Resources on left side banner. Go to bottom of page and click on For more print materials, click here. Select the daily calorie count you have determined to be right for you and print off your MyPyramid Tracker. Make seven (7) copies and start tomorrow filling out one tracker per day.

Explain that participants are required to bring six (6) completed MyPyramid Tracker sheets to the next session. Answer any questions.

Tell participants the date, day of week, time of day, and location of the next session:

Remind participants that they will be cooking their selected menu next week!

Thank participants for their attendance and encourage them to eat healthy during the next week.
Label Quiz Answer Key

Question 1:
You decide to make some chicken noodle soup with one can of condensed chicken noodle soup and one can of water. How much sodium would you consume if you ate the whole can of chicken noodle soup plus 10 crackers?

Answer 1:
The correct answer is 2605. One whole can of soup is 2 ½ servings, so if you eat the whole thing you need to multiply the amount of sodium by 2.5. This means 890 times 2.5 equals 2225. For the crackers you will be eating 2 servings so you need to double the amount of sodium in one serving of crackers, so 190 times 2 equals 380. To get the total sodium add 2225 plus 190 for 2605 mg of sodium. That is more sodium than you need in one whole day.

Question 2:
You are shopping for milk and trying to decide if you want to by whole milk or non-fat milk. You are concerned about getting enough vitamins in your diet. Which type of milk has more vitamin A?

Answer 2:
The correct answer is the whole milk. According to the label, 1 cup of whole milk has 15% of the vitamin A you need for one day, while 1 cup of non-fat milk has 10% of the vitamin A you need per day. Why? Because vitamin A is a fat-soluble vitamin, so less fat means less vitamin A, unless the milk has been enriched with extra vitamin A.

Question 3:
You make franks and beans using one can of baked beans and four beef franks. This will make four servings, with each serving equivalent to ½ cup of beans and one frank. How much fiber would you consume if you ate half of the recipe (two servings) yourself?

Answer 3:
The correct answer is 10. Add up the grams of fiber for 4 beef franks and 4 servings of baked beans. The label for the beef franks doesn’t mention any fiber, so there is no fiber in the beef franks. The baked beans have a total of 20 grams of fiber for the 4 servings in the can. In the question, you are eating half of the franks and beans, so 20 divided by 2 is equal to 10 grams. We should have from 25 to 30 grams of fiber each day.

Question 4:
You decide to make toasty dogs. Use the 6 beef franks and wrap each one in one slice of the 100% whole wheat bread. Secure the bread in place with toothpicks and put each toasty dog in the oven until the bread is toasted and brown. You decide to just eat one toasty dog. How many calories are in this toasty dog?

Answer 4:
The correct answer is 310. Each toasty dog has 1 serving or slice, of bread and one beef frank. Each slice of bread has 70 calories and the beef frank has 240 calories so each toasty dog has 310 calories. This actually can be made into a healthier recipe by using low fat hot dogs, turkey dogs, or soy hot dogs.

Question 5:
You decide to split a box of macaroni and cheese with your friend. Each serving of prepared macaroni and cheese is one cup. How much sodium would each of you eat if you and your friend split the box of macaroni and cheese?

Answer 5:
The correct answer is 900 mg. Each serving contains 600 mg of sodium. There are three servings in the box so there are 1800 mg of sodium in the box. If you and your friend divide the box, you will each have 1-½ cups of macaroni and cheese and you will each consume ½ the total amount of sodium or 900 mg.

Question 6:
You decide to prepare some tomato soup with one can of water. The label for the tomato soup gives nutrition facts for condensed tomato soup. How many calories would be in one cup of tomato soup that has been prepared with water?

Answer 6:
The correct answer is 90. If one serving of condensed soup is 1/2 cup, then one serving of condensed tomato soup prepared with one can of water is 1 cup of liquid, or 1/2 cup of condensed tomato soup and 1/2 cup water. Alternately, you can prepare your condensed tomato soup with one can of water and divide that amount into 2 1/2 servings. In either case there is no added calories from the water so the nutritional information stays the same – 90 calories.
Label Quiz Answer Key (continued)

**Question 7:**
You decide to make a peanut butter sandwich made with two slices of 100% whole grain bread and two tablespoons of peanut butter. How much protein is in this sandwich?

**Answer 7:**
The correct answer is 13 grams. The sandwich has one serving of peanut butter and 2 servings, or slices, of bread. The 2 tablespoons of peanut butter has 7 grams of protein and each slice of bread has 3 grams of protein. 7 plus 3 plus 3 equals 13 grams of protein.

**Question 8:**
About how many cups of the frozen mixed vegetables would meet your daily need for vitamin C?

**Answer 8:**
The correct answer is 2 2/3 cups. Each serving of the frozen mixed vegetables contains 25% of your daily need for vitamin C. Each serving is equal to 2/3 cups, so 4 servings is equal to about 2 2/3 cups.
MyPyramid

Insert MyPyramid poster here.
# What’s in a Label?

<table>
<thead>
<tr>
<th>Nutrition Facts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Serving Size</strong>: 1 cup (253g)</td>
</tr>
<tr>
<td><strong>Servings Per Container</strong>: 4</td>
</tr>
</tbody>
</table>

**Amount Per Serving**

<table>
<thead>
<tr>
<th>Component</th>
<th>Quantity</th>
<th>% Daily Value*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calories</td>
<td>260</td>
<td>7%</td>
</tr>
<tr>
<td>Calories from Fat</td>
<td>70</td>
<td>13%</td>
</tr>
<tr>
<td>Total Fat</td>
<td>8g</td>
<td>13%</td>
</tr>
<tr>
<td>Saturated Fat</td>
<td>3g</td>
<td>17%</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>130mg</td>
<td>44%</td>
</tr>
<tr>
<td>Sodium</td>
<td>1010mg</td>
<td>42%</td>
</tr>
<tr>
<td>Total Carbohydrate</td>
<td>22g</td>
<td>7%</td>
</tr>
<tr>
<td>Dietary Fiber</td>
<td>9g</td>
<td>36%</td>
</tr>
<tr>
<td>Sugars</td>
<td>4g</td>
<td>9%</td>
</tr>
<tr>
<td>Protein</td>
<td>25g</td>
<td>11%</td>
</tr>
</tbody>
</table>

*Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs:

- Calories: 2000-2500
- Total Fat: Less than 65g-80g
- Sat Fat: Less than 20g-25g
- Cholesterol: Less than 300mg, 300mg
- Sodium: Less than 2,400mg-2,400mg
- Total Carbohydrate: 300g, 375g
- Dietary Fiber: 25g, 30g

Calories per gram:
- Fat: 9
- Carbohydrate: 4
- Protein: 4

* Source: University of Iowa Health Care
What’s in a Label? (continued)

1. **Title:** When you see the title “Nutrition Facts,” you know this is the current information label approved by the Food and Drug Administration.

2. **Serving Size:** Is your serving the same size as the one on the label? If you eat double the serving size listed, you need to double the nutrient and calorie values. If you eat one-half the serving size shown here, cut the nutrient and calorie values in half.

3. **Calories:** Are you overweight? Cut back a little on calories! Look here to see how a serving of the food adds to your daily total. A 5’4”, 138-lb. active woman needs about 2,200 calories each day. A 5’10”, 174-lb. active man needs about 2,900. How about you?

4. **Daily Value:** Feel like you’re drowning in numbers? Let the Daily Value be your guide. Daily Values are listed for people who eat 2,000 or 2,500 calories a day. If you eat more, your personal daily value may be higher than what’s listed on the label. If you eat less, your personal daily value may be lower. For fat, saturated fat, cholesterol and sodium, choose foods with a low % Daily Value. For total carbohydrate, dietary fiber, vitamins and minerals, your daily value goal is to reach 100% of each.

5. **Total Fat:** Aim low: Most people need to cut back on fat! Too much fat may contribute to heart disease and cancer. Try to limit your calories from fat. For a healthy heart, choose foods with a big difference between the total number of calories and the number of calories from fat.

6. **Saturated Fat:** A new kind of fat? No-saturated fat is part of the total fat in food. It is listed separately because it’s the key player in raising blood cholesterol and your risk of heart disease. Eat less!

7. **Cholesterol:** Too much cholesterol -- a second cousin to fat -- can lead to heart disease. Challenge yourself to eat less than 300 mg each day.

8. **Sodium:** You call it “salt,” the label calls it “sodium.” Either way, it may add up to high blood pressure in some people. So, keep your sodium intake low – 2,400 to 3,000 mg or less each day. *The AHA recommends no more than 3,000 mg sodium per day for healthy adults.

9. **Total Carbohydrate:** When you cut down on fat, you can eat more carbohydrates. Carbohydrates are in foods like bread, potatoes, fruits and vegetables. Choose these often! They give you nutrients and energy.

10. **Dietary Fiber:** Grandmother called it “roughage,” but her advice to eat more is still up-to-date! That goes for both soluble and insoluble kinds of dietary fiber. Fruits, vegetables, whole-grain foods, beans and peas are all good sources and can help reduce the risk of heart disease and cancer.

11. **Protein:** Most Americans get more protein than they need. Where there is animal protein, there is also fat and cholesterol. Eat small servings of lean meat, fish and poultry. Use skim or low-fat milk, yogurt and cheese. Try vegetable proteins like beans, grains and cereals.

12. **Vitamins & Minerals:** Your goal here is 100% of each for the day. Don’t count on one food to do it all. Let a combination of foods add up to a winning score.
# Label Quiz Question 1

You decide to make some chicken noodle soup with one can of condensed chicken noodle soup and one can of water. How much sodium would you consume if you ate the whole can of chicken noodle soup plus 10 crackers?

