I'M GETTING
READY . . .

I CAN DO IT !

I'M GETTING READY . . . I CAN DO IT!
By Marian B. Latzko

ISBN 0-9651826-1-4

MICROLIFE
1610 N. Briarcliff Drive
Appleton WI 54915-2837
888-357-7654

GETTING READY TO MOVE OUT ON YOUR OWN?

YOU CAN DO IT!

BUT . . . .

YOU CAN DO IT BETTER IF YOU'RE PREPARED.

This book can help.

- It will show things that you will need to know when you take care of yourself.
- It will help you avoid some costly mistakes.
- It should even be **fun** as you experience the activities.

It will help you think through the choices you will make as you take responsibility for such things as:

1. Finding a place to live
2. Signing legal papers
3. Keeping yourself safe
4. Feeding yourself so you stay healthy
5. Buying and caring for your clothing
6. Taking care of what you own as you clean, repair, and protect
7. Managing your money, paying your bills, and using credit
8. Protecting your future through insurance and savings
9. Shopping to get the most for your money
10. Setting goals and planning your future

NOTICE TO "HELPERS"

"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 an individual or with the help* of teachers, mentors, friends, parents, grandparents, foster parents, social workers . . . . . . anyone who is trying to help people launch into successful adulthood.

* Background information for completing the activities can be found in the book ***I CAN DO IT! A Micropedia of Living On Your Own*** by Marian B. Latzko, ISBN# 0-9651826-0-6, Fifth edition 2001, $16.95 plus S/H. For further information, call MICROLIFE at 888-357-7654 or order it on the Internet or at your local bookstore.

***I'M GETTING READY* is designed to keep track of learning. When a learning activity is completed, it can be marked off in the box beside the activity.**

INDEX

Section 1 MAKING MY MONEY STRETCH

Section 2 FINDING A PLACE TO LIVE

Section 3: CLEANING MY PLACE

Section 3 continued

Section 4 LOOKIN' GOOD!

Section 5: HUNGRY? EAT HEALTHY!

I'M GETTING READY! I CAN DO IT!

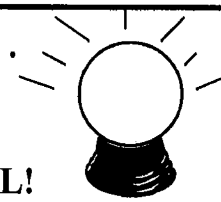
(MAKING MY MONEY STRETCH)

As each activity is completed, mark it off

- ☐ 1. I visioned what my future would be like.
- ☐ 2. I set goals to reach the future I dream of.
- ☐ 3. I made a plan to reach my goals.
- ☐ 4. I recognize how my personal values, needs/wants, and goals affect how I manage my money.
- ☐ 5. I understand my money needs at different stages of my life.
- ☐ 6. I made a tentative career plan.
- ☐ 7. I created a current budget.
- ☐ 8. I created a future budget.
- ☐ 9. I figured ways to save money to help meet my budget plan.
- ☐ 10. I practiced the "envelope system" of budgeting.
- ☐ 11 . I know how to use different methods of paying for what I buy.
- ☐ 12 I know how to choose bank services.
- ☐ 13. I know how to write checks and balance a checking account.
- ☐ 14. I understand how to use different types of insurance to protect myself.

I DID IT! ______________(date) SIGNED: _______________________

IF YOU COULD SEE YOURSELF 20 YEARS FROM NOW... WHAT WOULD YOU WANT TO SEE?



LOOK INTO THE CRYSTAL BALL!

The following questions will guide you. You might like to write a log of your life through the years.
You might prefer to draw pictures symbolizing your future life.
When you're done, you will be better able to prepare a plan for where you want to go with your life.

Are you married now? _____ Were you married before? ______ How many children do you have? ____ Do you want

more? _______ What's your occupation? _________________ How long have you been at your present job? _______

What's your spouse's occupation? _____________________ What are the occupations of your children? __________

____

Did you continue education after high school? _______ What did you do? ___________________________________

Did you have mentors who helped you through your life ? ____

Where do you live? ___________________________Where else have you lived? ____________________________

What are your living arrangements now? ____

How do you use your free time? ____Hobbies? __________________

Do you ever think of doing something to help others?____

Have you managed your finances well? ________ What's your financial state now?__________________________

What are your relationships with your parents, foster parents, and family members like now? _________________

____

Did you have any "hard bumps" in life? ____

Do you have any health problems now? ____________________ Has anyone you love died yet? _______________

Have you thought through how you feel about death? ______ Are you religious? _____ Are you satisfied with your

life now? _____ What things would you have changed? ____

____

What influenced the choices you made for your life? ____

What did your parents/caregivers teach that you value most? ____

What advice do you have to offer others as they enter young adulthood? ______________________________________

PLAN for your future

If you don't know where you're going, you'll never get there!

Try setting some personal goals that will take you step by step toward the life you dream of.
Goals can be personal (i.e. social, educational, or financial.) *Short term goals* can be completed in 0-4 weeks. *Medium term goals* take from 2 months to a year. *Long term goals* are completed in more than one year.

SHORT TERM GOALS	MEDIUM TERM GOALS	LONG TERM GOALS

STEP By STEP

Prioritize your goals by marking #1 beside the most important, #2 the next, #3 as the least. **NOW** plan how to accomplish the goals you consider most important. You can consider the finances and help that will be needed. Then you can create a time line for reaching the goal.

SHORT TERM GOAL: ______________________ Estimated cost _____ Target date _____
STEPS TO TAKE TO REACH GOAL: ______________________________

____

____

WHERE TO GET HELP TO ACCOMPLISH GOAL: ______________________

____

MEDIUM TERM GOAL: ______________________ Estimated cost _____ Target date _____
Money still needed ____________ Money to put aside each week: ____________
STEPS TO TAKE TO REACH GOAL: ______________________________

____

WHERE TO GET HELP TO ACCOMPLISH GOAL: ______________________

____

OTHER WAYS TO REACH GOAL: ______________________________

____

LONG TERM GOAL: ______________________ Estimated cost _____ Target date _____
Money still needed ____________ Money to put aside each week: ____________
STEPS TO TAKE TO REACH GOAL: ______________________________

____

____

PERSONS WHO CAN HELP ME REACH GOAL: ______________________
FURTHER INFORMATION THAT I NEED TO ACCOMPLISH GOAL: ____________

____

OTHER WAYS TO ACCOMPLISH GOAL: ______________________

____

TIME TABLE ______________

THE BIG . 3 .

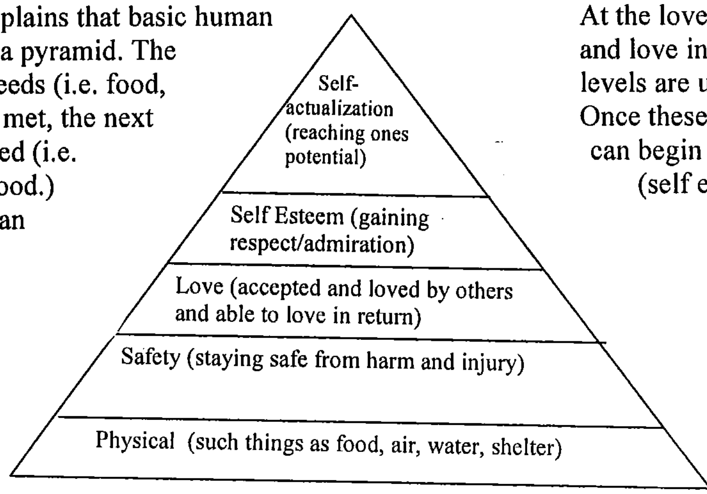
THAT GUIDE YOUR SPENDING

List the things that you spent money on in the last couple of weeks. Then you can think about what guided your spending.

1 NEEDS & WANTS

It's hard to figure the difference between our real basic "needs" and our "wants". Since we can't have everything we "want", decisions must be made.

Psychologist A. H. Maslow explains that basic human needs build on each other like a pyramid. The bottom base meets physical needs (i.e. food, water.) When those needs are met, the next level of safety can be considered (i.e. a man will risk his safety for food.) When a person feels safe, he can build to the next level of love.



At the love level, he can be loved and love in return. These first three levels are usually met by the family. Once these levels are met, a person can begin to feel good about himself (self esteem). Then he can become the most he can be (self actualization).

2 NOW look at the items you purchased and write an "N" beside each item that was a basic physical need. Write a "W" beside each item that was a "want" that you could have done without. Did some items appear to be physical needs, but really met other needs?

VALUES

Now mark a "V" by the values that you hold that are listed below. (Values are qualities or principles that are desirable and have worth.)

religion caring hard work education arts love fun health
winning excitement music truth leisure security prestige beauty
3 sharing family money sex freedom friendship safety
comfort
ownership convenience environment sports community play

NOW look at your purchases and see which values are represented by your purchases.

GOALS

NOW look back at the goals you set. Ask yourself these questions:

1. Did my spending help me reach the goals I set for myself?
2. How much money did I save to reach my goals?
3. What alternatives could I have chosen?
4. What changes can I make to help me reach my goals?

LEARN FROM THOSE WHO'VE BEEN THERE!

It's helpful to learn about successes and pitfalls from others with more experience. TRY IT! Interview one person in each of the following ages and stages of life. See how financial decisions change as you grow older. These interviews could help you make plans for your future.

#1 A person between ages 18-23 who has been on his own for over two years.

What kind of things did you buy before you started out on your own?
How did your spending patterns change when you were really on your own?
What do you wish you had known about spending or saving money when you started out?
How do you feel about using credit?
What were your parents/caretakers attitudes about borrowing money and being in debt?
What would you have done differently with your spending patterns if you started over again?
What advice can you offer a person starting out?

#2 A person between ages 24-30 who has a family.

What kind of things did you buy before you started out on your own?
How did your spending patterns change when you were really on your own?
What do you wish you had known about spending or saving money when you started out on your own?
If you have a family, have your spending patterns changed?
How do you feel about using credit?
What were your parents/caretakers attitudes about borrowing money and being in debt?
What would you have done differently with your spending patterns if you started over again?
What advice can you offer a person starting out?

