Housing and Money Management Resource Guide | Casey Life Skills

This guide provides the learner and life skills instructor (practitioner, parent or other caregiver) a place to start when creating a learning plan. It identifies the skill areas and corresponding goals and expectations to help young people and their caregivers build effective plans. We suggest you save the Resource Guide to your computer. You can add your own notes and additional resources. **The Housing and Money Management Guide** offers goals, activities and resources in banking and credit, affordable housing and managing a budget.

**Quick Tip**: Save the Resource Guide to your computer. You can add your own notes and additional resources.

**About the resources we suggest:**

Many resources in this guide are found on the Internet. They are good examples of what you can find by typing your topic—for example, transitional housing, leases—into a search engine such as [www.google.com](http://www.google.com). We encourage you and the young people you work with to continue to search the Internet for other resources not located in this guide.

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# HOUSING & MONEY MANAGEMENT

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| Budgeting & Spending Plan | | |
| **Your Goals** | **Steps to Get There** | **Helpful Resources** |
| 1. Knows and understands how one’s values influence money decisions. | 1. Knows the difference between personal needs and wants. 2. Identify personal values (e.g., it is more important to spend money on clothes than to save). 3. Recognize the impact personal values have on money decisions. | I Can Do It, Budgeting to Make Money Stretch, p. 1-2.  I’m Getting Ready, If You Could See Yourself 20 Years from Now… M-1.  I’m Getting Ready, The Big 3, M-4.  I’m Getting Ready, Learn from Those Who’ve Been There, M-5.  I Know Where I am Going, Part I, C. 1, I’ve Heard of “the Money Pit,” p. 4-8.  Ready, Set, Fly! Beliefs About Money Section #1 - #3.  Mapping Your Future, Establish a Budget –  <http://www.mappingyourfuture.org/Money/> |
| 2. Knows and understands ways that people use money to help others. | 1. Identify specific ways to contribute to others in need (e.g. giving food, clothing, cash, and donating one’s time). 2. Recognize that it feels good to help others. 3. Identify one cause to which one would contribute. | I Know Where I am Going, Part II, C. 4, Why Should I Give My Money to Others? p. 42-46.  Ready, Set, Fly! Beliefs About Money #2.  Ready, Set, Fly! Budgeting and Spending #12. |
| 3. Is able to keep track of a weekly allowance. | 1. Keep an expense diary for a week to track all expenditures. 2. Determine major areas of expenses (e.g., clothing, food, leisure activities) and what is necessary and what is unnecessary. 3. Describe the consequences of making unnecessary purchases. 4. Assess and modify spending habits. | I’m Getting Ready, Make a Money Plan for Today, M-7.  I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.  Ready, Set, Fly! Budgeting #8.  Banking on Our Future, Budgeting –  <http://www.bankingonourfuture.org/master.cfm/main/home> |
| 4. Can develop a realistic spending plan for one month. | 1. Explain the importance of planning one’s expenditures. 2. Create a list of spending plan categories (e.g., food, clothes, leisure activities). 3. Identify whether a category is fixed or flexible. 4. Assess current situation and allocate money to each category. | I Can Do It, Budgeting, p. 2-6.  I’m Getting Ready, Make a Money Plan for Today, M-7.  I’m Getting Ready, A Money Plan for Being on Your Own, M-8; M-9.  I’m Getting Ready, Planning My Clothes Budget, LG-8.  I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=5-8  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=6-63  Ready, Set, Fly! Budgeting #4.  Banking on Our Future, Budgeting –  <http://www.bankingonourfuture.org/master.cfm/main/home> |
| 5. Can develop a routine for paying monthly expenses. | 1. Identify at least two strategies for paying bills (e.g., automatic deductions, envelope method, online payment). 2. Describe the pros and cons of each strategy. 3. Select a strategy for paying monthly bills. 4. Recognize the consequences of not paying bills on time. 5. Develop a system for storing receipts and other payment records (e.g., tax returns, warranties). 6. Identify time frames for disposing of tax returns, receipts, and warranties. | I Can Do It, Budgeting, p. 2-6.  I’m Getting Ready, Make a Money Plan for Being on Your Own, M-8, M-9.  I’m Getting Ready, Budgeting Using and Envelope System, M-10.  Ready, Set, Fly! Budgeting #3.  Ready, Set, Fly! Budgeting #8. |