<table>
<thead>
<tr>
<th>Chicken Noodle Soup</th>
<th>Saltine Crackers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nutrition Facts</strong></td>
<td></td>
</tr>
<tr>
<td>Serving Size 1/2 cup (120 ml) condensed soup</td>
<td>Serving Size 5 crackers (14gm)</td>
</tr>
<tr>
<td>Servings Per Container about 2.5</td>
<td>Servings Per Container about 32</td>
</tr>
<tr>
<td><strong>Amount Per Serving</strong></td>
<td></td>
</tr>
<tr>
<td>Calories 60</td>
<td>Calories 60</td>
</tr>
<tr>
<td>Calories from Fat 15%</td>
<td>Calories from Fat 15%</td>
</tr>
<tr>
<td>% Daily Value</td>
<td>% Daily Value</td>
</tr>
<tr>
<td>Total Fat 1.5g</td>
<td>Total Fat 1.5g</td>
</tr>
<tr>
<td>Saturated Fat 0.5g</td>
<td>Saturated Fat 0.5g</td>
</tr>
<tr>
<td>Trans Fat 0g</td>
<td>Trans Fat 0g</td>
</tr>
<tr>
<td>Cholesterol 15mg</td>
<td>Cholesterol 0mg</td>
</tr>
<tr>
<td>Sodium 890mg</td>
<td>Sodium 190mg</td>
</tr>
<tr>
<td>% Daily Value</td>
<td>% Daily Value</td>
</tr>
<tr>
<td>Total Carbohydrate 8g</td>
<td>Total Carbohydrate 11g</td>
</tr>
<tr>
<td>Dietary Fiber 1g</td>
<td>Dietary Fiber 1g</td>
</tr>
<tr>
<td>Sugars 1g</td>
<td>Sugars 1g</td>
</tr>
<tr>
<td>Protein 3g</td>
<td>Protein 1g</td>
</tr>
</tbody>
</table>

Circle the correct answer

A  2605  
B  1845  
C  2225  
D  380
**Label Quiz Question 2**

You are shopping for milk and trying to decide if you want to buy whole milk or non-fat milk. You are concerned about getting enough vitamins in your diet. Which type of milk has more vitamin A?

<table>
<thead>
<tr>
<th>Non Fat Milk</th>
<th>Whole Milk</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nutrition Facts</strong></td>
<td><strong>Nutrition Facts</strong></td>
</tr>
<tr>
<td>Serving Size: 1 cup (240ml)</td>
<td>Serving Size: 1 cup (240ml)</td>
</tr>
<tr>
<td>Servings Per Container: 8</td>
<td>Servings Per Container: 8</td>
</tr>
<tr>
<td><strong>Amount Per Serving</strong></td>
<td><strong>Amount Per Serving</strong></td>
</tr>
<tr>
<td>Calories: 90</td>
<td>Calories: 150</td>
</tr>
<tr>
<td>Calories from Fat: 0</td>
<td>Calories from Fat: 70</td>
</tr>
<tr>
<td>% Daily Value*</td>
<td>% Daily Value*</td>
</tr>
<tr>
<td>Total Fat: 0g</td>
<td>Total Fat: 8g</td>
</tr>
<tr>
<td>Saturated Fat: 0g</td>
<td>Saturated Fat: 5g</td>
</tr>
<tr>
<td>Trans Fat: 0g</td>
<td>Trans Fat: 0g</td>
</tr>
<tr>
<td>Cholesterol: 5mg</td>
<td>Cholesterol: 35mg</td>
</tr>
<tr>
<td>Sodium: 125mg</td>
<td>Sodium: 125mg</td>
</tr>
<tr>
<td>Total Carbohydrate: 13g</td>
<td>Total Carbohydrate: 12g</td>
</tr>
<tr>
<td>Dietary Fiber: 0g</td>
<td>Dietary Fiber: 0g</td>
</tr>
<tr>
<td>Sugars: 12g</td>
<td>Sugars: 12g</td>
</tr>
<tr>
<td>Protein: 8g</td>
<td>Protein: 8g</td>
</tr>
<tr>
<td>Vitamin A: 10%</td>
<td>Vitamin A: 15%</td>
</tr>
<tr>
<td>Calcium: 30%</td>
<td>Calcium: 30%</td>
</tr>
<tr>
<td>Vitamin C: 2%</td>
<td>Vitamin C: 2%</td>
</tr>
<tr>
<td>Iron: 0%</td>
<td>Iron: 0%</td>
</tr>
<tr>
<td>Vitamin D: 25%</td>
<td>Vitamin D: 25%</td>
</tr>
</tbody>
</table>

*Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs.

<table>
<thead>
<tr>
<th>Calories 2000</th>
<th>Calories 2500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fat: Less than 65g</td>
<td>Total Fat: Less than 88g</td>
</tr>
<tr>
<td>Saturated Fat: Less than 20g</td>
<td>Saturated Fat: Less than 25g</td>
</tr>
<tr>
<td>Cholesterol: Less than 300mg</td>
<td>Cholesterol: Less than 300mg</td>
</tr>
<tr>
<td>Sodium: Less than 2,400mg</td>
<td>Sodium: Less than 2,400mg</td>
</tr>
<tr>
<td>Total Carbohydrate: 300g</td>
<td>Total Carbohydrate: 375g</td>
</tr>
<tr>
<td>Dietary Fiber: 25g</td>
<td>Dietary Fiber: 30g</td>
</tr>
</tbody>
</table>

Circle the correct answer
A  Whole Milk  
B  Non Fat Milk
Label Quiz Question 3

You make franks and beans using one can of baked beans and four beef franks. This will make four servings, with each serving equivalent to \( \frac{1}{2} \) cup of beans and one frank. How much fiber would you consume if you ate half of the recipe (two servings) yourself?

Circle the correct answer

A  10  
B  5  
C  0  
D  20  

<table>
<thead>
<tr>
<th>Baked Beans</th>
<th>Beef Hot Dog Franks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nutrition Facts</strong></td>
<td><strong>Nutrition Facts</strong></td>
</tr>
<tr>
<td>Serving Size: 1/2 cup (130g)</td>
<td>Serving Size: 76g</td>
</tr>
<tr>
<td>Servings Per Container: 4</td>
<td>Servings Per Container: about 6</td>
</tr>
<tr>
<td><strong>Amount Per Serving</strong></td>
<td><strong>Amount Per Serving</strong></td>
</tr>
<tr>
<td>Calories</td>
<td>140</td>
</tr>
<tr>
<td>Total Fat</td>
<td>1g</td>
</tr>
<tr>
<td>Saturated Fat</td>
<td>0g</td>
</tr>
<tr>
<td>Trans Fat</td>
<td>0g</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>0mg</td>
</tr>
<tr>
<td>Sodium</td>
<td>660mg</td>
</tr>
<tr>
<td>Total Carbohydrate</td>
<td>26g</td>
</tr>
<tr>
<td>Dietary Fiber</td>
<td>5g</td>
</tr>
<tr>
<td>Sugars</td>
<td>12g</td>
</tr>
<tr>
<td>Protein</td>
<td>6g</td>
</tr>
<tr>
<td>Vitamin A</td>
<td>0%</td>
</tr>
<tr>
<td>Vitamin C</td>
<td>0%</td>
</tr>
</tbody>
</table>

Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs.

| Calories | 2000 | 2500 |
| Total Fat | Less than 45g | Less than 55g |
| Saturated Fat | Less than 22g | Less than 25g |
| Trans Fat | 0g | 0g |
| Cholesterol | Less than 300mg | Less than 300mg |
| Sodium | Less than 2,400mg | Less than 2,400mg |
| Total Carbohydrate | 300g | 375g |
| Dietary Fiber | 25g | 30g |
Label Quiz Question 4

You decide to make toasty dogs. Use the 6 beef franks and wrap each one in one slice of the 100% whole wheat bread. Secure the bread in place with toothpicks and put each toasty dog in the oven until the bread is toasted and brown. You decide to just eat one toasty dog. How many calories are in this toasty dog?

Circle the correct answer
A  310  
B  240  
C  380  
D  140  

---

**Beef Hot Dog Franks Nutrition Facts**

<table>
<thead>
<tr>
<th>Amount Per Serving</th>
<th>Calories</th>
<th>Calories from Fat</th>
<th>% Daily Value*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>240</td>
<td>200</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Serving Size 76g</th>
</tr>
</thead>
<tbody>
<tr>
<td>Servings Per Container about 6</td>
</tr>
</tbody>
</table>

| Total Fat | 23g | 35% |
| Cholesterol | 48mg | 15% |
| Sodium | 680mg | 28% |
| Total Carbohydrate | 1g | 0% |
| Protein | 9g | |

**100% Whole Wheat Bread Nutrition Facts**

<table>
<thead>
<tr>
<th>Amount Per Serving</th>
<th>Calories</th>
<th>Calories from Fat</th>
<th>% Daily Value*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>70</td>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Serving Size 1 slice (28g)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Servings Per Container 20</td>
</tr>
</tbody>
</table>

| Total Fat | 1g | 1% |
| Saturated Fat | 0g | 0% |
| Trans Fat | 0g | 0% |
| Cholesterol | 0mg | 0% |
| Sodium | 136mg | 4% |
| Total Carbohydrate | 13g | 2% |
| Dietary Fiber | 2g | 7% |
| Sugars | 2g | |
| Protein | 3g | |

**Percent Daily Values are based on a 2,000 calorie diet. Your daily Values may be higher or lower depending on your calorie needs.**

<table>
<thead>
<tr>
<th>Calories</th>
<th>2000</th>
<th>2500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fat</td>
<td>Less than 65g</td>
<td>65g</td>
</tr>
<tr>
<td>Saturated Fat</td>
<td>Less than 20g</td>
<td>20g</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>Less than 300mg</td>
<td>300mg</td>
</tr>
<tr>
<td>Sodium</td>
<td>Less than 2,400mg</td>
<td>2,400mg</td>
</tr>
<tr>
<td>Total Carbohydrate</td>
<td>300g</td>
<td>375g</td>
</tr>
<tr>
<td>Dietary Fiber</td>
<td>25g</td>
<td>35g</td>
</tr>
</tbody>
</table>

**Folic Acid**

<table>
<thead>
<tr>
<th>Amount Per Serving</th>
<th>Calories</th>
<th>Calories from Fat</th>
<th>% Daily Value*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4ug</td>
<td>1%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Serving Size 65g</th>
</tr>
</thead>
<tbody>
<tr>
<td>Servings Per Container 1000</td>
</tr>
</tbody>
</table>

| Total Fat | Less than 85g | 85g |
| Saturated Fat | Less than 20g | 20g |
| Cholesterol | Less than 300mg | 300mg |
| Sodium | Less than 2,400mg | 2,400mg |
| Total Carbohydrate | 300g | 375g |
| Dietary Fiber | 25g | 35g |
Label Quiz Question 5

You decide to split a box of macaroni and cheese with your friend. Each serving of prepared macaroni and cheese is one cup. How much sodium would each of you eat if you and your friend split the box of macaroni and cheese?