#3 A person between ages 35-60

What kind of things did you buy before you started out on your own?
How did your spending patterns change when you were really on your own?
How have your spending patterns changed since you were 35 years old?
What do you wish you had known about spending or saving money when you started out on your own?
If you have a family, have your spending patterns changed?
How do you feel about using credit?
What were your parents/caretakers attitudes about borrowing money and being in debt?
What would you have done differently with your spending patterns if you started over again?
What advice can you offer a person starting out?

#4 A person older than 65

What kind of things did you buy before you started out on your own?
How did your spending patterns change when you were really on your own?
How did your spending patterns change during your child rearing years?
How have your spending patterns changed since you were 60 years old?
Did you use credit during your younger years?
What were your parents/caretakers attitudes about borrowing money and being in debt?
What do you wish you had known about spending or saving money when you started out on your own?
What would you have done differently with your spending patterns if you started over again?
What advice can you offer a person starting out?

Now consider why it is important to look at your life as a whole when making money decisions. Share the things you learned through these interviews.

I NEED A JOB TO SUPPORT MYSELF

Research careers in which you are most interested. Choose 3. Complete the charts below.

CAREER	INCOME RANGE	EDUCATION REQUIRED

CAREER	INCOME RANGE	EDUCATION REQUIRED

CAREER	INCOME RANGE	EDUCATION REQUIRED

NOW FIND OUT MORE ABOUT A CAREER

Interview a person in the career in which you are most interested. Then write how you feel about the career after the interview is completed.

What is your job?

CAREER INTERVIEW WITH ______________________________

What do you like best about your job?

What do you like least about your job?

What kind of education and experience do I need for a job like yours?

What do you think the future of this type of job is?

Are changes occurring within your career area?

What advice do you offer to help me prepare for a similar job?

What did you learn from this interview? ______________________________

How do you feel about your career choice after interviewing a person in the field? ______________________________

MAKE A MONEY PLAN FOR TODAY

You've already: gathered information about yourself; checked your values, wants and needs; set your goals.Now it's time to consider making a money plan (budget). List some reasons for making a money plan. Begin by keeping track of money you spend for one week. Keep a record on a piece of paper folded into eight sections. Copy the example below. Carry it in your pocket or purse. You may want to keep track for more than a week. When you complete the record, transfer the information to the chart below:

MY <u>WEEKLY</u> INCOME AFTER TAXES

Job (Take-home pay*) $ ___________
Allowance ___________
Scholarship grant ___________
Gifts ___________
Government subsidies ___________
TOTAL INCOME ___________
TOTAL EXPENSES ___________
AMOUNT LEFT for savings & reaching your goals $ ___________

* Take-home pay is the amount received after taxes, insurance, dues, etc. are taken out. These deductions are about 20% of the amount earned.

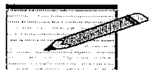
Sunday	Monday	Tuesday	Wednesday
Thursday	Friday	Saturday	Totals: Sun $ Mon $ Tues $ Wed $ Thurs $ Fri $ Sat $

FIXED EXPENSES	$	**FLEXIBLE EXPENSES**	$
Rent		Food	
Utilities: Gas/Electric		Furnishings	
Credit card payments		Clothing	
Telephone		Transportation	
Renter's insurance		Automobile expenses	
Auto insurance		Laundry/cleaning	
Life insurance		Personal care supplies	
Medical insurance		Tuition/education	
Water		Books/supplies	
Savings		Medical expenses	
Pledges		Vacations	
Cable television		Recreation	
Other:		Other:	
Total Fixed Expenses	$	**Total Flexible Expenses**	$

TOTAL income after deductions $ ___________
TOTAL of fixed and flexible expenses - $ ___________
TOTAL left for saving & reaching goals =$ ___________

What changes could you consider making?

MAKE A FINANCIAL PLAN WITH YOUR PARENTS/CARETAKERS HELP. (Consider what you will need when you go out on your own. What can you buy now? How can you save?)



MAKE A $$ PLAN FOR BEING ON YOUR OWN

BUDGET STEPS:

#1 Figure your income.

Source	Per month	Per Year	Available
once			
Take home pay full-time job			
Take home pay part-time job			
Savings			
Allowance			
Gifts			
Scholarships			
Loans			
Government subsidies			

#2 Figure your expenses.

FIXED EXPENSES	
Rent	
Credit card payments	
Car payment	
Insurance(medical, car, renter, life)	
Day care for children	
Savings	
Other	
FLEXIBLE EXPENSES	
Gas/electricity	
Heat	
Telephone	
Food	
Clothing	
Personal care	
Laundry/dry cleaning	
Health care/supplies	
Car expenses	
Bus, taxi, other	
Entertainment	
Gifts	
Donations	
Other:	
Other:	
TOTAL EXPENSES	$________

#3 FIGURE IF YOU'VE BALANCED YOUR INCOME & EXPENSES

Total fixed expenses $__________

Plus total flexible expenses +$__________

TOTAL EXPENSES =$__________

Total Income $__________

Minus total expenses -$__________

#4 Figure how to cut your expenses.

Make lists of ways to save money. Research ways by:

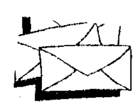
- looking on the Internet
- looking in a library
- talking with appropriate people including family members
- looking in magazines

When making this list remember to include the principle of "Opportunity Cost" to avoid overspending. (Ask your self the question, "If I buy this, what else will I not have the opportunity to buy? You may prefer spending your money in a different way.)

Now create a pamphlet of money saving ideas.
You might even like to sell this pamphlet to others. This would be a great way to make extra $$. (You may want to
work with someone else while doing this and start your

#5 Create a budget method

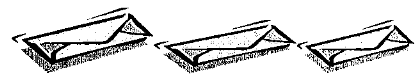
Plan how you will keep track of your spending and how you will pay your bills. (You might like to try an "envelope method" of figuring what expenses you have each month. You'd put money in labeled envelopes to use for paying bills when



#6 Evaluate your spending.

Make any changes you feel are necessary.

BUDGETING USING AN ENVELOPE SYSTEM



When you know what your income will be, you can begin budgeting. Try it with an imaginary budget from a job that has a take-home pay of $1,400 per month. (Or use the amount you will have when on your own.)

Research the amount of money you will probably spend in general areas such as those listed below. Write the amount in the space provided. You should check to see that the amount you are allowing is about the general percentages people usually spend. Then you can balance your income with your expenses.

MY SAMPLE MONTHLY BUDGET

ITEM	% of income spent*	Totals of Areas	TOTAL
HOUSING (Including utilities)	30-35%		$
Rent		______	
Water		______	
Gas/electricity		______	
Telephone		______	
FOOD	14 %		
CLOTHING	6%		
HEALTH CARE	5%		
TRANSPORTATION (car, public)	21%		
ENTERTAINMENT	5%		
OTHER (Includes items listed below)	19%		
Personal Insurance		______	
Savings (should be 10%)		______	
Donations		______	
Cosmetics, Haircuts		______	
Child care		______	
Other		______	
		TOTAL	**$**

* *Adapted from "Average Annual Expenditures of Midwest Household 1997"* UW-Extension, Family Living Programs-Family finances)

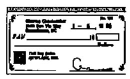
HERE'S HOW THE "ENVELOPE METHOD" OF PAYING YOUR BILLS WORKS*

You can practice by making your own take-home pay cash by cutting paper into various dollar bills that equal $1,400 (or the amount you will have when you're on your own.)

1. Write on the outside of envelopes the names of the general areas listed above. Write the amount you plan to spend in each area. (You may have to readjust your planning.)
2. Put the amounts of money you budgeted into the appropriate envelopes. Then when it's time to pay the bills, you can remove the money and make the payments. (You could also write checks rather than use money.)
3. It's important to decide if you are going to borrow from other envelopes when bills come due. This will be tempting. REMEMBER that using your savings can end up destroying your credit rating. You may not have enough money left to meet your goals, pay for emergencies, or pay your regular bills!

*This method is sometimes preferred in place of a written budget and checks. A disadvantage is the need for keeping cash in the house It is also easy to borrow from one envelope to pay another bill.

DIFFERENT WAYS TO PAY YOUR BILLS

 CHECKS AND  CASH

Debate or discuss with someone the advantages and disadvantages of using checks and/or cash for paying your bills.

 ATM/ CREDIT AND DEBIT CARDS

Research ATM/ Credit and Debit cards. List the advantages and disadvantages that an ATM card can have for you:

ADVANTAGES	DISADVANTAGES

Would you choose to have one? Why or why not?

MONEY ORDERS

Money orders can be used in the same way that personal checks are used. They can be purchased at banks, post offices and in many convenience stores. Complete the following money order to pay for two tires. Make it out to the Firestone Store.

MONEY ORDER **662-0157-7321**
FIRST BANK OF RENO, NE **VOID IF OVER $1000**

Eighty three dollars and Twenty seven cents $ 0083.27

Pay To: ______________________________
Company Name / Address

Signature: ____________________ **Date** ____________________
KEEP THE YELLOW COPY FOR YOUR RECORDS

CREDIT CARDS 

Interview someone at a bank or credit union to answer the following questions:
How do I apply for a credit card?
How do companies judge whether to offer a person a credit card?
How can I use a credit card to establish a good credit rating?
What is the cost of using a credit card? (Check the annual fee, APR {annual percentage rate}, grace period.)
What are some dangers involved with the use of credit cards?
How can I check my credit rating?

CHARGE CARDS

Charge cards are a specific kind of card usually limited to purchases from a specific company or retail department store. What stores in your area offer charge cards?

CHOOSE A BANK

Look in the yellow pages and choose two banks that are appropriate for you:
Visit these banks, ask questions and compare the following information:

BANK #1	BANK # 2
Name ______________________	Name______________________
Office hours ______________________	Office hours ______________________
Two types of checking accounts appropriate for me:	Two types of checking accounts appropriate for me:
1.	1.
2.	2.
How do you open a checking account?	How do you open a checking account?
Costs of checking account:	Costs of checking account:
Cost per check cashed:	Cost per check cashed:
Service charges:	Service charges:
Minimum balance needed in account:	Minimum balance needed in account:
What's a canceled check?	What's a canceled check?
Should canceled checks be kept?	Should canceled checks be kept?
Will canceled checks be returned to me?	Will canceled checks be returned to me?
What happens if a check "bounces"?	What happens if a check "bounces"?
What are bank charges for "bounced" checks?	What are bank charges for "bounced" checks?
Is there a way to avoid "bounced" checks?	Is there a way to avoid "bounced" checks?
Is there a 24-hour ATM available?	Is there a 24-hour ATM available?
What is the charge for ATM transactions?	What is the charge for ATM transactions?
Are debit cards available? What are costs?	Are debit cards available? What are costs?
Are credit cards available? Are there costs?	Are credit cards available? Are there costs?
Are money orders sold?	Are money orders sold?
What savings account options are there?	What savings account options are there?
What interest rate is offered on savings?	What interest rate is offered on savings?
What other services are offered?	What other services are offered?
What happens if a bank credit card is stolen or lost?	What happens if a bank credit card is stolen or lost?