| 6. Can maintain a spending plan for one month. | 1. Develop a monthly spending plan. 2. Keep an expense diary for a month to track all expenditures. 3. Assess spending plan and make changes as needed. 4. Describe the consequences of over spending. 5. Describe how to avoid making unnecessary purchases (e.g., prepare and use shopping lists). 6. Participate in leisure activities while staying in budget. 7. Describe when, why, and to whom one would turn to ask for help with budgeting. | I’m Getting Ready, Budgeting Using an Envelope System, M-10.  Ready, Set, Fly! Budgeting #4.  Banking on Our Future –  <http://www.bankingonourfuture.org/master.cfm/main/home>  Practical Money Skills, Spending Plans –  <http://www.practicalmoneyskills.com/english/students/level.php?id=4> |
| 7. Knows and understands where to find help if one experiences financial difficulty. | 1. Identify two types of financial difficulty (e.g., bankruptcy, credit card debt, paying one’s rent). 2. Identify the short and long-term consequences associated with financial difficulties. 3. Identify the community resources that assist people with financial problems. 4. Explain the services and fees available from each resource. | Practical Money Skills, Financial Difficulty –  <http://www.practicalmoneyskills.com/english/students/level.php?id=4>  Permanency Pact  <http://www.fosterclub.com/files/PermPact_0.pdf>   * Emergency Place to Stay/Emergency Cash * Bills and Money Management Assistance * Finding Community Resources |
| 1. Saving Money | | |
| **Your Goals** | **Steps to Get There** | **Helpful Resources** |
| 1. Knows and understands ways to save money. | 1. Describe two places to save money (e.g. piggy bank and savings account at a bank). 2. Identify two strategies for saving (e.g. pay-yourself-first, automatic payroll deduction, percentage of one’s income). 3. Explain how a savings account provides interest on your money. | I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.  Ready, Set, Fly! Savings #2.  Ready, Set, Fly! Savings #3.  Banking on Our Future, Saving Money – <http://www.bankingonourfuture.org/master.cfm/main/home> |
| 2. Is able to develop a savings plan.  3. Is able to determine what amount they have in savings. | 1. Establish a saving goal (e.g., long-term and short-term). 2. Create a savings plan to achieve a goal (e.g., special savings account). | I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.  Ready, Set, Fly! Savings #2.  Ready, Set, Fly! Savings #3.  Banking on Our Future, Saving Money –<http://www.bankingonourfuture.org/master.cfm/main/home> |
| 4.Knows how to open and maintain a savings account. | 1. Describe the different types of savings accounts. 2. Explain the good and bad points of different types of savings accounts. 3. List the types of personal identification needed to open an account. 4. Open a savings account. 5. Fill out deposit and withdrawal forms. 6. Read bank statement. 7. Balance register with statement monthly. | <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=74-76>  Banking on Our Future, Checking -<http://www.bankingonourfuture.org/master.cfm/main/home>  Practical Money Skills –  <http://www.practicalmoneyskills.com/personalfinance/savingspending/saving/>  <http://www.practicalmoneyskills.com/personalfinance/savingspending/banking/> |
| 5. Can achieve a short-term savings goal. | 1. Select and use one or more savings strategies. 2. Assess the effectiveness of each saving strategy in reaching your savings goal. 3. Tell how much money you have in savings. | I Can Do It, Budgeting, p. 1-2  I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.  Ready, Set, Fly! Savings #4. |
| 6. Can achieve a long-term savings goal to help in the transition to self-sufficiency/self-responsibility. | 1. Select and use one or more savings strategies. 2. Assess the effectiveness of each saving strategy in reaching your savings goal. (i.e., can go to college, get housing, buy a car) 3. Tell how much money you have in savings. | I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39. |