<table>
<thead>
<tr>
<th>Macaroni &amp; Cheese Nutrition Facts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serving Size 2oz</td>
</tr>
<tr>
<td>Servings Per Container about 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount Per Serving</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Calories</td>
<td>260</td>
<td>25</td>
</tr>
<tr>
<td>Calories from Fat</td>
<td>15g</td>
<td>4%</td>
</tr>
<tr>
<td>% Daily Value*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Fat</td>
<td>1.5g</td>
<td>4%</td>
</tr>
<tr>
<td>Saturated Fat</td>
<td>1.5g</td>
<td>8%</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>10mg</td>
<td>3%</td>
</tr>
<tr>
<td>Sodium</td>
<td>600mg</td>
<td>25%</td>
</tr>
<tr>
<td>Total Carbohydrate</td>
<td>48g</td>
<td>16%</td>
</tr>
<tr>
<td>Dietary Fiber</td>
<td>1g</td>
<td>4%</td>
</tr>
<tr>
<td>Sugars</td>
<td>7g</td>
<td></td>
</tr>
<tr>
<td>Protein</td>
<td>9g</td>
<td></td>
</tr>
<tr>
<td>Vitamin A</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Calcium</td>
<td>0%</td>
<td>20%</td>
</tr>
<tr>
<td>Vitamin C</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

*Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs.

<table>
<thead>
<tr>
<th>Calories</th>
<th>2000</th>
<th>2500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fat</td>
<td>Less than 85g</td>
<td>80g</td>
</tr>
<tr>
<td>Sat Fat</td>
<td>Less than 20g</td>
<td>25g</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>Less than 300mg</td>
<td>300mg</td>
</tr>
<tr>
<td>Sodium</td>
<td>Less than 2,400mg</td>
<td>2,400mg</td>
</tr>
<tr>
<td>Total Carbohydrate</td>
<td>300g</td>
<td>375g</td>
</tr>
<tr>
<td>Dietary Fiber</td>
<td>25g</td>
<td>30g</td>
</tr>
</tbody>
</table>

Circle the correct answer
A  600 mg
B  900 mg
C  1800 mg
D  300 mg
Label Quiz Question 6

You decide to prepare some tomato soup with one can of water. The label for the tomato soup gives nutrition facts for condensed tomato soup. How many calories would be in one cup of tomato soup that has been prepared with water?

Circle the correct answer
A  180
B  270
C  225
D  90

Tomato Soup
Nutrition Facts
Serving Size 1/2 cup (120 ml) condensated soup
Servings Per Container about 2.5

<table>
<thead>
<tr>
<th>Amount Per Serving</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Calories</td>
<td>90</td>
</tr>
<tr>
<td>% Daily Value*</td>
<td></td>
</tr>
<tr>
<td>Total Fat</td>
<td>0g</td>
</tr>
<tr>
<td>Trans Fat</td>
<td>0g</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>0mg</td>
</tr>
<tr>
<td>Sodium</td>
<td>710 mg</td>
</tr>
<tr>
<td>Total Carbohydrate</td>
<td>20g</td>
</tr>
<tr>
<td>Sugars</td>
<td>12g</td>
</tr>
<tr>
<td>Protein</td>
<td>2g</td>
</tr>
<tr>
<td>Vitamin A</td>
<td>10%</td>
</tr>
<tr>
<td>Vitamin C</td>
<td>10%</td>
</tr>
</tbody>
</table>

*Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs.

<table>
<thead>
<tr>
<th>Calories</th>
<th>2000</th>
<th>2500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fat</td>
<td>Less than</td>
<td>65g</td>
</tr>
<tr>
<td></td>
<td></td>
<td>80g</td>
</tr>
<tr>
<td>Sat Fat</td>
<td>Less than</td>
<td>20g</td>
</tr>
<tr>
<td></td>
<td></td>
<td>25g</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>Less than</td>
<td>300mg</td>
</tr>
<tr>
<td></td>
<td></td>
<td>300mg</td>
</tr>
<tr>
<td>Sodium</td>
<td>Less than</td>
<td>2400mg</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2400mg</td>
</tr>
<tr>
<td>Total Carbohydrate</td>
<td>300g</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>375g</td>
</tr>
<tr>
<td>Dietary Fiber</td>
<td>25g</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>30g</td>
</tr>
</tbody>
</table>
Label Quiz Question 7

You decide to make a peanut butter sandwich made with two slices of 100% whole grain bread and two tablespoons of peanut butter. How much protein is in this sandwich?

<table>
<thead>
<tr>
<th>Creamy Peanut Butter</th>
<th>100% Whole Wheat Bread</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nutrition Facts</strong></td>
<td><strong>Nutrition Facts</strong></td>
</tr>
<tr>
<td>Serving Size</td>
<td>Serving Size</td>
</tr>
<tr>
<td>2 Tbsp(32g)</td>
<td>1 slice(28g)</td>
</tr>
<tr>
<td>Servings Per Container</td>
<td>about 56</td>
</tr>
<tr>
<td><strong>Amount Per Serving</strong></td>
<td><strong>Amount Per Serving</strong></td>
</tr>
<tr>
<td>Calories</td>
<td>Calories</td>
</tr>
<tr>
<td>190</td>
<td>70</td>
</tr>
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**Circle the correct answer**

A  20 grams  
B  13 grams  
C  10 grams  
D  17 grams
Label Quiz Question 8

About how many cups of the frozen mixed vegetables would meet your daily need for vitamin C?

Circle the correct answer
A  2/3 cup
B  1 1/3 cup
C  2 2/3 cup
D  1/3 cup
## Spaghetti Bolognese Menu Plan

### Main Course
- Spaghetti Bolognese
- Mixed Green Salad with Italian House Dressing
- Garlic or Plain Italian/French Bread

### Dessert
- Brownies (baked fresh from a packaged mix)

### Spaghetti Bolognese

- 3 tablespoons olive oil
- 2 garlic gloves, crushed
- 1 large onion, finely chopped
- 1 carrot diced
- 2 ¼ cups lean ground beef
- 3 ½ ounces lean prosciutto, diced
- 1 cup Marsala
- 10 ounce can chopped plum tomatoes
- 1 tablespoon chopped fresh basil leaves
- 2 tablespoons tomato paste
- salt and pepper
- 1 pound dried spaghetti

1. Heat 2 tablespoons of olive oil in a large saucepan. Add the garlic, onion, and carrot and sauté for 6 minutes.
2. Add the ground beef and prosciutto to the pan and cook over medium heat, stirring occasionally, for 12 minutes, until well browned.
3. Stir in Marsala, tomatoes, basil, and tomato paste and cook for 4 minutes. Season to taste with salt and pepper. Cover and simmer for about 30 minutes.
4. Remove the lid from the pan, stir, and simmer for a further 15 minutes.
5. Meanwhile, bring a large pan of lightly salted water to a boil. Add the spaghetti and the remaining oil and cook for about 12 minutes, until tender, but still firm to the bite. Drain and transfer to a serving dish. Pour the sauce over the pasta, toss, and serve hot.

**Makes 4 servings**

### Mixed Green Salad

- 1 head of lettuce
- 1 bunch of red leaf lettuce
- 1 cucumber, peeled and sliced
- 2 carrots, peeled and grated

1. Wash and chop head of lettuce and place in large serving bowl.
2. Wash and drain bunch of red leaf lettuce. Shred leaves by hand and place in serving bowl.
3. Add the cucumber slices and grated carrot.
4. Mix.
5. Serve with Light Italian House dressing on the side.

### Garlic Bread

- 1-2 loaves of French or Italian bread

1. Turn the oven on to 350 degrees
2. Slice bread loaves (do not slice all the way through.)
3. Using a spatula or knife, lightly spread the Garlic Butter on both sides of each slice.
4. Wrap the loaves in aluminum foil.
5. Place loaves on center rack in oven and heat for approximately 10-15 minutes.
6. Unwrap loaves and place on serving plate or in a breadbasket.

### Brownies

Follow the directions on the packaged mix.
Tortellini Soup Menu Plan

Main Course
Tortellini Soup
Mixed Green Salad with Italian House Dressing
Garlic or Plain Italian/French Bread

Dessert
Brownies (baked fresh from a packaged mix)

**Tortellini Soup**
Preparation Time: 15 minutes
Cooking Time: 5-6 minutes

- 14 ½ ounce can diced tomatoes, undrained
- 1 ¼ cup water
- 1 cup reduced-sodium chicken broth
- 2 teaspoons snipped fresh basil or ½ teaspoon dried basil, crushed
- 1 teaspoon snipped fresh oregano or ¼ teaspoon dried oregano, crushed
- ½ teaspoon pepper
- 2 cups loose-pack frozen broccoli, cauliflower, and carrots (about ½ of a 16-ounce package)
- 1 ¼ cups refrigerated cheese tortellini (about ½ of a 9-ounce package)
- 1 tablespoon snipped fresh parsley

1. In medium saucepan combine the undrained tomatoes, water, chicken broth, basil, oregano, and pepper. Bring to boiling. Stir in frozen vegetables and tortellini.
2. Return to boiling; reduce heat. Simmer, uncovered, for 5-6 minutes or until tortellini are tender. Stir in fresh parsley.

*Makes 5 servings*

**Mixed Green Salad**

1 head of iceberg lettuce
1 bunch of red leaf lettuce
1 cucumber, peeled and sliced
2 carrots, peeled and grated

1. Wash and chop head of lettuce and place in large serving bowl.
2. Wash and drain bunch of red leaf lettuce. Shred leaves by hand and place in serving bowl.
3. Add the cucumber slices and grated carrot.
4. Mix.
5. Serve with Light Italian House dressing on the side.

**Garlic Bread**

1-2 loaves of French or Italian bread
Garlic Butter Spread

1. Turn the oven on to 350 degrees
2. Slice bread loaves (do not slice all the way through.)
3. Using a spatula or knife, lightly spread the Garlic Butter on both sides of each slice.
4. Wrap the loaves in aluminum foil.
5. Place loaves on center rack in oven and heat for approximately 10-15 minutes.
6. Unwrap loaves and place on serving plate or in a breadbasket.