Which bank would you choose? **Why?**

Fill out the following check example. Write the check to pay for a pair of shoes from J.C. Penneys that cost $39.99. Use today's date.

145

Pedro Martinez 5-494-100
75 Ladwick Lane, San Jose CA 01245 Date: ________

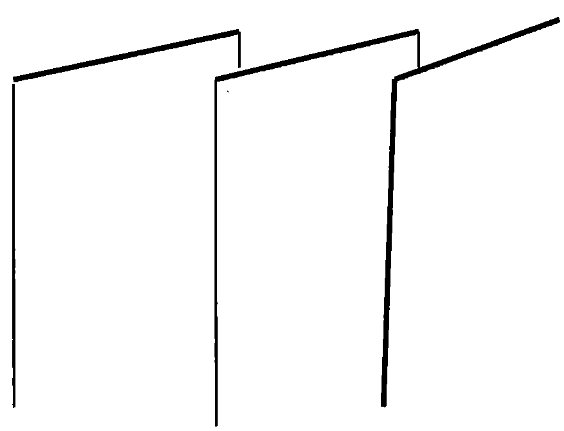
Pay to the
Order of: ______________________________ $ __________

______________________________________ Dollars

Bank One ______________________________
San Jose CA 01246

For____________________
0510 0251 12 324 67 8

Endorse the following checks as indicated:
BLANK RESTRICTIVE SPECIAL



NOW YOU TRY IT!

Complete the following transactions as if your name is John Dollar:

1. Make out a deposit slip for a $ 245.00 check dated 01/04/02. Record it in his check register.
2. Fill out checks for the following payments and enter them into his check book register:
   - $ 22.50 to K-Mart for a shirt (Jan. 6, 02)
   - $ 145.00 to Mr. Johns for rent (Jan 8, 02)
   - $ 35.00 to Phoenix Electric (Jan. 14, 02)
   - $ 60.00 to Haydu Ford (Jan. 16, 02)
4. Balance his bank statement using next page.

CHECKING ACCOUNT DEPOSIT TICKET

JOHN DOLLAR
13908 NORTH AVENUE
PHOENIX AZ 22202

DATE _____________ 20 ___

FIRST BANK
Phoenix AZ
9531 0926 12 315 5678

	CASH		
C H E C K S			
	Total from other side		
	TOTAL		
	LESS CASH RECEIVED		
	NET DEPOSIT		

00
520

BE SURE EACH ITEM IS PROPERLY ENDORSED

JOHN DOLLAR 101
13908 North Avenue
Phoenix AZ 22202 _____________ 20____

Pay to the Order of ______________________________ $ _________

______________________________________ Dollars

FIRST BANK _____________________
PHOENIX AZ

For ____________________
9513 0925 12 315 5678

JOHN DOLLAR 103
13908 North Avenue
Phoenix AZ 22202 _____________ 20____

Pay to the Order of ______________________________ $ _________

______________________________________ Dollars

FIRST BANK _____________________
PHOENIX AZ

For ____________________
9513 0925 12 315 5678

JOHN DOLLAR 102
13908 North Avenue
Phoenix AZ 22202 _____________ 20____

Pay to the Order of ______________________________ $ _________

______________________________________ Dollars

FIRST BANK _____________________
PHOENIX AZ

For ____________________
9513 0925 12 315 5678

JOHN DOLLAR 104
13908 North Avenue
Phoenix AZ 22202 _____________ 20____

Pay to the Order of ______________________________ $ _________

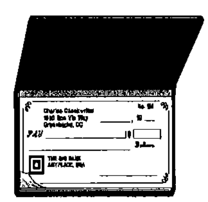
______________________________________ Dollars

FIRST BANK _____________________
PHOENIX AZ

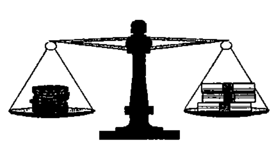
For ____________________
9513 0925 12 315 5678

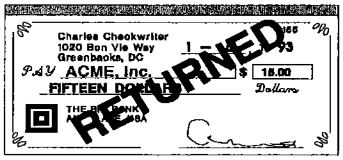
CHECK BOOK REGISTER:

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBT (-)		CODE	FEE (-)	DEPOSIT/CREDIT		$ BALANCE	$ 144 42
			$			$	$			



NOW TRY TO BALANCE HIS ACCOUNT USING THE NEXT SHEET.





AVOID "BOUNCING

THEY COST TOO MUCH!

THEY RUIN YOUR CREDIT! ! !

REMEMBER that checks can bounce more than once if you've spent more money than you deposited in your account (overdrawn). Fees add up fast! Avoid "bouncing" checks! Carefully record all transactions. Do it right away!

1. Record checks written and deposits made IMMEDIATELY in your Check Register.
2. Carefully subtract the amount of the check from the balance of money you have in your account.
3. Make sure your balance is correct.
4. Balance your bank statement when it arrives.

FIRST BANK

JOHN DOLLAR
13908 NORTH AVENUE
PHOENIX AZ 22202

Account # 315 5678
Page number: 1 of 1
Statement date: 01/30/02

CHECKING ACCOUNT SUMMARY FOR 01-01 THRU 01-30-02

OPENING BALANCE	+ DEPOSITS	- WITHDRAWALS AND CHECKS	SERVICE CHARGE	= CLOSING BALANCE
144 42	245 00	262 50	00	161 92

------------------------------ CHECKS ------------ ... BALANCE CHANGES -----

POSTED	CHECK	AMOUNT	DATE	BALANCE
1/08	101	22.50	1/04	389.42
1/09	102	145.00	1/08	366.92
1/18	104*	60.00	1/10	221.92
			1/10	161.92

-------------------------- DEPOSITS/CREDITS ---------

POSTED	AMOUNT	DATE	DESCRIPTION
1/04	245.00	1/04	

HOW TO BALANCE YOUR ACCOUNT
(this is usually found on the back of a statement)

TO BALANCE YOUR CHECKBOOK WITH THIS STATEMENT:

1. SORT THE RETURNED CHECKS BY NUMBER OR DATE AND CHECK THEM OFF IN YOUR CHECKBOOK REGISTER
2. SUBTRACT FROM YOUR CHECKBOOK BALANCE ANY CHECKS OR PAID ITEMS WHICH YOU HAVE NOT ALREADY RECORDED
3. SUBTRACT ANY SERVICE CHARGES FROM YOUR CHECKBOOK BALANCE.
4. CHECK OFF THE DEPOSITS SHOWN ON THE STATEMENT AGAINST THOSE IN YOUR CHECKBOOK
5. COMPLETE THE FORM ON THE RIGHT
6. THE FINAL BALANCE IN THE FORM AT THE RIGHT SHOULD AGREE WITH YOUR CHECKBOOK BALANCE. IF IT DOESN'T, CHECK HINTS GIVEN BELOW.

HINTS FOR FINDING DIFFERENCES:

Have you matched the amount of each transaction of this statement to the amount recorded on your register?
Have you corrected any addition or subtraction errors?
Is the balance you carried over from page to page on your register correct?
Are all of your deposits recorded? Recorded correctly? Recorded twice?
Are any checks recorded as deposits?
Have you subtracted service charges, if you have any?

STATEMENT BALANCE (List amount on other side)		$	
ADD DEPOSITS MADE SINCE ENDING DATE ON STATEMENT			
SUB TOTAL		$	
LIST CHECKS NOT RETURNED WITH THIS OR PRIOR STATEMENTS			
NUMBER	AMOUNT		
TOTAL CHECKS NOT RETURNED →			
SUBTRACT TOTAL CHECKS NOT RETURNED FROM SUB TOTAL ABOVE		$	
BALANCE		$	

WHAT INSURANCE DO I NEED?

As you grow older, responsibilities increase. As financial plans are made, potential losses need to be considered. What will happen if: You have a car accident? Break a leg in a ski accident? Have a fire that destroys your possessions? You need to plan and protect your future.

The following chart will help you understand insurance. It will help you plan for your needs. You will need to find some information to complete the chart. You should check with two insurance agencies to compare insurance plans and costs. You can find this information in various ways: use the World Wide Web; make phone calls: visit an insurance agent at his/her office; invite an insurance agent to your home to discuss insurance with you and your family/caretaker. You can also find information in publications such as *Consumer Report.*

When you decide to really invest in insurance, be sure to comparison shop.

USUAL INSURANCE POLICY COVERAGE YOU MAY NEED TO START OUT

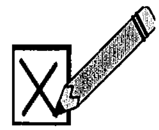
POLICY TYPE	Check if you have it	Who pays the bill now?	Check if you need it	Who will pay for it?	Approximate Cost
Automobile					
Liability					
Collision					
Comprehensive					
Medical					
Uninsured motorist					
No-fault					
Property					
Renters					
Home owners					
Life					
Term					
Whole life					
Health					
HMO (Health Maintenance Organization)					
PPO (Preferred Provider Organizations)					
Regular medical					
Major medical insurance					
Disability					
Surgical					
Government (i.e. Medicaid)					
Dental					
TOTAL NEEDED FOR INSURANCE $					

NOW look at your planned budget. How much have you expected to pay for insurance? $____________
What compromises can you make?

I'M GETTING READY! I CAN DO IT!

(Finding a Place to Live)

As each activity is completed, mark it off



☐ 1. I made a list of "needs" and "wants" for a place to live when I'm on my own.

☐ 2. I prepared a housing budget that I can afford.

☐ 3. I checked out the costs and deposits for utilities, phone, and water.

☐ 4. I found a possible place to live that I could afford when on my own.