| 7. Knows and understands simple investment strategies | 1. Describe at least 2 types of investments (e.g., stocks, bonds, mutual funds, property, etc.) 2. Describe where one would go to make each type of investment. 3. Explain common investment terms (e.g., assets, earnings per share, dividend yield, etc.) 4. Explain the costs associated with investments (e.g., transaction fees, closing costs, account management fees, etc.) 5. Explain the penalties for early withdrawal of monies in a retirement plan. 6. Explain the opportunities to invest with an employer’s retirement program. | <http://www.bankingonourfuture.org/master.cfm/main/home> |
| 2. Shopping | | |
| **Your Goals** | **Steps to Get There** | **Helpful Resources** |
| 1. Knows how to make a purchase using cash. | 1. Calculate discounts (e.g., how much is a $10 book after a 15% discount?). 2. Count money correctly for the purchase. 3. Count money received in change after purchase. | Ready, Set, Fly! Budgeting #1.  Ready, Set, Fly! Budgeting #2. |
| 2. Can make a return. | 1. Explain the appropriate procedure for returning an item. 2. Return one item with supervision. 3. Return one item without supervision. | How to Return Clothing to a Store  <http://www.casey.org/cls/resourceguides/subdocs/ReturnClothingStore.pdf> |
| 3. Knows how advertising impacts spending decisions. | 1. Identify three forms of advertising (e.g. TV, radio, magazines, Internet, newspaper). 2. Describe two ways that advertising their age group through mail, credit cards, and television is a lure and often can be misleading or inaccurate. 3. Identify three products and advertising campaigns that target youth. 4. Identify advertising language and interpret the “fine print.” 5. Explain telemarketing solicitation. 6. Describe what “bait-and-switch” is. | I Can Do It, Protecting Your Money, p. 17-18.  I Know Where I am Going, Part II, C. 2, I Don’t Want to Be a Shopping Fool, p. 14-25.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=116-118  Ready, Set, Fly! Budgeting #11. |
| 4. Knows and understands the benefits of comparison shopping. | 1. Explain what comparison shopping is and how it is done. 2. Interpret product label information and explain how this information can be used to make purchasing decisions (e.g. food labels give nutritional information, clothing labels give washing instructions). 3. Describe differences between brand name and generic products. 4. Distinguish between “fads” and necessities when purchasing products. | I Know Where I am Going, Part II, C. 2, I Don’t Want to Be a Shopping Fool, p. 14-25.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=29-52>  Ready, Set, Fly! Budgeting #9.  Ready, Set, Fly! Budgeting #11. |
| 5. Knows how to comparison shop for a big purchase (e.g., bicycle, computer, stereo, TV). | 1. Identify and prioritize the essential qualities of the item to be purchased (e.g., compare several bicycles). 2. Collect information about the choices available on the market. 3. Evaluate pros and cons of each choice. | Tip: Use Google to find information on this topic |
| 6. Knows and understands ways to shop on a budget. | 1. Describe two ways one’s shopping habits impact one’s spending plan. 2. Identify three alternative shopping options (e.g., flea markets, department stores, newspaper ads, second hand shops, garage sales, mail order, Internet or online shopping, discount outlets, and lay-away). 3. Explain when and how to look for sales (e.g., summer items go on sale after July 4th, white sales offer discounts on sheets and towels). 4. Explain where to find and how to use coupons to save money. | I’m Getting Ready, Comparison Shop! LG-9.  I’m Getting Ready, Visit a Thrift Shop, LG-10.  I Know Where I am Going, Part II, C. 2, I Don’t Want to Be a Shopping Fool, p. 14-25.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=9-63  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=112-119  Ready, Set, Fly! Budgeting #6.  Ready, Set, Fly! Budgeting #9.  Online Shopping <http://www.casey.org/cls/resourceguides/subdocs/OnlineShopping.pdf> |
| 7. Can shop economically for everyday items (e.g. personal care products, food, school supplies). | 1. Find and use coupons. 2. Interpret and use unit pricing information to select the best buy for one’s budget. 3. Interpret and use product label information to select the best buy. 4. Compare prices on different brands to get the best price. | I Know Where I am Going, Part II, C. 2, I Don’t Want to Be a Shopping Fool, p. 14-25.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=29-54  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=112-119  Ready, Set, Fly! Personal Hygiene #4. |