**Brownies**

Follow the directions on the packaged mix.
Our Shopping List

Menu Plan Selected:

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Let's Shop Spaghetti Bolognese Menu

Small bottle of olive oil
2 ¼ cups lean ground beef
3 ½ ounces lean prosciutto
¾ cup Marsala
10 ounce can chopped plum tomatoes
Fresh basil leaves
1 small can tomato paste
1 pound dried spaghetti
1 head iceberg lettuce
1 bunch red leaf lettuce
Salt
Pepper
2 Garlic cloves
1 large onion
3 carrots
1 cucumber
2 loaves Italian or French bread
1 container of Garlic Butter Spread
1 bottle of Light Italian House Salad Dressing
1 packaged Brownie mix (plus any additional ingredients listed on the box!)
Let’s Shop Tortellini Soup Menu

14 ½ ounce can diced tomatoes, undrained
1 cup reduced-sodium chicken broth
Pepper
1 package of frozen broccoli
1 package of frozen cauliflower
1 package of frozen carrots
9-ounce package refrigerated cheese tortellini
Fresh parsley
Fresh basil or dried basil
Fresh oregano or dried oregano
1 head iceberg lettuce
1 bunch red leaf lettuce
2 carrots
1 cucumber
2 loaves Italian or French bread
1 container of Garlic Butter Spread
1 bottle of Light Italian House Salad Dressing
1 packaged Brownie mix (plus any additional ingredients listed on the box!)
Health & Safety: Cooking on Your Own

OVERVIEW

Learning how to cook can be fun for some and frustrating for others. Some people struggle with following directions and others intuitively know how to add a little of this and that and make a good recipe into a great one. Cooking for one or two people sometimes seems like too much time and effort—grabbing a meal at a fast food outlet sounds easier. However, cooking is a critical independent living skill and it just takes patience and practice. This lesson focuses on kitchen and food safety tips, meal preparation, meal presentation and meal enjoyment/evaluation.

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> Assemble the necessary pots/pans, cooking utensils, serving dishes, plates and silverware, glassware, and ingredients necessary to make the meals your group selected. Remember, if you are making more than one meal or are making several of the same meals, you may need additional ingredients and pots/pans, etc.
> Draw up a schedule with specific time frames so you can make certain that the meal can be prepared, cooked, enjoyed, and there’s time for cleanup!
> Decide how to organize the actual meal prep activity. (For example, you may decide to have one group for the main dish, one for salad, one for bread, one for brownies, and one for table set up and decoration.)
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Consider how you felt the first time you attempted to cook an actual meal. Were you confident or somewhat overwhelmed? Did everything finish cooking at the same time or did you find yourself eating in stages? Were you pleased with the results or disappointed?
> Do you usually cook for yourself and others? Are there certain meals you love to prepare and others that you cook but only out of habit? Have you learned tricks and tips in the kitchen? Do you read recipes or do you have a knack for adding a little of this and a little of that and turning out a great dish?
> Be prepared to be patient and encouraging in the kitchen with your participants—you may make a positive difference in their lives today.

MATERIALS NEEDED

Healthy food snacks to use as prizes for the winners of the Food Safety Quiz
Pots/pans needed for the menu selected
Serving plates/dishes, plates, glasses, salad bowls, silverware
Table cloth and napkins
Candles (if permissible) or vase with flowers as centerpiece
Ingredients for selected meal(s)
Copies of 18 Kitchen Safety Tips sheet
Copies of Food Safety Quiz sheet; prizes for quiz winners
Copies of recipes
Pencils for participants
Flip chart and easel or marker board; markers
1 **Welcome.** Introduce yourself and welcome back the returning participants.

> Have participants introduce themselves by sharing what they learned over the past six (6) days as they were filling out their MyPyramid Tracker.

**Ask** participants if they can think of any safety tips for working in the kitchen.

2 **Safety Tips.** Suggest that the kitchen can be a dangerous place. After all, you’re working with hot surfaces and boiling liquids! In addition, you’re handling sharp knives and utensils that can injure you in seconds.

> Distribute 18 Kitchen Safety Tips sheets. Review each tip and highlight the ones that may need additional explanation on your part. (Remember, you know your way around the kitchen and much of this is common sense. However, if participants are unfamiliar with a kitchen and have never really been involved in cooking, this is important information that could save lives.)

**Ask** participants if they can list the steps involved in making a meal from raw ingredients to a completely cooked dish ready to serve. List their responses on the flipchart or marker board for later discussion.

3 **Meal Prep Steps.** Explain that taking the time to plan out the steps involved in preparing a meal avoids frustration and failure! When you have been cooking for a period of time, these steps become second nature and you won’t even realize you’re doing them.

> Review the participants’ list of steps against the list below and make any additions necessary:

**Step 1:** Plan the meal (select menu).

**Step 2:** Create grocery list from selected recipes.

**Step 3:** Make certain you have the necessary cooking equipment.

**Step 4:** Shop for necessary ingredients and/or equipment.

**Step 5:** Review the recipes and figure out what order to prepare the menu (determine what needs to be started first to make sure everything is cooked and ready to serve at the same time).

**Step 6:** Gather all of the ingredients and the proper cooking equipment.

**Step 7:** Begin meal preparation and keep close tabs on what needs to be done when. Clean up as you go along!

**Step 8:** When everything’s under control, set the table and create an inviting atmosphere.

**Step 9:** Keep checking on each dish and be aware of the time.

**Step 10:** Assemble serving plates and dishes.

**Step 11:** Check to make certain all dishes are cooked properly.

**Step 12:** Turn off all appliances and serve.

**Ask** participants to identify which steps they have already completed. Put a check mark next to the completed meal prep steps [At this point, steps 1-4 should be checked off.]

4 **Kitchen Action/Food Safety.** Explain how the next 60 minutes will be used to create and enjoy the selected menu(s). Organize the participants into the cooking/prep groups you previously identified.

**Ask** participants if they are aware of any food safety issues.
> Suggest that it’s time for a quick *Food Safety Quiz*. Explain that groups will compete against each other. The group that gets the most correct answers in the shortest period of time wins a prize.
> Remind participants that they will be disqualified if they start before you give the word. Distribute *Food Safety Quiz* sheets to each group and when every group has a sheet, say, “GO!”
> Make a note of the order in which each group completes the Food Quiz.
> Review the correct answers (refer to *Food Safety Quiz Answer Key*) and award the prizes.
> Distribute the recipes to the appropriate groups. Explain where they can find their ingredients. Remind them to read their recipe all the way through so they do not overlook a critical instruction.
> Ask groups to share their estimated prep and cooking time. Write their responses on the flipchart or marker board. Guide the participants in creating a timeline. (Check it against the one you created prior to class to make certain everything can be done.)
> Establish some rules of the road so that groups are not competing for space or equipment and pushing and shoving, etc.
> Remind participants to clean up as they go to avoid a mess and lots of dishes at the end.
> Oversee the prep and cooking process. Be on the lookout for teachable moments and take the opportunity to offer praise, encouragement and constructive instruction.
> Oversee the table setting and be ready to have participants sit and enjoy the product of their hard work.
> Guide participants in meal presentation by helping them make use of serving plates and being aware of how to make the food look appealing versus slopped on a plate.
> Discuss the next section while you are eating.

**Eating Alone or with Others Doesn’t Mean Cartons and Jars.** Suggest that whether you’re eating alone or with a few friends, it’s much healthier to actually set the table and sit down to eat. Standing in the kitchen and eating out of a carton, or sitting in the living area and watching a DVD or TV and eating out of a box doesn’t make for the healthiest of choices.

> Encourage participants to get in the habit of cooking a meal and then taking the time to enjoy it by sitting down at a nicely set table.
> Remind participants of table etiquette: napkins on lap, elbows off the table, speaking without mouths full, no slurping, passing food when asked, etc.
> Facilitate a positive discussion about the meal itself: how does it taste, would you eat it again, what improvements would you suggest, etc. (Make certain that you keep the discussion nonpersonal.)

**Wrap/Clean Up.** Organize the kitchen clean up. (If participants have been cleaning up as they cooked, there should be minimal mess.) Emphasize the importance of working as a team to get everything ready to go.

> Review the topics covered in tonight’s session:
  - Following kitchen safety tips
  - Understanding food safety
  - Preparing a meal
  - Setting the scene for healthy eating
  - Enjoying the results of hard work and team effort
> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and a great meal! Encourage them to start cooking a few meals and discovering how easy it is.
Food Safety Quiz – Answer Key

When should you wash your hands when preparing food?
A  After handling raw eggs.
B  After handling raw meats.
C  Before preparing ingredients for a salad.
D  All of the above.

What is the safe final internal temperature for cooked ground beef?
A  140 degrees F
B  150 degrees F
C  160 degrees F
D  130 degrees F

What is cross-contamination?
A  How bacteria are spread when raw meat is ground.
B  Foods eaten raw coming into contact with foods that must be cooked.
C  Placing salad ingredients near main dish ingredients.
D  Pantry foods invaded by pests.

How long can perishable foods be left out at room temperature?
A  One hour
B  Two hours
C  Three hours
D  Four hours

Cooking foods that have been out of refrigeration for hours will destroy any harmful material and the food will be safe to eat.
A  True
B  False

At what temperature should your refrigerator be set?
A  45 degrees F
B  42 degrees F
C  39 degrees F
D  32 degrees F

What temperature should leftovers be reheated to before serving?
A  50 degrees F
B  165 degrees F
C  180 degrees F
D  140 degrees F
18 Kitchen Safety Tips

1. Understand Your Equipment and Handle it Properly
2. Don’t Rush
3. Never Bake or Cook if You’re Under the Influence or are Very Sleepy
4. Always use Hot Pads
5. Stir Away from Your Body
6. Watch Out for Steam
7. Be Careful of Boiling Water
8. Never Heat a Full Pan of Oil
9. Smother a Pan Fire by Covering with the Pan Lid
10. Know Your Limits When Lifting
11. Know How to Use Knives
12. Clean Up Spills Promptly
13. Be Careful Around Stove Burners
14. Don’t Leave Food Unattended
15. Keep a First Aid Kit in the Kitchen
16. Learn How to Extinguish a Fire
17. Post Emergency Numbers on the Refrigerator
18. Stop, Drop, and Roll
Food Safety Quiz

When should you wash your hands when preparing food?
A  After handling raw eggs.
B  After handling raw meats.
C  Before preparing ingredients for a salad.
D  All of the above.