☐ 5. I read and understood a rental agreement or lease.

☐ 6. I filled out an apartment application.

☐ 7. I checked out an apartment using a check list.

☐ 8. I made a list of basic equipment and furnishings I will need when I move on my own.

☐ 9. I made a plan for getting basic equipment and furnishings I will need when I'm on my own.

☐ 10. I explained the roles of landlord and tenant.

☐ 11. I used a communication method with a potential roommate and reached compromises.

☐ 12. I completed an example of an informal roommate contract.

☐ 13. I wrote an example letter of complaint to a landlord

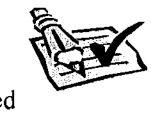
☐ 14. I made a list of ways to protect my security deposit.

I DID IT! ______________(date)   SIGNED: ____

DO I REALLY "NEED" IT. . . or. . . DO I ONLY "WANT" IT?

To just stay alive, we have basic needs such as food, air, water, clothing, and housing. We may "need" shoes to protect our feet from freezing, but we may "want" a special label on them. We may "need" protection from the weather, but we may "want" a five bedroom mansion on a hill by a lake. People can't afford everything, so choices must be made.

Consider what your real housing "needs" are with the following list. Check off your real "needs".



____ Cost should fit my budget

____ Utilities furnished
____ Close to grocery shopping
____ Close to my work
____ Close to Laundromat
____ Pets allowed
____ Enough room for my hobbies
____ Private kitchen

____ Furniture furnished

____ Washer/dryer furnished
____ Range furnished
____ Close to transportation
____ Near to church
____ Loud music/parties allowed
____ 2 bedrooms
____ Meals furnished

____ Refrigerator furnished

____ Garage furnished
____ Window coverings furnished
____ Near family
____ In safe and secure area
____ Cable hook-up without cost
____ Private bath
____ Swimming pool

List other "needs":

____

NOW FIGURE $ $ $ . . . YOU CAN AFFORD FOR EACH MONTH'S RENT:

The recommended amount people should spend on housing is from 30-35% of their income. (It's best to stay within 30% if possible.) This amount includes utilities, phone, furnishings, supplies, and equipment.

My income:

Job #1 $ ______________ (Take-home pay)
Job #2 $ ______________ (Take-home pay)
Subsidies from government $ ______________
Other regular monthly income $ ______________
TOTAL . . . . $ ______________

30% OF MY TOTAL INCOME = $ ________________ (Divide total income by 3)

This is the amount of rent you can afford.

NOW FIGURE THE AMOUNT YOU NEED FOR EXPENSES BEFORE YOU MOVE:

First month's rent $ ______________
Security deposit a landlord may require $ ______________
Utility company deposits (gas, water, electric) $ ______________
Telephone company deposit $ ______________
Hook-ups required for cable or utilities $ ______________
Supplies and equipment $ ______________
Furnishings $ ______________
Moving expenses $ ______________
TOTAL . . . . $ ______________

NOW FIND AN AD IN THE NEWSPAPER FOR A RENTAL UNIT YOU CAN AFFORD. ASK YOURSELF:

Does is meet my needs?
Will I need to share the rental unit to help pay the rent?
What other alternatives do I have?

WHAT ARE SOME TYPES OF RENTAL AGREEMENTS?

Once a landlord agrees to rent an apartment, an oral or written agreement is usually made. There are:

- formal leases (They are most effective and complete. They are generally long and difficult to read.)
- written agreements (They are shorter and less formal.)
- oral agreements (They allow little proof of arrangements made.)

Here is an example of what you might find in a rental agreement.

APARTMENT RENTAL AGREEMENT EXAMPLE*

This agreement, Made this ______________________ day of ______________________, 20 ______
by and between ____ Lessors (Landlords)
address ____
and ____ Lessee (Tenant) ,
address ____

Witnesseth, That the said (landlord) does hereby agree to rent the following described premises situated in the ______________________ of ______________________, county of ______________________
State of ______________________ to be used only as a *(RESIDENCE)* viz:

Tenant(s) agrees to pay the landlord(s) the sum of $ __________ dollars per month, payable in advance on the ________ day of each month as rent for said premises. Tenant(s) also agrees to pay a security deposit of $ __________ with the first month's rent. If, at the expiration of the tenancy herein, tenant returns premises to landlord in as good condition as when tenant entered upon them, and if no rent payments are due, the security deposit will be refunded. Landlord has the right, however, to retain the security deposit or any portion thereof reasonable necessary to compensate him for damages to premises or rent due and owing and retains all legal and equitable remedies for breach of the covenants herein.

This agreement will go into effect and tenancy will begin on ______________________, 20 ______

IT IS FURTHER AGREED BY BOTH PARTIES;
1. Said premises will be occupied by no more than ___ adults and ___ children. Tenant(s) will not house permanent guests on premises or assign or sublet said premises without landlord's written permission
2. Failure by tenant to pay rent or other charges promptly when due, or to comply with any other term or condition thereof, can have this rental agreement terminated by the lessor after giving lawful notice.
3. The tenant will keep premises in a neat and sanitary condition during the tenancy. Upon termination of tenancy, tenant shall surrender premises to landlord in as good condition as when received, ordinary age and damage by elements excepted.
4. Tenant will not mark or deface walls, ceilings and woodwork. All doors, screens and windows will be properly handled and cared for by the tenant. Tenant will keep sidewalks, stairs and driveway clear of snow and ice. Cars will not be parked on grass. No motor vehicles will be repaired or maintained on premises. Vehicles not in working order may not be stored or kept on or about said premises.
5. All alterations, additions, or improvements made in and to premises shall, unless otherwise provided by written agreement between the parties hereto, be the property of the lessor and shall remain upon and be surrendered with the premises.
6. Tenant will not keep or permit to be kept in said premises any dog, cat, parrot or any other animal or bird.
7. Tenant will not violate any city, state or federal law in or about said premises.
8. All public utilities with exception of water rent will be paid by tenant.
9. Landlord will be responsible for structural repairs to premises except those necessitated by tenant's negligence or actions.
10. The tenancy created herein shall continue until either party shall give the other party one month's advance written notice of intent to terminate agreement. This date begins at the next rent payment date after written notice to landlord from the tenant.
11. The ______________________ agrees to cultivate, care for and water lawn, shrubbery, trees and grounds.
12. Landlord may change the monthly rent herein only upon giving one month's advance written notice to the tenant. One month's advance notice as used herein, shall begin at the next rent payment date after notice is given and shall run until the succeeding rent payment date.

In witness whereof the parties have herewith have executed in duplicate the day of the year first written above.

______________________ Tenant (Lessee)

______________________ Landlord (Lessor)

____

____

* This is only an example....not a legal document.

READ THE RENTAL AGREEMENT AND SEE IF YOU UNDERSTOOD

Look for answers to the following questions:

1. Is the gas and electricity included in the rent? Explain.
2. When is the rent due?
3. What is the amount of rent you will have to pay?
4. What happens if you make nail holes in the walls while hanging pictures or paint the woodwork white? Explain.
5. What can happen if you allow your friend to repair his motorcycle in your garage or parking space?
6. Who pays the water bill?
7. Who is going to clear the sidewalks and driveway during the winter?
8. Will your security deposit always be returned in full? Explain.
9. Can you keep a dog in the apartment?
10. If you have to leave town because of a job change, can you sublet the apartment? Is it possible under any circumstances?
11. If there is a hail storm and the roof is damaged, who is responsible for fixing it so it doesn't leak?
12. Can your sister come into the apartment and stay indefinitely?
13. Can you run a mail order business from your apartment?
14. When can the landlord raise the rent?
15. Under what circumstances can the rental agreement be ended by the landlord?

IF YOU DON'T UNDERSTAND ANY TERMS OF A RENTAL AGREEMENT, TAKE IT TO SOMEONE WHO WILL EXPLAIN IT TO YOU. DON'T SIGN ANYTHING YOU DON'T UNDERSTAND!

ROLE PLAY YOUR APARTMENT SEARCH.

Research carefully the apartment you want to rent. Consider the courtesy and tact you should display. Also plan what you should wear to meet a potential landlord. Carry information with you about your employment history, credit, and personal references. This information may be needed if you fill out a rental application. Plan questions you may want to ask about application fees, when you know if you are accepted, if you must rent the unit if you are accepted, etc.

Here's a rental application to practice on. Read carefully before filling out the information. Write clearly. Try it!

RENTAL APPLICATION EXAMPLE

Rental unit # 10 Address 1224 Seventh Street, Los Altos NM Occupancy date June 1, 2002

Rent $350.00/ month Rent starts June 1, 2002 Lease dates: June 1'02 to June 10'03

APPLICANT INFORMATION

Full name ________ Age ____ Soc. sec. # ________

Present address ________ How long? ____ Phone ________

Present landlord ________ Phone ________

Occupation ________ Employer ________ Phone ________

Monthly income $ ____ Marital status ____ Driver's license # ________

Banking: Name of bank ________ How long? ____

Address of bank ________ Phone ________

Type of account ________ Account # ________

Financial references: Name ________ Acct. # ________

Address ________ Phone ________

Name ________ Acct. # ________

Address ________ Phone ________

Personal references: Name ________

Address ________ Phone ________

Name ________

Address ________ Phone ________

Have you ever been evicted or involved in a legal proceeding concerning rental property? ____

Explain: ________

Have you ever filed for bankruptcy? ____

NAMES OF OTHER ADULTS WHO WILL BE LIVING IN APARTMENT:

1. ________ Age ____ Soc. sec. # ________

Relationship: ____ Monthly income $ ____ Driver's license # ________

2. ________ Age ____ Soc. sec. # ________

Relationship: ____ Monthly income $ ____ Driver's license # ________

NAMES OF CHILDREN WHO WILL BE LIVING IN APARTMENT:

1. ________ Age ____ Relationship ________
2. ________ Age ____ Relationship ________
3. ________ Age ____ Relationship ________

I, the undersigned, certify that the information given herein is for the confidential use of the Management and is declared to be factual and true. (Management reserves the right to reject any applicant because of misrepresentation.) If this application is accepted, I will abide by all the Rules and Regulations of the Management. I further acknowledge that this deposit will be forfeited in full as liquidated damages, if I do not accept occupancy on approval of this Application. Acceptance of deposit does not imply approval of Applicant and deposit will be returned in event of rejection.