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| Banking & Credit | | |
| **Your Goals** | **Steps to Get There** | **Helpful Resources** |
| 1. Knows and understands the services provided by financial institutions. | 1. Identify the financial institutions available in the community (e.g., banks, credit unions, savings and loans). 2. Describe and compare the services available. 3. Identify the financial institutions offering the best deals on fees and interest. | I Can Do It, Using Banks, p. 7-8, 10.  I Know Where I am Going, Part I, C. 5, Taking It to the Bank, p. 40-61.  I’m Getting Ready, Choose a Bank, M-12.  Ready, Set, Fly! Banking #1. |
| 2. Knows and understands ways other than banks for cashing checks and borrowing money. | 1. Identify places in the community to cash checks (e.g., check cashing store, grocery store). 2. Identify ways to borrow money (e.g., family, friends, pawn shops). 3. Explain the pros and cons of using these ways to cash checks and borrow money. | I Know Where I am Going, Part I, C. 5, Taking It to the Bank, p. 40-61.  Ready, Set, Fly! Banking #5.  Ready, Set, Fly! Banking #6.  Banking on Our Future, Checking -<http://www.bankingonourfuture.org/master.cfm/main/home> |
| 3. Knows how to complete a money order. | 1. Explain what a money order is and how it is used. 2. Identify two places where a money order can be purchased (e.g., post office, bank). 3. Compare the fees associated with a money order and a checking account. 4. Complete one money order. | I’m Getting Ready, Different Ways to Pay Our Bills, M-11.  Ready, Set, Fly! Banking #3. |
| 4. Knows how to open and maintain a savings account. | 1. Describe the different types of savings accounts. 2. Explain the good and bad points of different types of savings accounts. 3. List the types of personal identification needed to open an account. 4. Open a savings account. 5. Fill out deposit and withdrawal forms. 6. Read bank statement. 7. Balance register with statement monthly. | <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=68-71  Banking on Our Future, Checking -<http://www.bankingonourfuture.org/master.cfm/main/home>  Practical Money Skills –  <http://www.practicalmoneyskills.com/personalfinance/savingspending/saving/>  <http://www.practicalmoneyskills.com/personalfinance/savingspending/banking/> |
| 5. Knows how to open and maintain a checking account. | 1. Describe the different types of checking accounts. 2. Explain the benefits of the different types of checking accounts. 3. List personal identification needed to open an account. 4. Open a checking account. 5. Write two checks. 6. Maintain a check register through checkbook and/or on-line banking. 7. Explain the consequences of writing checks with insufficient funds. 8. Balance register with statement monthly. | I Can Do It, Using Banks, p. 10-11.  I’m Getting Ready, Choose a Bank, M-12.  I’m Getting Ready, Now You Try It, M-13.  I’m Getting Ready, Avoid “Bouncing Checks,” M-13.1.  I Know Where I am Going, Part I, C. 5, Taking It to the Bank, p. 40-46.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=74-89  Ready, Set, Fly! Banking #4.  Banking on Our Future-  <http://www.bankingonourfuture.org/master.cfm/main/home>  Practical Money Skills –  <http://www.practicalmoneyskills.com/english/at_home/consumers/banking/> |
| 6. Knows how to manage money using online banking services. | 1. Describe the electronic banking services available at a local bank. 2. Explain the pros and cons of electronic banking (e.g., ATM, on-line services) and related fees. 3. Demonstrate how to make deposits, pay bills, transfer funds, and monitor balance electronically. | I’m Getting Ready, Different Ways to Pay Your Bills, M-11.  I Know Where I am Going, Part I, C. 5, Taking It to the Bank, p. 40-61.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=90>  Banking on Our Future <http://www.bankingonourfuture.org/master.cfm/main/home>  Practical Money Skills –  <http://www.practicalmoneyskills.com/english/at_home/consumers/banking/> |
| 7. Knows and understands when and how to borrow money. | 1. Recognize when it is wise to borrow money. 2. Describe the benefits, risks and responsibilities related to borrowing money from friends, family, and financial institutions. 3. Calculate the effect of interest on a loan. | Ready, Set, Fly! Banking #6 - #7. |
| 8. Knows how to apply for a loan. | 1. Identify two or more situations in which loans may be necessary (e.g., education, car, house). 2. Identify where to apply for a loan. 3. Explain what information is necessary to complete a loan application. 4. Complete one loan application with supervision. | <http://www.casey.org/Resources/Publications/pdf/ProvidingEffectiveFinancialAid.pdf>  Recommend that practitioner or caregiver consult with local banks/credit unions for steps in applying for loans |
| 9. Knows and understands the pros and cons of using credit. | 1. Identify three advantages of using credit (e.g. provides cash in emergencies, allows one to make purchases over the phone or Internet, is safer than carrying cash). 2. Identify three disadvantages of using credit (e.g. can lead to debt, high cost of interest payments, can take years to repay, end up paying more than the original price) | Ready, Set, Fly! Banking #5.  Ready, Set, Fly! Banking #6.  Banking on Our Future –  <http://www.bankingonourfuture.org/master.cfm/main/home>  Practical Money Skills –  <http://www.practicalmoneyskills.com/english/at_home/consumers/banking/> |
| 10. Knows and understands how credit cards work. | 1. Explain the differences between credit cards, charge cards, debit cards, and the related fees. 2. Describe the good and bad points of each card. | I Can Do It, Using Banks, p. 11-13.  I’m Getting Ready, Different Ways to Pay Your Bills, M-11.  I Know Where I am Going, Part II, C. 2, p. 24-25.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>#page=92  Ready, Set, Fly! Banking #5.  Banking on Our Future –  <http://www.bankingonourfuture.org/master.cfm/main/home>  Practical Money Skills –  <http://www.practicalmoneyskills.com/english/at_home/consumers/banking/> |
| 11. Knows and understands the importance of developing and maintaining a sound credit history and credit rating. | 1. Explain what a “credit history” and a “credit rating or score” are and how they are related and tracked. 2. Describe how to develop a good credit score. 3. Describe how to find out about one’s credit score. 4. Describe how your credit history impacts your ability to make major purchases (e.g., car, house). | Practical Money Skills - <http://www.practicalmoneyskills.com/english/at_home/consumers/banking/> |
| 12.Can identify at least one adult who can provide money management support | 1. Identify at least one supportive adult who may wish to discuss up front their comfort level in supplying financial assistance. 2. Identify at least one supportive adult who can assist with sorting bills and managing a checkbook 3. Identify at least one supportive adult who can assist the youth in understanding how to maintain and obtain credit, deciphering loan applications, and budgeting. | Permanency Pact  <http://www.fosterclub.com/files/PermPact_0.pdf>   * Emergency Cash * Bills and Money Management Assistance |