What is the safe final internal temperature for cooked ground beef?
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A  True
B  False

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What temperature should leftovers be reheated to before serving?
A  50 degrees F
B  165 degrees F
C  180 degrees F
D  140 degrees F
Spaghetti Bolognese Recipe

3 tablespoons olive oil
2 garlic gloves, crushed
1 large onion, finely chopped
1 carrot diced
2 ¼ cups lean ground beef
3 ½ ounces lean prosciutto, diced
½ cup Marsala
10 ounce can chopped plum tomatoes
1 tablespoon chopped fresh basil leaves
2 tablespoons tomato paste
salt and pepper
1 pound dried spaghetti

1. Heat 2 tablespoons of olive oil in a large saucepan. Add the garlic, onion, and carrot and sauté for 6 minutes.
2. Add the ground beef and prosciutto to the pan and cook over medium heat, stirring occasionally, for 12 minutes, until well browned.
3. Stir in Marsala, tomatoes, basil, and tomato paste and cook for 4 minutes. Season to taste with salt and pepper. Cover and simmer for about 30 minutes.
4. Remove the lid from the pan, stir, and simmer for a further 15 minutes.
5. Meanwhile, bring a large pan of lightly salted water to a boil. Add the spaghetti and the remaining oil and cook for about 12 minutes, until tender, but still firm to the bite. Drain and transfer to a serving dish. Pour the sauce over the pasta, toss, and serve hot.

Makes 4 servings
Tortellini Soup Recipe

Preparation Time: 15 minutes
Cooking Time: 5-6 minutes

1 14 ½ ounce can diced tomatoes, undrained
1 ¼ cup water
1 cup reduced-sodium chicken broth
2 teaspoons snipped fresh basil or ½ teaspoon dried basil, crushed
1 teaspoon snipped fresh oregano or ¼ teaspoon dried oregano, crushed
½ teaspoon pepper
2 cups loose-pack frozen broccoli, cauliflower, and carrots (about ½ of a 16-ounce package)
1 ¼ cups refrigerated cheese tortellini (about ½ of a 9-ounce package)
1 tablespoon snipped fresh parsley

1. In medium saucepan combine the undrained tomatoes, water, chicken broth, basil, oregano, and pepper. Bring to boiling. Stir in frozen vegetables and tortellini.
2. Return to boiling; reduce heat. Simmer, uncovered, for 5-6 minutes or until tortellini are tender. Stir in fresh parsley.

Makes 5 servings
Mixed Green Salad Recipe

Mixed Green Salad
1 head of lettuce
1 bunch of red leaf lettuce
1 cucumber, peeled and sliced
2 carrots, peeled and grated

1. Wash and chop head of lettuce and place in a large serving bowl.
2. Wash and drain bunch of red leaf lettuce. Shred leaves by hand and place in serving bowl.
3. Add the cucumber slices and grated carrot.
4. Mix.
5. Serve with Light Italian House dressing on the side.
Garlic Bread Recipe

1-2 loaves of French or Italian bread
Garlic Butter Spread

1. Turn the oven on to 350 degrees
2. Slice bread loaves (do not slice all the way through.)
3. Using a spatula or knife, lightly spread the Garlic Butter on both sides of each slice.
4. Wrap the loaves in aluminum foil.
5. Place loaves on center rack in oven and heat for approximately 10-15 minutes.
6. Unwrap loaves and place on serving plate or in a breadbasket.
Brownies Recipe

Follow the directions on the packaged mix.
KNOWLEDGE IS POWER
Education: Dreams and Schemes

OVERVIEW

Young people have varying degrees of success in today's educational arena. For too many, school seems more like a prison than a place designed to unlock young minds. For others, school offers opportunities to grow and excel. No matter what the situation, everyone can benefit from developing their minds and practicing the discipline of setting goals and achieving what they set out to do. When young people are encouraged to dream and receive support and guidance, then they become self-directed and self-motivated. This lesson focuses on clarifying who you are, what you want to be and identifying the action steps necessary to get you from here to there.

FACILITATOR'S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Consider your own dreams. Are you doing what you dreamed about when you were a teenager? Did your dreams change as you've gotten older? Did you have a clear sense of who you were and what you wanted when you were in high school?
> Reflect on your own experiences as a student. Did you love school? Were you an “A” student? Did you struggle with one or two, or all, subjects? Did you mentally tick off the days until graduation? Did you opt for a GED?
> Recognize that education is a topic that is easy to lecture about and challenge yourself to create a climate for open discussion instead.

MATERIALS NEEDED

Copies of If I Could… worksheet
Copies of My Dreams worksheet
Copies of My Goals worksheet
Pencils for participants
Flipchart and easel or marker board; markers
(flipchart sheets and markers are also needed for one activity.)

HOW TO FACILITATE THIS SESSION

1 Welcome. Introduce yourself and welcome back the returning participants. If you do not have a clear sense of where participants are currently in the education system, ask them to share their situation when they introduce themselves. For example, an individual might state s/he is a senior and is in a credit recovery program or is a junior at _______ high school. If you do know where participants are and everyone is attending school in some fashion, use the following activity for introductions.

> Have participants introduce themselves by sharing one positive feeling they have about school. List responses on the flipchart or marker board.
When all participants have shared their one positive reflection about school, review the list on the flipchart or marker board for similarities or differences. **Ask** participants what they could be doing if they did not have to attend school. Allow for a brief and open discussion without judgment.

*If I Could…* Suggest that while there may be a variety of activities that appear more compelling than attending school, many activities require money to participate or require a certain level of expertise or experience. Usually, higher salaries are tied to higher levels of education and expertise is often times gained through additional training. So, it comes down to making choices—get an education and increase your options or …

*Ask* participants if they have spent much time considering who they are and who they could be.

*If I Could…* worksheets. Encourage participants to focus on themselves and to take this activity seriously. Allow 13-15 minutes for participants to complete this activity.

When time is up, check to see that everyone has completed the ten statements. If necessary, give participants a few more minutes to finish their worksheets. Pair participants (manipulate the pairings for optimal results). Have participants share their responses to each question. Allow 5-7 minutes for pairs to share.

When time is up, have participants form several groups of 4-6 participants to share their choices and reasons. Have participants look for similarities. Allow for 6-8 minutes to share.

*Ask* participants to share how they keep track of everything that’s going on in their lives—homework assignments, sports practice, work schedules, weekend events, family activities, etc. [Responses may include: keeping a calendar, writing in a planner, hoping friends will keep track and tell them, depending on teachers or parents to remind them, keeping everything in their heads.]

*My Dreams.* Write Dr. Diana Scharf-Hunt’s statement “Goals are dreams with deadlines” on the flip chart or marker board.

*Ask* participants what they think Dr. Scharf-Hunt means.

*Emphasize* that for dreams to become true, you need to set goals and take appropriate actions to achieve your dreams. If you simply keep a dream in your head, you may never realize that dream. If you write it down and create a plan, you have every opportunity to turn your dream into reality.

*Write* Abraham Maslow’s quote on the flipchart or marker board: “If you plan on being anything less than you are capable of being, you will probably be unhappy all the days of your life.”

*Engage* participants in a discussion about whether or not they agree with Maslow.

*Ask* participants if they have ever heard of Maslow or Maslow’s Hierarchy of Needs.

*Explain* that Maslow developed the theory of human motivation now known as Maslow’s Hierarchy of Needs. A psychologist, Maslow noted that some human needs were more powerful than others. He divided those needs into five general categories, from most urgent to most advanced: physiological, safety, belonging/love, esteem, and self-actualization. Maslow first published his theory in the 1940s, and it became a widely accepted notion in the fields of psychology and anthropology.

*Distribute* My Dreams worksheet. Remind participants that their dreams must be only for themselves; they can only control their own behavior so they cannot have a dream that involves anyone else’s behavior.

*Encourage* participants to take the next 3-5 minutes to daydream before actually writing anything down. Remind participants that many things are possible and they should dream
with that in mind. Allow for 12-15 minutes for participants to complete their worksheets. > When time is up, ask participants if they are willing to share any of their dreams. Limit responses to one per participant per timeline. (Keep in mind that revealing one’s dreams is a very personal thing and not everyone is comfortable with sharing. Facilitate the discussion so that each participant’s dream is recognized as having merit.) If no one volunteers, then offer your own dreams.

**Ask** participants if they have ever set short- or long-term goals.

### Goal Setting

Remind participants that short-term goals can be accomplished in a week, a month, or under a year. Long-term goals can be accomplished in 6 months to a year, or up to 10 years.

**Ask** participants who have set goals if it was easy to reach their goals. What made it easy? What made it difficult? Facilitate a group discussion regarding challenges faced when trying to reach a goal. (Keep this discussion upbeat.)

> Suggest that goals can be challenging if we have not taken the time to actually write them down. Writing a goal down is the first step to making a commitment to ourselves to do what it takes to reach our goal!

> Review the SMART goal process by writing the acronym SMART on the flipchart or marker board. Have participants explain what each letter in the acronym stands for. [S=Specific, M=Measurable, A=Attainable, R=Realistic, T=Time bound]

> Suggest that you need the participants’ assistance writing a SMART goal that will help you reduce your debt. **(Note:** Feel free to use any example.) Write your goal as “Reduce my debt” on the flip chart or marker board.

**Ask** participants if this goal qualifies as a SMART goal. Why or why not? (It does not qualify.)

> Explain that you really want to pay off your MasterCard in 6 months and you currently have an outstanding balance of $1000. Your monthly minimum payment is approximately $28.00

> Pair participants. Direct each pair to write a SMART goal focused on paying off the MC balance. Allow for 5-7 minutes for pairs to complete this activity.

> When time is up, have pairs connect with other pairs to form a small group of 4 participants. (There may need to be one group of 6 if you have an uneven number.) Direct pairs to critique each other’s SMART goal.

> Direct small groups to either choose the best SMART goal or create a SMART goal that they feel is the best. Allow 4-6 minutes for groups to arrive at their best SMART goal.

> Distribute flip chart sheets and markers and ask each group to write the SMART goal on the flip chart paper. When groups are finished, direct them to display their flip chart sheets.

> Review each SMART goal for compliance by asking participants this series of questions: Is the goal specific enough? Is the goal measurable? Can the goal be attained? How realistic is the goal? Is the goal time bound? (For example: To pay off MasterCard bill within 6 months by paying an extra $150 per month. This goal may meet SMA and T, but can you realistically (R) afford to pay $150 extra every month? Perhaps the goal needs to be re-written with a 12-month time frame.)

> Distribute **SMART Goals** worksheets. Review the directions and answer any questions.

> Encourage participants to think about how education plays a part in achieving their dreams and suggest that they focus on at least a short-term goal that relates to their education plans.

> Explain that participants will have the next 10 minutes to reflect on their SMART goals. (Some participants may be ready to write something down, others may need time to think.)

> When time is up, check to see that everyone is comfortable with the SMART Goals assignment. Answer any questions or concerns.

> Explain that participants are required to complete a **SMART Goals** worksheet with both a short-term and long-term goal and bring it to the next session.
Wrap. Remind participants “Goals are dreams with deadlines.”