Applicant ________ Date ________

Applicant ________ Management's Agent ________

INSPECT AN APARTMENT

Interview a person who has been living on his/her own for over a year to discover any concerns encountered when renting an apartment. (Also ask for advice on starting out on your own.) When you're ready to check a real apartment or house, you can use the following check list. You might try the check list on your own house or a friend's house first. Then you'll be more ready to check out the apartment that you choose. (Take someone with you for safety and helping you check it.) If you like the apartment and want to rent it, be sure to get in writing anything that needs to be done. See that these things are done before you move in.

APARTMENT INSPECTION CHECK LIST

Address ______________________ Apartment # ______

Name of landlord or representative ______________________

Telephone number of landlord or representative ______________________

Rent ______ Deposits ______ Extra fees ______ Rugs included ______

Appliances included are: ______________________ Draperies included ______

Utilities available: Gas ______ Electricity ______ Water ______ Paid by: ______

Type of heat ______ Paid by: ______ Average cost/month ______

Cable hook-up included ______ Air-conditioning included ______

Pets allowed ______ Subleasing allowed ______

Rental terms: ______________________

House rules: ______________________

____

What should be done by landlord before moving in (i.e. painting) ______________________

____

Number of rooms ______ Number of bedrooms ______

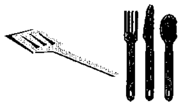
INSIDE SPACE INVENTORY	SAFETY INVENTORY
Kitchen:	**Doors, windows, exits:**
Refrigerator works, shelves all there	Dead bolt locks on exit doors
All burners work on range	Through-the-door viewing aperture
Garbage disposal works	At least two exits in case of fire
Sufficient electrical outletsfor appliances	Outside doors & windows lock with adequate locks. Windows can open
Sufficient water pressure	Fire escapes in good repair
Bathroom:	**Entries, parking lots**
Toilet flushes	Parking areas, stairways, halls well lit
Sufficient hot & cold water pressure	Trash collected regularly
No leaky faucets (Check under sink & toilet)	Railings, balcony, walls, steps in good repair
Sufficient ventilation	Laundry facility safe
Tub/shower in good condition	Main floor windows have "stop blocks"
Bedrooms:	**SERVICES INVENTORY**
Enough closet space	Building management reliable
Appropriate electrical outlets	Garage well lit and maintained
Sufficient size for bed and furniture	Facilities and yard well maintained
Water beds allowed	Rodents and roaches under control

EQUIPMENT & SUPPLY CHECK-LIST

REMEMBER that you can really start very simply with such things as blankets to cover you, one pan to cook in, one dish, one knife, spoon and fork. Other things can be added for your comfort and your image. Decide your own "needs". <u>Then make a plan for meeting these needs.</u>

EQUIPMENT & SUPPLY CHECK -LIST FOR AN APARTMENT

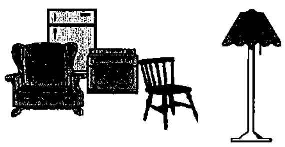
AREA NEEDED	HAVE ✓	NEED ✓	COST	AREA NEEDED	HAVE ✓	NEED ✓	COST
Bathroom				**Cleaning products**			
Bar soap				All-purpose cleaner			
Shower curtains				Tub, tile, sink cleaner			
Soap dish				Insecticides			
Shower curtain rings				Vinegar			
Glasses/cup				Ammonia			
Toilet paper				Detergent			
Tissues				Bucket			
Personal toiletries				Rags/sponges			
Dental floss				Disinfectant			
Hair brush/comb				Broom & dustpan			
Shampoo				Baking soda			
2 large&2 small towels				Bleach			
2 wash cloths				**Tools for Repairs**			
Toilet brush				Claw hammer			
Toothpaste				2 Phillips head screw-			
First aid kit				drivers (#1 #2)			
Tweezers				4-in-1 screwdriver			
Thermometer				Crescent adjustable			
Storage				10" wrench			
Plastic food containers				Slip-joint pliers with			
Garbage bags				wire cutting jaws			
Freezer paper				Plunger			
Aluminum foil				**Appliances**			
Plastic bags				Iron			
Food preparation				Clock/radio			
2 c.liquid measuring cup				Extension cord			
Serrated knife				**Food Staples**			
Small metal spatula				Coffee/tea/chocolate			
Measuring spoons				Cereals			
Pancake turner/spatula				Vanilla			
Bottle opener				Salt			
Mixing bowls				Pepper			
Can opener				Pasta			
Salt/pepper shakers				Baking powder			
Vegetable peeler				Baking soda			
Pot holders				Brown/white sugar			
Paring knife				Powdered sugar			
Mixing spoon				Vinegar			
Small metal spatula				Spices			
Serrated knife				Flour			
Cooking				Cornstarch			
2-qt. casserole & cover				Cocoa			
Loaf pan				Rice			
6-qt. pot with lid				Shortening			
Cookie sheet				**General Supplies**			
Frying pan				Ironing Board			



EQUIPMENT & SUPPLY CHECK -LIST FOR AN APARTMENT (CONTINUED)

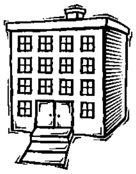
AREA NEEDED	HAVE ✓	NEED ✓	COST	AREA NEEDED	HAVE ✓	NEED ✓	COST
1-qt. saucepan & lid				Wastebasket			
2-qt. saucepan & lid				Ironing board			
9x13 cake pan				Covered wastebasket			
Dish towels				Buckets			
Table Service				**Bedroom Supplies**			
Dinner plates				2 sets sheets/ cases			
Serving dishes				2 or 3 blankets			
Glasses				Comforter			
Cups/mugs				Pillow			
Silverware				Mattress pad			
Cereal bowls				Alarm/radio			
				Bedside lamp			

OTHER NEEDS: ____



WHAT KIND OF FURNISHINGS DO I "NEED" ?

FURNISHINGS CHECK-LIST FOR AN APARTMENT							
WHERE NEEDED	**HAVE ✓**	**NEED ✓**	**COST**	**WHERE NEEDED**	**HAVE ✓**	**NEED ✓**	**COST**
BEDROOM:				**KITCHEN:**			
Bed				Table			
Chair				2 chairs			
Bedside table				Refrigerator			
Lamp				Range			
LIVING ROOM:				**DINING AREA:**			
Chair				Dining table			
Chair				2 Dining chairs			
Couch							
End table							
Dining table							
Bookcase							
Table lamp							
Floor lamp							



YOU WERE JUST WILLED AN APARTMENT BUILDING!

The building is in fairly good repair, but will need some painting and repairs. You will need to find several new tenants. Think about what you would do. Consider:

How you would choose the tenants to live in your apartment building

What you would need to know about possible tenants

How you would find the information you feel you need

How you would expect your tenants to act

What type of rules you would put into your leases and why

What expenses you would have such as taxes, upkeep, repairs, etc.

What your responsibilities as a landlord would be

What legal responsibilities you would have.

NOW CONSIDER WHAT RESPONSIBILITIES YOUR TENANT SHOULD HAVE.

WILL YOU BE THE TYPE OF TENANT YOU WOULD RENT AN APARTMENT TO?

COMPATIBILITY CHART

Personality	OK	Tolerable
NoWay!		
Lazy		
Outgoing, laughs easily		
Short temper		
Oversensitive		
Self centered		
Dishonest		
Is a prude		
Quiet		
Always late		
TV "Couch potato"		
Sleeping Habits		
Snores		
Stays up late at night		
Early riser		
Sleep walks		
Needs music to go to sleep		
Eating Habits		
Grazes, snacks a lot		
Prefers to cook at home		
Eats out often		
Uses pre-prepared foods		
"Picky" eater		
Has bad nutritional habits		
Buys expensive food		
Has many guests to feed		
Vegetarian		
Personal Habits		
No respect for privacy		
Doesn't budget		
Does drugs		

COMPATIBILITY CHART

Personality	OK	Tolerable
NoWay!		
Lazy		
Outgoing, laughs easily		
Short temper		
Oversensitive		
Self centered		
Dishonest		
Is a prude		
Quiet		
Always late		
TV "Couch potato"		
Sleeping Habits		
Snores		
Stays up late at night		
Early riser		
Sleep walks		
Needs music to go to sleep		
Eating Habits		
Grazes, snacks a lot		
Prefers to cook at home		
Eats out often		
Uses pre-prepared foods		
"Picky" eater		
Has bad nutritional habits		
Buys expensive food		
Has many guests to feed		
Vegetarian		
Personal Habits		
No respect for privacy		
Doesn't budget		
Does drugs		

INFORMAL ROOMMATE CONTRACT

Address of unit to be rented ______________________________

Date agreement begins ____________ month ________ date ________ year ________

I. Roommates renting units:

#1 ______________________ Present address ______________________

#2 ______________________ Present address ______________________

#3 ______________________ Present address ______________________

II. Rent (Check appropriate statement and complete or mark out blank lines)

Rent amount for the unit is __________ per ________ Date payment is due ______________

This payment includes the following utilities______________________________

____

III. Utilities (Check appropriate statement and complete or mark out blank lines)

Utilities not covered by rent:

___ Gas bill will be paid by (name) ______________________

Names on billing will include ______________________

___ Electricity bill will be paid by (name) ______________________

Names on billing will include ______________________

___ Water/sewer bill will be paid by (name) ______________________

Names on billing will include ______________________

___ Other utility bills (explain) ______________________

Will be paid by (name) ______________________

Names on billing will include ______________________

___ All persons will share equally in the payment of rent and utilities

IV. Telephone (Check appropriate statement and complete or mark out blank lines)

___ Telephone will be paid by (name) ______________________

Names on billing will include: ______________________

____

___ Each roommate will pay equal portion of base bill.

___ Each roommate will pay his/her personal long distance calls.

V. Security deposit

______________________________ will pay ____________

______________________________ will pay ____________

______________________________ will pay ____________

This amount will be paid back when security deposit is returned when he/she moves out.

VI. Moving out

When roommate moves ___ days notice will be given. If proper notice isn't given, the roommate must pay his/her share of rent until the notice period is up.