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| Housing | | |
| **Your Goals** | **Steps to Get There** | **Helpful Resources** |
| 1. Knows and understands the kinds of housing available in one’s community. | 1. Identify two types of housing options (e.g., apartments, rooms for rent, houses, mobile homes, public or low income housing). 2. Compare each housing option against one’s personal needs and financial resources. | I Can Do It! Finding My Own Place, p. 32.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>#page=7  Ready, Set, Fly! Housing #8.  <http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf>  <http://www.lys.org/replicatingilp.html> |
| 2. Knows how to search for an apartment or other housing option. | 1. Define the terms most commonly used in a housing search (e.g., lease, sublet, studio, security deposit, co-sign, tenant, landlord). 2. Interpret information contained in housing advertisements. 3. Describe two or more ways to search for housing (e.g., word of mouth, advertisements, bulletin board ads, drive around neighborhood, Internet, realtors). 4. Identify resources available to help with housing search (e.g., local housing authority). 5. Create a list of housing needs (e.g., close to bus line, on first floor, pets allowed). 6. Compare two or more housing choices based on location, condition, costs, safety, accessibility to transportation, job, school, etc. 7. Conduct a housing search | I Can Do It! Finding My Own Place, p. 33, 34.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>#page=24-25    <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>#page=32-35  Ready, Set, Fly! Housing #8.  I’m Getting Ready, Do I Really Need It? PL-1; PL-2; PL-3; PL-4  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Housing-251_276.pdf#page=255;264;271-273>  <http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf> |
| 3. Knows how to inspect an apartment or other housing option. | 1. Develop a checklist for inspection (e.g., cleanliness, smoke detectors, no pests, outlets, locks, railings). 2. Evaluate the working condition of housing fixtures and appliances (e.g., stove, refrigerator, sink, toilet). 3. Determine if structural repairs are necessary and who will pay for them. 4. Conduct two housing inspections using checklist. | I Can Do It! Finding My Own Place, p. 34.  I’m Getting Ready, Inspect an Apartment PL-7.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>#page=32-39  Ready, Set, Fly! Housing #9.  <http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf> |
| 4. Is able to apply for housing. | 1. Explain questions and terms on the application form. 2. Follow directions on the application. 3. Identify two references for housing application. 4. Complete one application without supervision. 5. Follow-up with landlord on status of application. | I’m Getting Ready, Role Play Your Apartment Search, PL-6.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>#page=22-23  <http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf> |
| 5. Knows how to complete a lease or rental agreement. | 1. Define terms included in the lease (e.g., tenant, landlord, eviction). 2. Interpret a lease agreement. 3. Explain the consequences of breaking the terms of the lease. 4. Explain the rights and responsibilities of both the landlord and tenant under a lease agreement. 5. Explain the information needed to complete a rental agreement. 6. Complete a lease or rental agreement correctly. | I Can Do It, Finding My Own Place, p. 35-37.  I’m Getting Ready, What are Some Types of Rental Agreements? PL-5, PL-5.1.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>#page=26-31  Ready, Set, Fly! Housing #11.  Ready, Set, Fly! Housing #12.  Ready, Set, Fly! Housing #13.  <http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf> |
| 6. Knows and understands the pros and cons of shared living. | 1. Identify two reasons why people share living arrangements. 2. List at least four advantages and disadvantages of sharing living arrangements. 3. Identify two traits of roommate compatibility. 4. Identify at least two personal traits that might bother a roommate. 5. Write an ad for “roommate wanted.” | I Can Do It, Finding a Roommate, p. 46-50.  I’m Getting Ready, Compatibility Chart, PL-11.  I’m Getting Ready, Informal Roommate Contract, PL-12.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>#page=8-20  Ready, Set, Fly! Housing #3. |
| 7. Knows and understands the legal rights of landlords and tenants. | 1. Identify the rights and responsibilities of tenants. 2. Identify the rights and responsibilities of landlords. 3. Explain the laws related to eviction. | I Can Do It, Finding My Own Place, p. 32-38.  I’m Getting Ready, What Can I Do if My Landlord Doesn’t Take Care of a Problem for Me? PL-13.  State laws may vary. Can obtain this information for your state using Google or other search engines. |