> Review the topics covered in tonight’s session:
  - Clarifying who you are and want to be
  - Allowing yourself to dream
  - Distinguishing between short- and long-term goals
  - Setting SMART goals

> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and encourage them to spend time on themselves really thinking about what steps they need to take to realize their dream and to become who they aspire to be.
If I Could …

Directions: Read each statement and complete the statement by filling in the blanks. Take this activity seriously and allow yourself to be you.

1. If I could be any animal, I’d be a(n) _________________________________ because _________________________________________________________________.

2. If I could be an insect, I’d be a(n) _________________________________ because _________________________________________________________________.

3. If I could be a musical instrument, I’d be a(n) _________________________________ because _________________________________________________________________.

4. If I could be any color, I’d be _________________________________ because _________________________________________________________________.

5. If I could be a movie, I’d be _________________________________ because _________________________________________________________________.

6. If I could be a game, I’d be _________________________________ because _________________________________________________________________.

7. If I could be a state in the USA, I’d be _________________________________ because _________________________________________________________________.

8. If I could be a car, I’d be a(n) _________________________________ because _________________________________________________________________.

9. If I could be a foreign country, I’d be _________________________________ because _________________________________________________________________.

10. If I could be a food item, I’d be _________________________________ because _________________________________________________________________.

Education: Dreams and Schemes
My Dreams

Most of you have big dreams and goals for the future. You probably have ideas about what kind of career you want, where you want to live, and what you might want to accomplish in life. Maybe you want to be a doctor, or one day you might want to raise a family. Perhaps you want to win an Oscar or the Nobel Peace Prize! Write down your dreams and aspirations. Dreams recognized are dreams that can be realized!

1. I want to be…

2. I want to live…

3. I want to achieve…

4. I want to have…

5. I want to know…
SMART Goals

**Directions:** Review your completed My Dreams worksheet. Consider what you need to do to achieve your dreams. Think about what you want to be. Do you have some ideas of where to start making your dream come true? Is your dream within the realm of possibility? If yes, then go for it! If not, how can you modify your dream to get where you want to be?

Now, what is one goal you can accomplish in the short-term that will bring you closer to realizing your dream? Remember, short-term is one week, a month, or up to 12 months. Use the chart to assist you in setting a SMART goal.

<table>
<thead>
<tr>
<th>S</th>
<th>M</th>
<th>A</th>
<th>R</th>
<th>T</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specific Goal (Clear and concise)</td>
<td>Measurable (How much?)</td>
<td>Attainable (Can you do it?)</td>
<td>Realistic (Are there obstacles?)</td>
<td>Time (Achieve by?)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(Short-term)</td>
</tr>
</tbody>
</table>

When you are ready, write your goal in the space below:
Short-term goal:

_________________________________________________________________________

_________________________________________________________________________
SMART Goals (continued)

Now, what is one goal you can accomplish in the long-term that will bring you closer to realizing your dream? Remember, long-term is 6 months, 12 months or up to 10 years. Use the chart to assist you in setting a SMART goal.

<table>
<thead>
<tr>
<th>S</th>
<th>M</th>
<th>A</th>
<th>R</th>
<th>T</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specific Goal (Clear and concise)</td>
<td>Measurable (How much?)</td>
<td>Attainable (Can you do it?)</td>
<td>Realistic (Are there obstacles?)</td>
<td>Time (Achieve by?)</td>
</tr>
</tbody>
</table>

When you are ready, write your goal in the space below:

Long-term goal:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Congratulations! You are two steps closer to realizing your dream.
KNOWLEDGE IS POWER
Education: Success Strategies for School

OVERVIEW

Staying in school and graduating or completing the requirements for a GED require discipline and focus. It’s important to take control, stay motivated, and create opportunities for success. There are numerous strategies that will make schoolwork manageable and potentially easier! However, many students may not know which strategies work best or how to implement them. This lesson focuses on identifying action steps, maintaining motivation, staying focused, improving study skills, and recognizing the value of education.

FACILITATOR’S PREPARATION

> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Think about the strategies you use daily as an adult to ensure success. Do you manage your time effectively? Do you make a to-do list or use a daily planner? Have you arranged your office to get the maximum output every day?
> Consider how you stay motivated to complete a task that may seem boring or too difficult. Do you create your own rewards and punishments? Do you have a support network that keeps you going?
> Remember that there may be real obstacles participants face (personal issues, family issues, learning disabilities, emotional trauma, etc.) that get in the way of their success and be sensitive to this fact.

MATERIALS NEEDED

Copies of Action! worksheet
Copies of Maintaining Momentum worksheet
Copies of Time Flies worksheet
A flip chart sheet prepared with the World of Work Skills List (list is provided at the back of this Guide)
Pencils for participants
Flip chart and easel or marker board; markers
(flip chart sheets and markers are also needed for one activity.)

HOW TO FACILITATE THIS SESSION

1 Welcome. Introduce yourself and welcome back the returning participants. Remind participants they were required to complete a SMART Goals sheet with both a short-term and long-term goal and bring it to this session.

> Have half of the group introduce themselves by sharing a shot-term goal they listed on their SMART Goals sheet.
> Have the remaining half of the group introduce themselves by sharing a long-term goal they listed on their SMART Goals sheet.
Ask participants to share how easy or difficult it was to complete this assignment and how they feel about the process.

Ask participants how many of them have started working towards a goal.

**Action Steps.** Explain that once you have identified your goals, the next step is to create a set of action steps that will enable you to reach your goal. Some people refer to action steps as sub goals. Each action step or sub goal needs to be specific and include a timeframe.

> Write the SMART goal from the previous session on the flipchart or marker board. (For example: To pay off MasterCard bill within 12 months by paying an extra $50 per month.)

> Have participants consider what action steps are necessary to achieve this goal. List participants’ responses on the flip chart or marker board.

> Review the list against the suggested list below:

  - Remove MC from wallet and store in a safe place to avoid using it. Date: __________
  - Review monthly budget to determine if you can afford $50 additional payment. Date: __________
  - Revise monthly budget to include additional payment of $ ___. Date: ________
  - Create a MC Repayment sheet to track progress, include beginning balance, date and amount of payments. Date: __________

> Distribute Action! worksheets. Review the directions. Answer any questions.

> Encourage participants to use the next 10 minutes to select one of their goals and establish their action steps. Remind participants that if they are finished before the time is up that they can use the second worksheet to work on a second goal.

> When time is up, do a pulse-check to see if everyone is feeling good about their progress in identifying achievable action steps and goals.

> Congratulate participants on their hard work. Remind participants that “goals are dreams with deadlines” and they are moving closer to realizing their dreams.

Ask participants if they ever lose momentum or motivation to accomplish a task.

**Motivation and Momentum.** Suggest that accomplishing goals may require you to figure out how to get yourself to do things you are unaccustomed to doing. Sometimes, unless you change your behavior, it’s unlikely that you will achieve your goal. For example, if one of your goals is to improve your grades, you will have to show up for class, take notes, hand in homework, and study. It’s possible that in the past you showed up for class but did nothing else. That action was not enough to pass the class so now you will need to change your behavior.

> Distribute Maintaining Momentum worksheets. Review the directions and answer any questions.

> Explain that participants will have approximately 9-11 minutes to complete their worksheets.

> When time is up, divide participants into small groups of 3-5. Have participants share their responses to ideas #2 and #3. Allow 6-8 minutes for sharing.

> When time is up, remind participants that it takes twenty-one times to create a new habit. Changing your behavior can be difficult but it’s worth it if it gets you what you want!

Ask participants if any of them have difficulty staying focused on schoolwork.

**Focus.** Explain that learning how to focus isn’t just about good grades—it’s the foundation for success in life. If you can master the skills of getting organized, staying focused, and seeing a task through to completion, you’ll be successful in almost everything you do!

> Suggest that there are four basic activities that will help you to focus:
  - Get Organized
  - Plan Ahead
  - Create Your Space
  - Just Do It
> Write the first activity, *Get Organized*, on the flip chart or marker board. Have participants brainstorm ways to organize for school. (Look for responses similar to these: keep assignments and class info in binders/folders/notebooks organized by subject; set up a file drawer at home to keep track of research; take notes in one notebook and then rewrite them in a separate binder at home [time consuming but great study skill]; before bed every night put everything you need for the next day in one spot that’s easy to find.)

> Next write the second activity, *Plan Ahead*, on the flip chart or marker board. Have participants brainstorm ways to plan ahead. (Look for responses similar to these: set deadlines for yourself; make a wall calendar of due dates; work backwards and set beginning dates for projects; add extracurricular activities to your calendar so you can easily see crunch times; enforce deadlines; set mini-deadlines for stages of a big project; get to the library ahead of everyone else; make a list of supplies needed for a project so you have everything when you need it)

> Write the third activity, *Create Your Space*, on the flip chart or marker board. Have participants brainstorm ways to create their space. (Look for responses similar to these: find a space that’s set aside just for homework so that when you sit down your mind knows you’re there to work and can focus more quickly [stay out of the kitchen!]; study at a desk [beds are too comfy and encourage sleeping, not studying]; use a comfortable chair; make sure you have adequate light; have all of your resources handy—books, paper, stapler, etc.; avoid studying in front of a TV; listen to good study music (classical) if you need to drown out distracting noises; set aside time to check IMs and emails if you’re working at the computer.)

> Write the last basic activity, *Just Do It*, on the flip chart or marker board. Have participants brainstorm ways focus. (Look for responses similar to these; take scheduled breaks to keep your concentration; get a change of scenery and go for a quick walk around the block; don’t put work off until the last minute just because you like the adrenalin rush; don’t wait until it’s time for bed and you’re too tired; don’t allow yourself to get bored—find some aspect of the project or paper that interests you; make sure you understand the assignment and the expectations; know your deadlines and meet them.)

Ask participants if they ever feel as though they are slaves to homework.

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**Take Control of Homework.** Explain that homework really does have a purpose: helps reinforce what you’ve learned, establishes study habits that will help you later on, prepares you for the next class, and shows progress.

Ask participants to share any homework tips they have found to be helpful.

> List participants’ responses on the flip chart or marker board. Look for tips similar to these:
  
  - Set the mood – create your space
  - Study at the same time every day if possible
  - Use your wall calendar or daily planner to figure out where to begin
  - Know which assignment carries more weight or which subject needs more attention so you can act accordingly
  - Take notes, underline, highlight—do whatever it takes to stay engaged
  - Take a break
  - Organize information in a way that works for you (charts, pictures, outlines)
  - Learn how to take notes
  - Create mnemonics – memorization tricks
  - Quiz yourself
  - Study with a friend who will keep you both focused
  - Create a study group
  - Use free time (study hall, bus ride, waiting for appointments) to review notes, prepare for class, or start homework
  - Get help, if you need it!