When moving out: (Check appropriate spaces)

___ All roommates agree to move out at same time on: Date________________

___ If, for any reason, a roommate must move, he/she will continue to pay his/her share of rent and bills to end of lease.

___ If, for any reason, a roommate moves before lease ends, he/she may replace self with a substitute roommate that is agreed upon by remaining roommates. No financial loss should be left for the remaining roommates.

___ If any damage is done to the unit, whoever caused the damage must pay for it.

___ Cleaning up process will be shared before anyone moves.

___ If there are costs that are charged from the security deposit, each roommate will pay his/her share.

___ Other: ______________________________

VII. Food

VIII. Shared equipment & furnishings

IX. Renter's insurance

XI. Space sharing (laundry, rooms, jobs, quiet hours, guests, hobby limits, automobile space)

Signed: ______________________ ______________________

______________________ ______________________

Date: ______________

WHAT CAN I DO IF MY LANDLORD DOESN'T TAKE CARE OF A PROBLEM FOR ME?

Most problems can be taken care of with a quick telephone call to the landlord or the person designated as the apartment caretaker. Sometimes a polite letter can be written to tell of your problem. If there is no reasonable response, further action can be taken.

Laws in each state differ. Check with your local agencies for specific details. You can contact a representative from your local housing authority, social service welfare agency, legal aid service, or the Landlord-Tenant Court to talk with you about the laws in your state regarding rental problems. You could also look up information on the Internet. If you have a problem, you can:

1. Write a polite letter to your landlord to let him know your problem (Give specific details.)

2. If you don't get a response within a reasonable amount of time (30 days), do two things at the same time: 1) Make a formal, written complaint to local housing authorities, asking for an inspection
   2) Try to personally contact landlord and come to an agreement. If you do get a response, call off the inspection.

3. Remember that you should:
   1) Keep copies of letters you send and send the letter to the landlord by registered mail for proof.
   2) Talk directly to the landlord about the problem if you don't get an answer to your letter.

   If this direct contact is successful, contact the housing authority to cancel the inspection.

4. If all else fails, you can contact an experienced local agency for help or sue in a small claims court.

Practice writing a polite letter to your landlord stating a make-believe problem. Here is an example of a letter of complaint.

150 State Street
Jonesville WY 22222
May 17, 2001

Mr. John Appleby
2222W 22nd Street
Jonesville WY 22222

Dear Mr. Appleby,

I live in your apartment building at 150 State Street, Apartment #2.

I know that you would like to know that the roof has begun leaking over my bed in my bedroom. I have placed a bucket under the leak and have moved the bed to protect it. The heavy storms are causing much damage in the neighborhood.

The broken window in the bedroom. that I mentioned to you last week, could also be fixed at the same time. If you remember, it was broken by falling branches in the last storm.

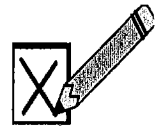
I'm looking forward to hearing from you right away so my bed can be put back and my room will be safe again.

Sincerely yours,

Jane Jobst

I'M GETTING READY! I CAN DO IT!

(Cleaning My Place)
As each activity is completed, mark it off



- [ ] 1. I recognize household materials and the products to use to clean them.

2. I cleaned or explained how to clean the following:
   - [ ] a refrigerator
   - [ ] a range
   - [ ] a bath/shower
   - [ ] a toilet
   - [ ] a vinyl or linoleum floor
   - [ ] windows
   - [ ] a rug and demonstrated use of a vacuum cleaner
   - [ ] wood furniture
   - [ ] dishes in a safe and appropriate order
   - [ ] a microwave oven.

- [ ] 3. I changed linens and remade a bed.
- [ ] 4. I explained the correct ways to dispose of garbage.
- [ ] 5. I explained the value of cleanliness.
- [ ] 6. I created a cleaning plan.
- [ ] 7. I changed a fuse or reset a circuit breaker.
- [ ] 8. I changed a light bulb with the correct wattage bulb.
- [ ] 9. I explained how to or cleared a clogged toilet.
- [ ] 10. I explained how to or cleared a clogged drain.
- [ ] 11. I explained how to or painted a wall.
- [ ] 12. I explained how to or repaired a small hole in a wall.
- [ ] 13. I explained how to control insect pests in a house.

I DID IT! _______________(date) SIGNED: ____

HOUSEHOLD MATERIALS SCAVENGER HUNT

The following materials can be found in your house. Where will you find them?

glass	brass	chrome	porcelain
linoleum	ceramic tile	wood	cork
copper	brick	aluminum	concrete
vinyl	wall paper	stainless steel	asphalt
plasterboard	plaster	wall paper	fabrics
plastic	painted steel	Plexiglas	acrylic
fiberglass			

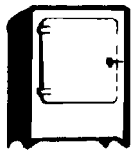
You can purchase various cleaners to clean these surfaces::

granular all-purpose	liquid all-purpose	spray or pump all-purpose
aerosol carpet cleaner	liquid carpet cleaner	cleansers
disinfectants	liquid drain cleaner	granular drain cleaner
detergents	soaps	glass cleaners
metal cleaners	wood polishes/cleaners	specialized cleaners
ammonia	liquid bleach	vinegar

Can you think of others? (You might like to look on a grocery shelf to answer this one!)

Complete the following chart to decide which type of product you would choose to clean an item.

Area to Clean	**Type of Product to Use**	**Brand Name of Product Choice**
Oven		
Wood coffee table		
Painted walls		
Stainless steel sink		
Bathtub		
Fiberglass shower stall		
Outside of refrigerator		
Tile floor		
Toilet		
Chrome fixtures		
Linoleum		
Nylon carpet		



You Mean I Have to Get Rid of the Ice?

John moved into his first apartment and really felt great! Everything was in place. Everything worked. He felt very much in control. After being in the apartment for over a month, he became concerned because there was frost collecting on the freezing compartment of his refrigerator. He had never seen this problem before. He mentioned it to a friend who said that the refrigerator just needed defrosting. John had always lived in a place that had a self-defrosting refrigerator and had never seen ice build-up before. Well.....help John out. Consider how you would explain it to him or demonstrate the defrosting process to him.

Why is it necessary to defrost a refrigerator?

What equipment will you need?

What cleaning products will you need?

What precautions will you need to tell him about?

What are the steps of the defrosting process?

Thanks! You've been a good friend!

℞ FOR RANGES

Fried hamburgers and pizza spillovers spell out messes for the range. If the range doesn't receive immediate attention, the problem grows worse....and harder to remedy.

If you need to clean a range, what process would you use? (You can explain or demonstrate.)

Be sure to use an instruction book if one is available.

Part to be Cleaned	Cleaning Product	Cleaning Process
Porcelain coated stainless steel grates		
Porcelain finish exterior		
Vinyl finish door handles		
Chrome drip bowls		
Control knobs		
Glass, back guard oven window		
Surface burners		
Polyester end panels		
Aluminum back guard & control panel		
Chrome & stainless steel trim parts		
Broiler insert & pan		
Oven racks		
Door gasket, silicone rubber		
Burner box located under cooktop		
Interior porcelain finish		

What are some precautions you should take?

TEACH SOMEONE TO CLEAN

MY PLAN:
I want to demonstrate how to clean a ______________________________________ .

What I want to include:
1. Cleaning products to be used
2. Supplies needed
3. Safety warnings
4. Process of cleaning

My own notes:
Cleaning products I want to use:

Supplies I will need:

Safety warnings:

Steps in process of cleaning:

2.

3.

4.

5.

6.

7.

8.

9.

10

11.

Now you might like to create a test!

ME ... A VACUUM CLEANER SALESMAN?

Role play a vacuum cleaner salesman. * Your audience can be one person or a group of people. Prepare by being able to answer the following questions. (If you are the person to whom the salesman is trying to sell, write the answers down after the "sales pitch" is finished.)

Brand name of vacuum cleaner ______________________________ Cost ________

Types of attachments available ______________________________

____

Advantages of vacuum cleaner:

Disadvantages of vacuum:

Process of cleaning rugs with the vacuum ______________________________

____

Process of cleaning furniture ______________________________

____

Process of cleaning stairs ______________________________

____

Would you buy this particular vacuum cleaner? ________ Why? ______________________________

____

Why not? ______________________________

____

? ? ? Discussion questions

What are some of my alternatives?
Where can I find vacuum cleaners that would be less expensive?
How could I judge the quality of the vacuum I would like?
If I "impulse buy" the vacuum from the salesman, what might the "opportunity cost" be?

- You can also listen to another person demonstrate a vacuum cleaner in your home, classroom, or at a store. You can read advertisements to answer some of the questions.

I CAN CLEAN IT!

Demonstrate or explain how to clean a household item or area of your choice.

Item or area to be cleaned: ____
Products to be used:

____

____

Supplies needed:

______________________________ ______________________________

______________________________ ______________________________

______________________________ ______________________________

Safety precautions I need to remember: ____

____

____

Process steps:

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

Did the products you used work well?

Were there any problems with your cleaning process?

What did you find that was fun or funny as you worked?

Is there anything you would do differently next time?

Rate the quality of the cleaning job you did.

GREAT _____ OK ______ I'LL DO BETTER NEXT TIME _____

Name of person demonstrated or explained to: ____

Date: ________________

TAKE OUT THE GARBAGE!

1. Role play an argument between family members or roommate about who takes out the garbage and how it must be done.
2. Role play a discussion with a neighbor in an apartment next to yours who sets garbage in the hallway in a paper bag until he gets enough to carry outside.

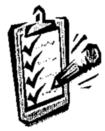
? ? ? Discussion questions:

1. What kind of compromises might be made with family or roommate?
2. What methods could you use to get the neighbor's garbage removed from the hallway?
3. Why are sanitary garbage disposal methods important?
4. What effects do garbage disposal methods have on you? What are effects on city government, family members, neighbors?*
5. How can you keep garbage cans clean?

Design a plan with a partner (could be a potential roommate or family member) for getting rid of household wastes.

Item to be disposed of	Container in which it would be placed	Preparation for disposal
wet garbage		
soda cans		
glass bottles		
margarine tubs		
newspapers		
milk bottles		
cardboard boxes		
tooth paste tubes		
motor oil		
paint cans		
hair spray cans		
insecticide containers		
used tissues		
waste paper		

*** You can interview someone from your city who handles garbage and recycling to find out about city rules for recycling.**



SETTING MY OWN CLEANING STANDARDS

List reasons why you think that keeping your living space clean is important.