| 8. Knows and understands what community resources are available to help with housing issues. | 1. Identify two or more organizations that help with housing problems. 2. Describe the types of assistance provided by these organizations. 3. Identify the community subsidized housing agency. | I’m Getting Ready, What Can I Do if My Landlord Doesn’t Take Care of a Problem for Me? PL-13.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>#page=40  <http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf>  Tip: Use Google to obtain this information for your state. |
| 9. Can develop a plan to move into one’s own living arrangement. | 1. Identify and calculate all start-up costs (e.g., application fee, security deposit, utility deposits, installation fees, first month’s rent, furnishings/household items). 2. Create a list of necessary items (e.g., furniture, kitchen equipment, towels and linens). 3. Develop a realistic monthly budget for maintaining the living arrangement. 4. Identify two personal resources or community agencies to help with the plan. 5. Create a list of support services in your home community (e.g., medical, dental, emotional support). | I Can Do It, Starting out Supplies, p. 19-22.  I Can Do It, Furnishing, p. 23-31.  I’m Getting Ready, Equipment and Supply Checklist, PL-8,PL-9.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>   * Money Management, Personal Budget, p. 9-63 * Start-up Costs, p. 64-69. * Housing, p. 5; * Housing, p 7; * Housing, p 31; * Housing, p 39-50.   Ready, Set, Fly! Housing #14.  <http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf> |
| 10. Can maintain one’s own living arrangement. | 1. Arrange for telephone and utilities service. 2. Follow terms of the lease agreement. 3. Meet all financial obligations in a timely manner. 4. Describe two behaviors of a respectful neighbor. 5. Describe two ways to make your living arrangement safe (e.g., locks, smoke detector). | I Can Do It, Finding My Own Place, p. 37-38.  I’m Getting Ready, Do I Really Need It? PL-1; PL-2; PL-3; PL-4.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=42-50>    <http://www.youthhood.org/guides/index.asp> |
| 11. Knows how to get emergency help for payment of utilities like water, electricity, and gas. | 1. Identify community resources that provide help with payment of utilities (e.g., churches, social service agencies, Chafee aftercare programs, etc.) 2. Describe the conditions under which help is available. 3. Demonstrate making a request for emergency help. | Tip: State/city laws may vary. Can obtain this information for your state using Google or other search engines. |
| 12. Knows and understands homeowner/renter’s insurance. | 1. Explain three benefits of having a homeowner/renter’s insurance policy. 2. Explain the different terms in a homeowners/renter’s insurance policy (e.g., rider, deductible, replacement value, waiting period, liability). 3. Identify how to obtain a policy and the related costs. | I’m Getting Ready, What Insurance Do I Need? M-14.  Ready, Set, Fly! Home Safety and Repairs #6.  <http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf> |
| 13. Can identify at least one adult who can provide emergency housing support | 1. Explain the value of having people in your personal support system that can help if you were at risk of homelessness. 2. Identify the type of assistance available if you became homeless (e.g., couch to sleep on, occasional meal, laundry facilities, use of phone, place to receive messages, access to computer, etc.) 3. List at least one adult for each type of assistance identified. | Permanency Pact  <http://www.fosterclub.com/files/PermPact_0.pdf>   * A Home for the Holidays * A Place to do Laundry * Emergency Place to Stay * Food /Occasional Meals * A Phone to Use * A Computer to Use |
| 14. Can identify at least one adult who can providehousing support/assistance. | 1. Explain the value of having people who can help with locating and furnishing a house. 2. Identify the type of assistance that might be needed when house hunting (e.g., transportation to look at housing, inspecting the house, negotiating the rent, reviewing the lease, etc.). 3. Name at least one person who can help with housing hunting. 4. Identify the type of assistance that might be needed with moving into a new place(e.g., manpower, a truck, used furniture, household items, etc) 5. Name at least one adult to assist with moving into a new place. | Permanency Pact  <http://www.fosterclub.com/files/PermPact_0.pdf>   * Housing Hunt * Apartment Move-In |