Ask participants if they’re frustrated because they never have enough time.
**Time Management Tips.** Suggest that there are only 24 hours a day and everyone has the exact same amount of time, yet some people seem to have plenty of time to get everything done while others are scrambling. Learning how to manage time is critical to accomplishing what you want in life.

**Ask** participants if they have ever really analyzed how much time they spend every day sleeping or talking/texting with their friends.

Distribute *Time Flies* worksheets. Review the directions. Answer any questions. Explain that participants are required to complete the *Time Flies* worksheet and bring it to the next session.

**Ask** participants if they can think of any ways that school prepares you for the world of work.

**The Value of High School.** Suggest that there are at least a dozen key qualities that employers look for that can be developed in high school.

Pair participants. Direct pairs to create a list of at least six skills that employers look for that high school students can work on before they graduate. Ask them to write them on the flip chart paper provided. Allow 7-9 minutes for pairs to complete their lists.

When time is up, randomly call on pairs to share their lists.

Prepare the flip chart using the following *World of Work Skills List*:

- Time Management
- Speaking on Your Feet
- Research
- Writing Skills
- Speaking Skills
- Teamwork
- Working Under Pressure
- Initiative
- Problem-Solving
- Decision Making
- Prioritizing
- Attention to Detail
- Project Management
- Technical Skills

Discuss each skill and elaborate if necessary using the notes provided below and/or your own viewpoint:

- **Time Management** – think about the number of classes you attend each day, the number of homework assignments you complete each night, sports practice, theater rehearsals, part time job, volunteer activities—you can be a pro at juggling demands on your time.
- **Speaking on Your Feet** – consider how often you’re called on in class to answer a question or provide an idea without any preparation.
- **Research** – knowing how to use research sources (online and in print) and how to analyze data is a huge talent.
- **Writing Skills** – how many essays have you been required to write? By doing your best, increasing your vocabulary, learning how to paint a picture in words, you’re preparing yourself for the world of work.
- **Speaking Skills** – take every opportunity to practice your public speaking skills and you’ll be set.
- **Teamwork** – every class project with teams or small group discussions offer a chance to practice voicing your opinions, actively listening, and reaching consensus. Employers look for skilled team players.
- **Working Under Pressure** – test anxiety just may be the trick for understanding how to work under pressure and live to tell about it.
• **Initiative** – raise your hand, choose your own research topic, review a work of literature and get comfortable taking initiative—employers look for can-do professionals with a creative outlook.

• **Problem Solving** – every class assignment is an opportunity to look for the best solutions and to test several out until you identify the best solution—every business has problems to solve!

• **Decision Making** – every decision you make—what to wear, who to befriend, what class to take, which sport to tryout for—increase your ability to look at possibilities, analyze data, consider a variety of outcomes and select one.

• **Prioritizing** – when you decide which homework assignment to complete first or what project to start, you are perfecting the art of prioritizing—a necessary skill in every field.

• **Attention to Detail** – checking your quiz answers, proofing your essay, or citing the correct source in a research paper is evidence of attention to detail.

• **Project Management** – school projects have just as many moving parts as work projects and knowing how to manage each part to accomplish the goal is an invaluable skill.

• **Technical Skills** – technology continues to outpace most human’s ability to understand it and use it effectively. Whether you twitter, IM, text, or blog you’re fine-tuning your skills and you will be an asset to most companies.

*Ask* participants if their view of the value in staying in school has changed?

**Wrap.** Suggest that success in life depends on your own definition of success. However, most people consider one sign of success to be the ability to provide for yourself and your family. Finishing high school increases your opportunities to provide for yourself!

> Review the topics covered in tonight’s session:
  - Identifying action steps
  - Maintaining motivation
  - Staying focused
  - Improving study skills
  - Recognizing the value of education

> Remind participants to complete their *Time Flies* worksheet and bring it to the next session.

> Tell participants the date, day of week, time of day, and location of the next session:

> Thank participants for their attendance and encourage them to spend time writing down their action steps so they can achieve their goals!
Action!

Directions: Copy one of your goals from your SMART Goals sheet and write it in the space below. Think about what you need to do to achieve your goal. Write down the specific action steps that are necessary to complete to reach your goal. There is no magic number of steps—it’s up to you. Make sure to include the date that you will take action for each action step.

SMART Goal #1: __________________________________________________________

Action Step A: __________________________________________________________
Date: ______________

Action Step B: __________________________________________________________
Date: ______________

Action Step C: __________________________________________________________
Date: ______________

Action Step D: __________________________________________________________
Date: ______________

Action Step E: __________________________________________________________
Date: ______________

Action Step F: __________________________________________________________
Date: ______________
## Action! (continued)

**SMART Goal #2:**

<table>
<thead>
<tr>
<th>Action Step A:</th>
<th>Date: ____________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Action Step B:</td>
<td>Date: ____________</td>
</tr>
<tr>
<td>Action Step C:</td>
<td>Date: ____________</td>
</tr>
<tr>
<td>Action Step D:</td>
<td>Date: ____________</td>
</tr>
<tr>
<td>Action Step E:</td>
<td>Date: ____________</td>
</tr>
<tr>
<td>Action Step F:</td>
<td>Date: ____________</td>
</tr>
</tbody>
</table>
Maintaining Momentum

Here are some suggestions for staying on track to achieve your goals. Read each idea and complete the suggested action.

1. Review the benefits of achieving your goal. Complete the following statement: “The benefits to me of reaching my goal include…”

2. Remind yourself that you can achieve success. Identify three words or a sentence that you will use as positive self-talk:

3. Make it fun! List as many ways as you can that could make working on your goal fun. You could make a list of small rewards that you will give yourself along the way.

4. Assemble your own cheering squad. Ask for support from close friends and family members. List the individual(s) you will share your goal with:

   List the individual(s) you will not share your goal with:

5. Schedule a regular time to evaluate the techniques you’re using to stay on track and motivated. It’s important to keep the momentum! List the dates you will assess your efforts:

Now, go back and review each idea. Consider which idea(s) will work for you. Place a star next to the ideas that you are committed to trying.
Time Flies

**Directions:** Over the next week, keep track of the time you spend on the activities listed below. Fill in the worksheet for a normal school week. If you only work 3 days a week, then make a note of that fact. Add activities that you participate in that are not listed.

<table>
<thead>
<tr>
<th>Number of hours a day you:</th>
<th>Daily Total</th>
<th>Frequency</th>
<th>Weekly Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eat meals?</td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td>Commute to/from work?</td>
<td></td>
<td>x =</td>
<td></td>
</tr>
<tr>
<td>Commute to/from school?</td>
<td></td>
<td>x 5 =</td>
<td></td>
</tr>
<tr>
<td>Spend in school?</td>
<td></td>
<td>x 5 =</td>
<td></td>
</tr>
<tr>
<td>Study or do homework?</td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td>Watch TV?</td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td>Talk on the phone/text message?</td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td>Spend online or on the computer?</td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td>Participate in extracurricular activities?</td>
<td></td>
<td>x =</td>
<td></td>
</tr>
<tr>
<td>Spend time outside of school with friends?</td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td>Exercise?</td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td>Sleep?</td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>x 7 =</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL HOURS**
KNOWLEDGE IS POWER
Education: Choices

Overview
Life is full of choices. One of the most difficult choices is what to do after high school—four-year college, community college, trade school, apprenticeship, travel, or job. There really is no right or wrong choice. However, the choice should be well thought out and should match a person’s interests and provide opportunities for personal growth and career options. Many times young adults make choices based on other people’s dreams and they are not confident in their own dreams. This lesson focuses on identifying attitudes about college, identifying options, exploring careers and making decisions.

Facilitator’s Preparation
> Review this guide, complete your own set of the accompanying worksheets, and review the information sheets.
> Research the web sites listed on The Gap Year information sheet to familiarize yourself with these opportunities.
> If this is the last session, prepare Certificates of Completion.
> Review the suggested length for each topic noted as (10) or (15) and so on. This session is designed to be 120 minutes (2 hours) from Welcome to Wrap. Determine where you want to take a 7-minute stretch break and make a note on your Guide.
> Think about the choices you made after high school. Did you head off to college with or without an idea of what you wanted to study? Did you take a year off to figure out what you were really interested in? Do you know of people who are successful and do not have college degrees?
> Consider how you feel about higher education. Is college the best place for everyone? Do you think it’s possible to succeed if you attend a trade school or participate in an apprenticeship?
> Recognize that the decision about what to do after high school is a topic that is easy to lecture on and challenge yourself to create a climate for open discussion instead.

Materials Needed
Copies of How I Feel about College worksheet
Copies of The Gap Year sheet
Copies of Some Tough Questions worksheet
Copies of Decision Making Worksheet
Certificates of Completion (if this is the last session)
Pencils for participants
Flip chart and easel or marker board; markers
(Flip chart sheets and markers are also needed for one activity.)

How to Facilitate this Session
1 Welcome. Introduce yourself and welcome back the returning participants. Remind participants they were required to complete a Time Flies worksheet and bring it to this session.

> Have half of the group introduce themselves by sharing the activity they discovered took up the most time in their week.
Have the remaining half of the group introduce themselves by sharing the activity that took up the least amount of time in their week.

**Ask** participants to share any surprises they experienced as they completed their worksheets. **Ask** participants if any of them are considering a change in the way they spend their time. **Ask** participants how many of them are thinking about attending college.

### 2 How I Feel about College

Explain that before you can determine if college is the right next step for you, it may be helpful to consider how you feel about college.

**> Distribute** *How I Feel about College* worksheets. **> Review the directions.** Emphasize participants should go with their first thoughts and that there are no right or wrong answers. Allow 6-7 minutes for participants to complete their worksheets. **> When time is up, divide participants into small groups of 3-4.** Encourage participants to share their responses and to look for commonalities. Remind participants that everyone’s viewpoint is valid. Allow 7-9 minutes for group discussion. **> When time is up, ask groups to share any themes or similar threads they discovered in their discussions.** **Ask** participants if they learned something about themselves that they hadn’t realized before completing this exercise.

### 3 After High School...

Suggest that while college may be the logical next step for some, for others college may not be the best destination right out of high school.