Now work with someone else and make a list of household tasks that need to be done.

Now: Mark "D" in front of tasks to do daily. Mark "W" in front of tasks to do weekly.
Mark "A" in front of tasks to do as needed. Mark "S" in front of tasks to do seasonally.

Now answer the following questions:
How did you decide how often tasks needed to be done?
Did you have disagreements?
What happens when standards differ between people living together?
Why do standards differ?
What can be done ?

Now compare your list with the "MY PLAN" worksheet. Are there any differences?

Now, working individually, make a list of tasks that are done where you live. Mark an "X" by those you have done at some time. **(You might like to make a family cleaning plan.)**

How are you going to set your own standards of cleanliness when you're on your own?

What tasks would you like to learn how to do?

MY OWN PLAN

AREA	Suggested Timing	Daily	Weekly	Sometime	Target Date
KITCHEN					
Empty garbage	Daily				
Wash dishes, clean sink & counters	Daily				
Sweep or damp mop floor	Daily				
Wipe range including reflector bowls	Daily				
Dispose of leftovers	Weekly				
Wipe fingerprints on phone & wall switch	Weekly				
Clean range oven and hood/fan	As needed				
Wipe/polish small appliances	After use				
Wash walls	As needed				
Clean/defrost refrigerator	As needed				
Clean inside of drawers & cupboards	As needed				
Wash windows & curtains	Seasonally				
Clean/strip/wax floor	Seasonally				
BATHROOM					
Wipe sink & counter top	Daily				
Clean walls of shower	Weekly				
Empty wastebasket	Weekly				
Clean toilet	Weekly				
Wet-mop floor	Weekly				
Replace dirty towels	Weekly				
Clean sink, tub	As needed				
Clean mirrors/accessories	As needed				
Clean shower curtain/door	As needed				
Straighten & wipe drawers & shelves	As needed				
Clean windows/curtains	Seasonally				
Clean/strip/wax floor	Seasonally				
RUGS & CARPETS					
Remove spills	Immediately				
Vacuum rugs	Weekly				
Spot clean heavy traffic areas	As needed				
Vacuum under furniture	As needed				
Clean and/or shampoo	Seasonally				
FLOORS					
Sweep or mop	Daily				
Clean and polish	As needed				
FURNITURE					
Dust	Weekly				
Polish	As needed				
Vacuum upholstery	As needed				
Clean upholstery	As needed				
WALLS					
Clean switch plate/door handle smudges	Weekly				
Dust to remove dust & cobwebs	As needed				
Clean as appropriate	As needed				
Dust woodwork & doors	As needed				
Wash woodwork & doors	Seasonally				

AREA	Suggested Timing	Daily	Weekly	Sometime	Target Date
WINDOWS					
Wipe sills	Weekly				
Wash	As needed				
Wash or dry-clean drapes & curtains	As needed				
ACCESSORIES					
Dust lamps/shades	Weekly				
Clean telephone	Weekly				
Clean media equipment	Weekly				
Wash vases/ceramic	As needed				
Polish mirrors	As needed				
Dust picture frames	As needed				
Polish brass	As needed				
Clean light fixtures	As needed				
BEDROOM					
Air beds briefly before making them	Daily				
Put clothes away	Daily				
Change bed linens	Weekly				
Vacuum/dust	Weekly				
Turn mattress	Bi-monthly				
Move furniture to vacuum	As needed				
Organize closets	As needed				
Wash mattress covers, pads	As needed				
Air pillows, comforters	As needed				
Wash walls, woodwork, windows	As needed				
Wash or dry-clean blankets, spreads	Seasonally				
LIVING ROOM					
Dispose of ashes,, papers, clutter	Daily				
Straighten pillows, throws, accessories	Daily				
Vacuum rugs & upholstered furniture	Weekly				
Dust or vacuum floors, baseboards, doors. corners	Weekly				
Dust & clean accessories/ light fixtures	Weekly				
Empty wastebaskets	Weekly				
Shampoo rugs/furniture	As needed				
Wipe cool lamp bulbs	As needed				
Clean under furniture	As needed				
Wash windows, curtains	As needed				
Clean/wax floors	As needed				
Dust books/pictures	As needed				
Wash walls and woodwork	As needed				
Clean closets	Seasonally				

ELECTRICAL DETECTIVE AT WORK

It's best to be prepared before lights go out! It's time to do some detective work early .

Explore your living space.....

Where is the electric entrance panel located?

Is there a written list indicating what areas are serviced by each fuse or circuit breaker?

Does the main service panel have fuses or circuit breakers?

If it has fuses, what numbers are on the fuses?

Are there extra fuses near so they can be replaced easily when needed?

Is there a new replacement for each number?

What does a blown out fuse look like?

How is the fuse replaced?

If there is a circuit breaker, how do you reset it?

Is there a flashlight available that works in case it is needed when lights go out?

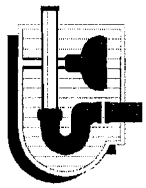
What precautions do you need to take when you work with the electric panel?

How do you replace a light bulb?

Check for electrical safety!
_____ There are not several appliances used with an extension cord.
_____ There are no multiple outlet plugs used for appliances.
_____ There are no cords running under rugs.
_____ There are no worn, broken, or brittle cords.
_____ All appliances are in good repair.
_____ There is a fire extinguisher quickly available.

When should your landlord or an electrician be called?

What kind of training is necessary for a certified electrician?



HELP . . . It Needs Fixing!

Check one of the following items to be repaired and explain or demonstrate the process of repairing the item. You can research how to do it by talking with a plumber, a salesperson in a plumbing supply area of a store, or a knowledgeable person. You can also visit a library or use the Internet.

_____ clogged toilet	_____ clogged sink
_____ running toilet	_____ overflowing toilet

? ? ? ? Questions to be answered before you start:

1. Should the landlord be notified?

1. Why should you check a lease before making repairs?

1. What safety measures should be taken to avoid an accident?

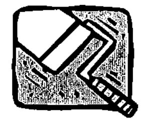
1. What caused the problem?

1. How could this repair have been avoided?

Equipment Needed	Products Needed

Steps to take to repair the problem:

INTERVIEW A PAINTER



Painters have a lot of techniques to share that help do a quality job and save time. Here are some questions to ask. You'll probably have even more once you start talking. A painter can even show you some of the equipment used. (A trip to a paint store may also give you answers and you can see the latest!) You can also research answers with books and catalogs.

What kind of paint brushes are available?

How do you judge good quality in a paint brush?

What type of brush is best for applying latex paint?

What equipment is available to use for paint rollers?

How do you choose a roller pad?

How do you choose a paint pad?

Fill out the following chart:

Paint type	Advantages	Disadvantages
Alkyd-base		
Oil-base		
Latex		

What process do you use for applying paint to a wall with a brush?

What process do you use for applying paint to a wall with a roller?

What process do you use for applying paint with a paint pad?

How do you do ceilings?

What does it mean to "cut in" corners?

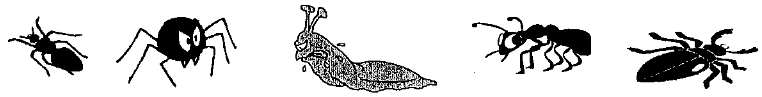
How do you clean your brushes, rollers, and pads?

How can you avoid putting paint on the woodwork?

What should be done to prepare a room for painting?

What's the process for filling a small hole in the wall before painting?

GETTING RID OF UNWANTED GUESTS....
PEST CONTROL!



You found small holes in a wool sweater. What could have caused the holes? ____________
What can you do to avoid the insect causing the problem to other woolens?

When you went into the kitchen at midnight to get a snack, you saw black bugs scurrying across the counter. What might these insects be? ______________________________________
What problems could they cause?____
____
What should you do to get rid of them?

How can you avoid them in the future?

As you cleaned a spot of ketchup from your rug, you noticed that something had been eating the fibers of your rug. You decided to look at night to see if you could discover the insect that might be causing this. When you turned on the lights, you saw a silver bug run back under the floor molding. What could this insect be? ____
How can you get rid of the insects?

How can you avoid them in the future?

You found an army of ants crossing your kitchen counter on their way to your cupboard.
What can you do to get rid of them?

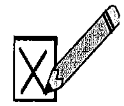
How can you avoid them in the future?

There were mouse droppings in your cupboard. What can you do to get rid of the mice?

How can you avoid them in the future?

I'M GETTING READY! I CAN DO IT!

(LOOKIN' GOOD!)

As each activity is completed, mark it off 

- [ ] 1. I removed at least five stains from fabrics..

2. I have washed or explained how to wash and dry the following:

- [ ] jeans
- [ ] colored clothes and linens
- [ ] a silk article
- [ ] delicate synthetic clothes
- [ ] a wool article
- [ ] combination cotton/polyester clothes
- [ ] colorfast clothes and linens
- [ ] white cotton clothes and linens

3. I ironed a:

- [ ] shirt or blouse
- [ ] pair of pants
- [ ] a cotton item
- [ ] cotton blend item

- [ ] 4. I made a grooming plan.
- [ ] 5. I understood and explained messages that clothing gives to other people.
- [ ] 6. I made a clothing inventory of my clothing.
- [ ] 7. I made a clothing plan for my future use.
- [ ] 8. I made a personal clothing budget.
- [ ] 9. I did comparison shopping for at least one clothing item.
- [ ] 10. I researched buying clothing at a thrift store.
- [ ] 11. I made a plan using color, line, and design for buying a clothing item.
- [ ] 12. I judged the quality of two clothing items.
- [ ] 13. I mended by: replacing a button making a hem sewing a seam
- [ ] 14. I planned winter storage for clothes.
- [ ] 15. I polished a pair of shoes!

I DID IT! ____________(date) SIGNED: ______________________________________

℞ STAIN PRESCRIPTIONS

Decide how to treat the following stains. Complete the chart below. You can describe or demonstrate.

STAIN	MATERIALS NEEDED	STAIN REMOVAL PROCESS	SUCCESS DESCRIPTION

MAKE YOUR OWN LABELS

These symbols are found on clothing labels to help you clean items safely. Dots and bars are added to the symbols to help you with further directions.