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| Transportation | | |
| **Your Goals** | **Steps to Get There** | **Helpful Resources** |
| 1. Is able to use public transportation where applicable. | 1. Identify the types of public transportation available. 2. Describe the costs of different forms of public transportation (e.g., daily, weekly vs. monthly discount tickets, cabs, bus, trains). 3. Read transportation schedules and maps. 4. Demonstrate using at least one form of public transportation. | Making It on Your Own, Public Transportation, p. 57.  Making It on Your Own, How Do People Get Where They Are Going? p. 50.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>#page=55-60  Ready, Set, Fly! Transportation #3.  Ready, Set, Fly! Transportation #4.  Tip: Google your areas transportation systems for schedules, etc. |
| 1. Can travel independently. | 1. Demonstrate reading a map. 2. Identify the types of transportation available. 3. Describe the costs of different forms of transportation. 4. Read transportation schedules and maps. 5. Select the means of transportation from those available in your community. 6. Explain how to travel safely for various methods of transportation, like biking or public and private transportation (e.g., wears bike helmet, avoids hitchhiking). 7. Demonstrate using one or more means of transportation to travel either within or out of your community (e.g., Amtrak, bus, airline). 8. Give directions to your home. | Making It on Your Own, Traveling Long Distance, p. 58.  Ready, Set, Fly! Transportation #1.  Ready, Set, Fly! Transportation #2. |
| 1. Can describe the steps to learning how to drive a car (study manual, safe driving class, etc.) | 1. Obtain their state’s driving manual 2. Register for a defensive driving class 3. Understands the conditions of driving with a learners’ permit | <http://www.drivers.com/articles/LTDguide.pdf>  <http://teendriving.aaa.com/WA/>  Tip: Check your local area for training resources |
| 1. Is prepared to take a written driver’s exam and driving test in their state | 1. Study the driving manual 2. Take a defensive driving class | <http://www.drivers.com/articles/LTDguide.pdf>  <http://teendriving.aaa.com/WA/>  Tip: check your state for auto license requirements |
| Knows how to get a driver’s license. | 1. Explain the legal requirements for obtaining a driver’s license in one’s state. 2. Identify the forms of identification necessary to apply for a driver’s license. 3. Describe the costs associated with obtaining a license. 4. Explain where to go to apply for the license. 5. Describe how to renew a license. | Road Ready Teens – http://[www.roadreadyteens.org](http://www.roadreadyteens.org)  <http://www.drivers.com/articles/LTDguide.pdf>  <http://teendriving.aaa.com/WA/> |
| 1. Knows and understands the consequences of driving without a license. | 1. Explain the laws related to driving in one’s state. 2. Describe the penalty for driving without a license. 3. Describe the penalty for driving without insurance. | Tip: State laws may vary. Use Google to obtain this information for your state. |
| 1. Knows and understands the costs associated with car ownership. | 1. Describe the types of insurance needed for the type(s) of vehicles discussed and how to get them. 2. Identify and calculate the costs of car ownership (e.g., registration, tabs, insurance, routine maintenance, safety inspections). 3. Recognize the laws associated with car ownership (e.g., insurance requirements). | I’m Getting Ready, What Insurance Do I Need? M-14.  <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=40-43>  Ready, Set, Fly! Transportation #10.  Ready, Set, Fly! Transportation #11.  Ready, Set, Fly! Transportation #12.  Ready, Set, Fly! Transportation #13. |
| 1. Knows how to buy a car. | 1. Identify two or more places to find cars for sale (e.g., new/used car dealerships, newspapers, bulletin boards). 2. Evaluate the pros and cons of each financing plan. 3. Identify two or more places to get a car loan (e.g., “buy-here-pay-here car lots,” banks, credit unions). 4. Identify the pros and cons of leasing vs. buying a new or used car. 5. Evaluate your financial budget and determine amount of money available for car purchase. 6. Evaluate the pros and cons of three cars available using resources like Kelly Blue Book and Consumer Reports. 7. Identify two ways to comparison shop for car insurance. | I Can Do It, Buying Wheels, p. 111-113.  Ready, Set, Fly! Transportation #14.  Ready, Set, Fly! Transportation #15.  Ready, Set, Fly! Transportation #16.  Ready, Set, Fly! Banking #7. |