**> Pair participants and direct each pair to draw up a list of at least five productive actions that someone could take instead of going to college right after high school.** Allow 6-7 minutes for participants to complete this activity. **> When time is up, pair each pair with another pair to make groups of 4.** Have each pair share their list with the other pair. Direct the small groups to pick the top four activities from their combined lists and be prepared to share. Allow 7-9 minutes for participants to complete this activity. **> When time is up, randomly call on each group and ask for one action from the group’s top four list.** Write the action on the flip chart or marker board. Repeat until all lists have been exhausted. **> Compare the participant’s list with the list provided below:**

- Trade School
- Apprenticeship
- Travel
- Start own business
- Stay in current job to gain additional skills
- Volunteer

**> Explain that in other parts of the world, students take a “gap year” to travel or perform national service between high school and college. Gap year has long been a tradition in England and it was never intended to be a “year off.” Instead, it is considered to be a “year on,” a year to experience different cultures, explore possible careers and get to know oneself away from friends, family, and the academic world.** **> Explain that a gap year usually doesn’t mean a free ride.** Many students work the summer after high school graduation earning money to finance the gap year. Some programs are relatively inexpensive and actually provide a monetary education award to be used once the year is up.

**> Distribute** *The Gap Year* sheet. Briefly review each program. **Ask** participants if they see value in the gap year concept.
Ask participants if making decisions sometimes seems overwhelming—especially decisions about education and careers.

**Self-assessment.** Explain that making a decision about what to do after high school can be difficult. There are many options available and identifying the best one will require some hard work. The first place to start is by taking a long, hard look at yourself. Participants who attended the employment classes have a head start because you have already completed a self-assessment to identify characteristic traits and skills.

> Distribute *Some Tough Questions* worksheets. Review the questions.
> Explain that self-assessment is the most important step in the career development process and can greatly impact the decision-making process. People who invest the time and effort to answer these tough questions are rewarded by identifying career options that are most suited to them.

Ask participants if they have spent much time on career exploration.

**Career Exploration.** Suggest that the best way to describe career exploration is as an information gathering activity. Essentially, you gather as much information as you can about various careers so you can make an informed decision. One key to successful career exploration is being open-minded. If you discount a career based on your initial perceptions your career exploration will be more difficult.

> Divide participants into small groups of 3-5. Give each group a sheet of flip chart paper and markers. Direct groups to draw up a list of all the methods they could use to gather information about careers. Allow 7-9 minutes for this activity.
> When time is up, randomly call on groups to present their lists and display them.
> Compare the participants’ responses to the list below:
  • Make a wish list of your ideas
  • Talk to family and friends for ideas
  • Go through the want ads or job listings and clip the ones that interest you
  • Attend career fairs/job fairs
  • Take a class and see if you like and can use new skills
  • Set up an informational interview with someone who has a job you’re interested in
  • Go the library and research careers
  • Go online and discover options around the world
  • Talk to a career counselor at your local Workforce Center
  • Get an internship and try out a career that interests you
  • Shadow a professional
  • Volunteer and check out several different careers
  • Get a part-time job in a field in which you have an interest
  • Get a summer job in a field in which you have an interest

> Explain that when you’ve worked through the self-assessment stage, gathered information about different career options, and actually tried out some of those options, you should have some gut instincts about your possible direction. In addition, you will have a good idea about the kind of education, skills and experience you need to succeed in your potential career choices.

Ask participants if they have ever used a decision model to assist them with tough choices.

**Decision Model.** Explain that research indicates there are a number of decision-making styles. The different styles fall into two categories: inner reliant and outer reliant. Inner Reliant decision makers take responsibility for their decisions and Outer Reliant decision makers try and transfer the responsibility to others for their decisions.
> List the following decision-making styles on the flip chart or marker board and describe each one as you write it down.
> - **Delaying Decider** – “I’ll think about it another day.”
> - **Agonizing Decider** – “I’ve analyzed everything and I can’t make up my mind! I don’t now what to do.”
> - **Impulsive Decider** – “Great idea – I don’t need any more choices. The first idea is always the best.”
> - **Fatalistic Decider** – “It’s not up to me – whatever will be will be.”
> - **Compliant Decider** – “Anything you say – it’s good with me.”
> - **Intuitive Decider** – “It feels right – it must be right.”
> - **Paralytic Decider** – “I know it’s my decision, but I just can’t do it.”
> - **Planning Decider** – “I’ve done my research – I’m in charge and it’s my choice.”

**Ask** participants if they recognize their own preferred style of decision making.

> Suggest that making a decision when you are faced with a number of choices is easier when you use a decision model. A decision model provides structure while you are working through your decision.

> Distribute Decision Making worksheets. Review the directions. (If you have completed your own Decision Making worksheet, you may want to make copies and distribute them to use as an example.)

> Encourage participants to think about a major decision with which they are struggling. Direct them to list up to three options on their Decision Making worksheet.

> Explain that there is not enough time to complete their Decision Making worksheet in this session. However, participants should make it a point to work on their worksheets over the next couple of days so they discover if this model is helpful.

> Distribute additional Decision Making worksheets and encourage participants to make several copies for future use.

**Wrap.** Suggest that life is full of choices and deciding what to do after high school or after receiving a GED is one of the more difficult choices. The bad news is—there are so many options. The great news is—there are so many options.

> Review the topics covered in tonight’s session:
> - Discovering attitudes about college
> - Considering life after high school
> - Evaluating the gap year option
> - Exploring career options
> - Using a decision making model

> Remind participants to use their Decision Making worksheets to help them decide what direction to take after high school.

> Tell participants the date, day of week, time of day, and location of the next session,

> **Note:** If this is the last session, congratulate participants on taking the time to develop new skills to help them live independently and to achieve their goals! Distribute Certificates of Completion.
How I Feel About College

**Directions:** Take a few minutes to complete each statement below. Go with your first thought. There are no right or wrong answers.

College is ____________________________________________________________

I do/don’t want to go to college because ___________________________________

_____________________________________________________________________

_____________________________________________________________________

A college degree can __________________________________________________

_____________________________________________________________________

_____________________________________________________________________

People without college degrees __________________________________________

_____________________________________________________________________

_____________________________________________________________________

People with college degrees ____________________________________________

_____________________________________________________________________

_____________________________________________________________________

The one thing stopping me from going to college is _______________________

_____________________________________________________________________

_____________________________________________________________________

Instead of going to college, I ____________________________________________

_____________________________________________________________________

_____________________________________________________________________

Some/none of my friends think college is ________________________________

_____________________________________________________________________

_____________________________________________________________________
The Gap Year

Here is a partial list of programs that might interest you if you decide to take a “year on” before attending college or trade school. Please check the websites provided for the most current information. The information provided may or may not be up-to-date.

**Student Conservation Association (SCA) hesca.org**
This program offers teens the opportunity to travel through seven states and eighteen national parks working on various projects. SCA provides housing, health insurance, and travel expenses to and from the site, $160 weekly living allowance, and an education award of $1200-4725. Most importantly, SCA gives teens the chance to explore a career in more than 30 conservation fields.

**Americorps (www.americorps.org)**
There are thousands of programs to choose from and they all include living allowance, healthcare and $4725 towards college. Some programs also offer room and board.

**National Civilian Community Corps (www.americorps.org)**
This is a residential program for 18-24 year olds with campuses in Colorado, California, Iowa and Maryland. Participants live in college dorm rooms, eat cafeteria food, and interact with a group of ready-made friends all 24 and younger. They move from project to project and from state to state. They get trained in CPR and first aid and get a first hand look at environmental, education, and public safety nonprofits that serve as partners. Everyone gets room, board, stipend and a $4,725 education award.

**City Year (www.cityyear.org)**
This program has 17 locations in the U.S. and is tailored specifically to 17-24 year olds. It is a 10-month do-gooder program places volunteers into service teams of 6-12 members. They work in schools as tutors, help youth leadership programs and revitalize neighborhoods by painting murals, planting community gardens, volunteering, and more.

**World Wide Opportunities on Organic Farms (WWOOF) (www.wwoof.org)**
This is an amazing program that allows participants to make their way around the world hopping from farm to farm. Each country has its own organization, but the Internet serves as an umbrella to put volunteers in touch with appropriate contact people. There are no fees to participate and there’s no payment. Volunteers do get room, board and hands-on experience.

**Alliances Abroad (www.alliancesabroad.com)**
This Australian program has a $2,200 fee for room, board, training, and in-country travel expenses. Participants must also pay their international airfare. However, the participants receive close to $900 a month in salary and there’s a recovery weekend at Australia’s Rainbow beach. The work is in rural hospitality, mostly in the Australian Outback.
Some Tough Questions

Deciding what to do after high school can be difficult. Take some time to reflect on the questions below to help you think through your next steps.

**Interests**
- What do I want to learn?
- What am I interested in doing?
- What activities have I enjoyed the most?
- Where in the world do I want to be?

**Skills**
- What are my strengths and weaknesses?
- What are my most prominent skills and abilities?
- What skills do I want to use on a job?
- What skills do I need to acquire?

**Values**
- In what ways must I be challenged and rewarded?
- In what type of learning environment would I be happy?
- In what type of work environment would I be happy?
- In what way do I want to make a difference?
- What satisfactions do I seek in a career?

**Personality**
- What will I do when things get very difficult?
- What personal qualities do I possess that will help me?
- How much structure do I want or need?
- How will my personal style influence my career choice?
- How will I get along with others?
Decision-Making Worksheet

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<td>TOTALS</td>
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1. At the top of the worksheet, list up to three options you are considering.
2. In the left hand column, list up to 10 important values or factors that affect your decision.
   For example, desired location, affordable cost, personal growth, uses my skills, etc.
3. In the “Importance” column, rate how important the value is to your decision using a scale of 1 to 5 with
   1=not very important and 5=absolutely critical.
4. In the “Probability” column, rate the likelihood that each option will fulfill each value on a scale of 1 to 5 with
   1=very little chance the value will be fulfilled and 5= no doubt the value will be fulfilled.
5. Multiply the Importance number by the Probability number and enter that into the Subtotal column for each option.
6. Add the subtotals for each column and enter that amount at the bottom on the Totals line for each option.
7. Compare the totals for each option. Note which option has the highest total.
8. You may be comfortable that the highest score represents your best option. You may go back and review your
   values to make certain they have not shifted in priority. You may decide to add or delete values, which could offer a
   different set of ratings.
9. Remember, this is only one of many decision-making models.