# FREE OR LOW COST LIFE SKILLS TRAINING RESOURCES TO INSPIRE LEARNING

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

**Casey Family Programs Resources and Guides**

Casey’s Employment, Education, Financial Aid and Housing Guides, as well as other useful publications about transition to adulthood are all available here at no cost. They are designed to be used by practitioners only. <http://www.casey.org/Resources/Publications/#youth>

**Goodwill Community Foundation**

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

**I Can Do It! A Micropedia of Living on Your Own**  
This engaging, easy to use resource can be used by older youth to guide them through most topics pertaining to living on their own, including budgeting, housing, daily living and relationships. For self-teaching or group teaching.

To order a hard copy booklet contact the National Resource Center for Youth Services   
1-800-274-2687 or order via the Web site: <http://www.nrcys.ou.edu/catalog/home.php?cat=2>

**I'm Getting Ready. I CAN DO IT!**I'm Getting Ready is designed as an interactive workbook. Its activities are created to motivate learning. The "lessons" encourage involvement of friends, groups, family, community, and/or the individual. It can be used by the learner or with help of teachers, mentors, friends, parents, grandparents, foster parents, social workers etc.. It covers topics like apartment searches, legal issues, safety, nutrition, consuming, home management, money management and goal setting.

For the free online version: <http://www.caseylifeskills.org/pages/res/MICROLIFE/imgettingready.pdf>

**I Know Where I'm Going (But Will My Cash Keep Up?)**  
A free two-part workbook for youth ages 12 and older focusing on all aspects of money management. Developed specifically for youth in out-of-home care, it is applicable to all. It includes a section on career development. Self-teaching tool, or use with adult supervision. Available free from: The Annie E. Casey Foundation (AECF) <http://www.casey.org/cls/resourceguides/subdocs/imgettingready.pdf>

**Kids Health**

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

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

Available from: The Annie E. Casey Foundation (AECF) <http://www.aecf.org/knowledgecenter.aspx>

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

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

Up-to-date information on major aspects of adolescent health, including physical and mental health, substance abuse, sexual behavior, pregnancy prevention, and healthy relationships.  The website provides both new information and existing federal resources geared to meet the adolescent health information needs of diverse stakeholders. The website address is [http://www.hhs.gov/ash/oah](http://r20.rs6.net/tn.jsp?llr=88hdibcab&et=1108082666466&s=30590&e=0011sIDu3TG97xDqy97Xew9i1PCMxFRb098SPfNYlH8m83Yj8oGARI-Ws5m94a720UMypvfjm5r2zAomErVLAN8p4sCSVW7PZc_Ig8tLcuoBjo2EreXSEZFgg==)

**Online Career High School**

Students earn a high school diploma and receive careering training. Offers the ability to earn a high school diploma and a career certification. Will assist youth in creating a career portfolio upon graduation in order to have the tools needed to go out and look for a better job. [www.e-cademyonline.org](http://www.e-cademyonline.org/)

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

Available free in five modules:

* 1. Money, Home and Food Management Workbook (143 pgs)

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>

* 1. Personal Care, Health, Social Skills and Safety Workbook (190 pgs)

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf>

* 1. Education, Job Seeking Skills and Job Maintenance Skills Workbook (127 pgs)

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf>

* 1. Housing, Transportation, Community Resources, Understanding the Law and Recreation Workbook (95 pgs) <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>
  2. Young Parents Guide (Large module broken down into sections)
* Sexuality, STD and Pregnancy Prevention

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5SexualitySTD-PregnancyPreventionpages1_27.pdf>

* + - Unplanned Pregnancy

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5UnplannedPregnancypages28_54.pdf>

* + - Pregnancy and Health Skills

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5PregnancyHealthSkills-55_129.pdf>

* + - Physical Care (Taking Care of Baby)

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5HealthCare-140_149.pdf>

* + - Health Care

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5HealthCare-140_149.pdf>

* + - Safety

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Safety150_161.pdf>

* + - Infancy

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Infancy-162_174.pdf>

* + - Older Babies and Toddlers

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Olderbabiestoddlers-175_195.pdf>

* + - Children Ages 2-5

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Childrenages_2_5-196_221.pdf>

* + - Making the World a Better Place/Environment

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5MakingWorldBetterPlace-222_239.pdf>

* + - Education and Career Planning for Teen Parents

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5EducationCareerPlanningTeenParents-240_250.pdf>

* + - Housing

<http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Housing-251_276.pdf>

* + - Making Ends Meet

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

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

**Ready, Set, Fly! A Parent's Guide to Teaching Life Skills**   
This resource was developed by foster parents for other parents to use when teaching life skills. It contains a series of activities and suggestions that may be used in one-to-one instruction. For parents use with youth ages 8 and older.

For the free online version: <http://www.casey.org/cls/resourceguides/subdocs/ReadySetFly.pdf>

To order a hard copy booklet contact the National Resource Center for Youth Services   
1-800-274-2687 or order via the Web site: <http://www.nrcys.ou.edu/catalog/home.php?cat=2>

**Vstreet** - [www.vstreet.com](http://www.vstreet.com/login/index.jsp).

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