LABEL SYMBOLS →

Wash Bleach

Tumble dry Iron Dry clean

More gentle **dots** **More heat** **More bars** **More**

Cool / Low Warm / Medium Hot / High Permanent Press Cycle Gentle/Delicate Cycle DO NOT

1. Machine wash
   Warm water
   Any bleach (when needed)
   Normal cycle
   Tumble dry any heat

2. Dry clean
   Do not wash

3. Machine wash
   Delicate/gentle cycle
   Cool/cold water
   Low tumble dry
   Iron- low (dry or steam heat)

4. Hand wash
   Do not tumble dry
   Drip dry
   Iron, medium temperature

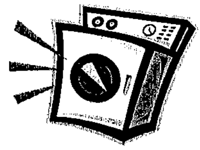
5. Machine wash/permanent press cycle
   Only non-chlorine bleach (when needed)
   Tumble dry-medium heat setting
   Iron medium (Dry or Steam Temperature)

Work with someone else and see if your labels agree.

Discuss:

What can happen if label directions aren't followed?
Where are clothes made?
Why were simple symbol labels created?
Do you know how to recognize different types of fabrics?

I DID THE LAUNDRY!



Help do the laundry at home or at a Laundromat.

Check off the items that were accomplished:

____ Read the labels and analyzed the fabrics.
____ Sorted the items by color and fabric.
____ Prepared pieces for washing.
    ___ emptied pockets
    ___ closed zippers and hooks
    ___ knotted belts, strings, and long stockings
    ___ brushed lint from cuffs and pockets
    ___ repaired holes or tears
    ___ removed trims that could fade
    ___ turned inside out: permanent press garments with creases or prints, knits, jeans

____ Removed stains
    Type of stain #1: ____________________
    Prechecked stain remover on unseen part of garment? ________ (yes or no)
    Process and products used: ____________________
    ____
    ____

    Type of stain #2: ____________________
    Prechecked stain remover on unseen part of garment? ________ (yes or no)
    Process and products used: ____________________
    ____
    ____

    Type of stain: #3 ____________________
    Prechecked stain remover on unseen part of garment? ________ (yes or no)
    Process and products used: ____________________
    ____
    ____

____ Washed clothes and linens
    Load #1 Water temperature ____________ Type of products ____________
    Load #2 Water temperature ____________ Type of products ____________
    Load #3 Water temperature ____________ Type of products ____________
    Load #4 Water temperature ____________ Type of products ____________
    Garments that were hand laundered: ____________________
    ____

____ Dried and ironed items
    ___ Used dryer (Drying temperature of cycle ______) ___ Line dried
    ___ Ironed items
____ Folded items
____ Put items away
____ Handled correct money if using a Laundromat.

Problems I had: ____________________
____

Name of person observing ____________________ Date accomplished ______

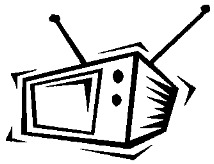
MY GROOMING PLAN CHECKLIST

GROOMING AREA	I do this regularly	I need to improve	I will change my habits	Date when I will a ccomplish this
 **Body**				
Wash face twice a day.				
Shower or bathe daily.				
Wash hands after using bathroom.				
Wash hands before eating or preparing food.				
Use deodorant or antiperspirant when necessary.				
 **Hands and Nails**				
Trim and file fingernails weekly or as needed.				
Trim and file toenails weekly or as needed.				
Avoid nail biting.				
Remove chipped fingernail polish.				
Keep fingernails clean.				
Push back cuticle after shower or bath.				
 **Hair**				
Shampoo hair as needed.				
Brush daily.				
Brush or comb as needed.				
Shave facial hair appropriately as needed.				
Style hair appropriately.				
 **Dental**				
Brush and floss teeth after meals.				
Visit dentist at least once a year.				
Rinse mouth with water after eating snacks.				
Limit carbohydrate intake between meals.				
 **Clothing**				
Wear clean and mended clothes.				
Wear clean or polished shoes.				
Wear clothes appropriate to the occasion.				
Wear clothes becoming to you.				
Maintain good posture so clothes look good.				

List any roadblocks you have that can keep you from good grooming habits.

List ways to overcome the roadblocks.

How can you find any help you will need?



CLOTHING MESSAGES ON TELEVISION

Turn on the television!

Turn off the sound!

Watch for an hour or so and listen to clothes "talk"! Yes, clothes do "talk". They send messages about the people that are wearing them. Messages may be accurate, or misleading, BUT they do "talk"!

Consider what they are saying to you......

Observe the type of clothing and the messages sent by the people you watch on television. Describe the messages and clues in just a few words.

Person observed:	Message:	Clues:
Newscasters		
Weather men		
Sports announcers		
Teens		
Persons advertising product		
Game show hosts		
Actors		
Actresses		
Other		

CONSIDER:

1. Could you tell the type of audiences that advertisers were trying to sell to by the clothing messages?
2. What type of messages do you send with the clothes that you wear?
3. Does personal grooming send messages too?
4. Does clothing send different messages in different types of environments?
5. Are clothing messages always accurate?
6. Why do people judge others by looking at their clothing and general grooming?
7. Do people ever copy the clothing messages with what they wear?
8. How does clothing show personal values, personality, and attitudes?

MY CLOTHING INVENTORY

Amount I have to spend on clothes $_______________

Usable Clothes Description	Repair & Cleaning Cost	Description of Apparel Needed	Date Needed	Cost Estimate	Actual Cost
TOTALS					

WHAT ELSE SHOULD I CONSIDER?

Going to find a job? Going on for more schooling? Moving to a different community? “Aging out” of a program? Going out on your own? **You may find your new life or age doesn’t match your present wardrobe or what you think you need!**

IT’S TIME TO THINK AHEAD!

Review your personal goals.

What do you plan to be doing in the next two or three years?

How can you find out about appropriate clothes if you are entering a new environment, lifestyle, or age change?

How much money do you think you will have to spend for clothing during these years?
Next year $____________ Second year $____________ Third year $____________ ?

During the years when you are responsible for your own clothing purchases <u>and</u> other living expenses, there may not be as much money available for clothes as you would like. Is there a way you can plan ahead to help?

Review your “MY CLOTHING INVENTORY” again.

What kind of clothing might you need that you don’t have?

Will the choices you made help you meet your next goals and lifestyle?

Are there any items you could change with the addition of accessories to meet your new needs?

Item Needed	Cost	Alternatives	Cost

MONEY MANAGER

PLANNING MY CLOTHES BUDGET

Can you balance the amount that you have to spend with what you want?

Review your "My Clothing Inventory".

What is the difference between the amount of money you listed that you have for purchasing clothes and the amount you want for other clothing?

The amount I have to spend on clothes $ ______________

The amount I would want for clothes $ ______________

Difference - $ ______________

Now prioritize the clothing that you feel you need. Write #1 beside the item you need the most. Write # 2 by what you need next, etc.

ITEM NEEDED	COST	PRIORITY #
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
TOTAL COST $		

Now balance your clothing budget:

Amount I have to spend $______________

Amount I plan to spend $ ______________

TOTAL DIFFERENCE $ ______________

COMPARISON SHOP ! ! !

You might like to take someone along to shop......

1. List:
   a. as many ways as you can to save money when buying clothes.

   b. the types of stores that are available in your community for buying clothes.

2. Share your list with someone else. Discuss:

   a. the ways to save money when buying clothes.

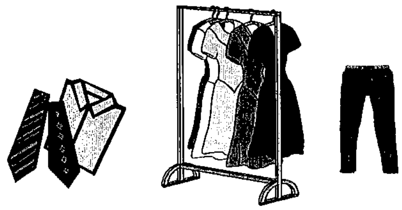
   b. advantages and disadvantages of shopping in each type of store in your community.

3. Choose two items from your own clothing needs list. Compare prices for the items at three different stores.

Item #1 ____________________		**Item #2** ____________________	
Store #1	Cost:	Store #1	Cost:
Store #2	Cost:	Store #2	Cost:
Store #3	Cost:	Store #3	Cost:

4. Now make decisions about where you would shop and why. Consider cost, quality and service, reputation, exchange policy, etc.

Item	Store where I would buy the item	Why I'd buy there
Item #1		
Item #2		



Visit a thrift shop and choose three articles to evaluate.

#1 Item ______________________________
_____ Style is appropriate for my environment and lifestyle
_____ Seams are secure with small stitching
_____ There are no holes visible
_____ No signs of wear are present in the following areas:
___ shoulders ___ neck ___ back ___elbows ___seat
_____ There is no odor present that is disagreeable
_____ Labels are present
_____ Washable _____ Dry-clean
_____ Fits well
Other comments:

#2 Item ______________________________
_____ Style is appropriate for my environment and lifestyle
_____ Seams are secure with small stitching
_____ There are no holes visible
_____ No signs of wear are present in the following areas:
___ shoulders ___ neck ___ back ___elbows ___seat
_____ There is no odor present that is disagreeable
_____ Labels are present
_____ Washable _____ Dry-clean
_____ Fits well
Other comments:

#3 Item ______________________________
_____ Style is appropriate for my environment and lifestyle
_____ Seams are secure with small stitching
_____ There are no holes visible
_____ No signs of wear are present in the following areas:
___ shoulders ___ neck ___ back ___elbows ___seat
_____ There is no odor present that is disagreeable
_____ Labels are present
_____ Washable _____ Dry-clean
_____ Fits well
Other comments:

THE WAY I SEE MYSELF

MY BODY SHAPE:

___ tall
___ average
___ short
___ thin
___ heavy
___ average weight
___ top heavy
___ bottom heavy
___ short waisted
___ long waisted
___ thick waisted
___ short necked
___ long necked
___ big feet
___ other ____________

PROBLEM AREA TO DE-EMPHASIZE

___ waist ___ height
___ hips ___ weight
___ chest/bust ___ neck
___ stomach ___ feet
___ heavy legs
___ skinny legs
___ thick ankles
___ wide shoulders
___ narrow shoulders
___ round shoulders
___ long arms
___ short arms
___ fat arms
___ protruding derriere
___ other ________________

POSITIVE AREA TO EMPHASIZE

___ face
___ hair
___ neck
___ bust or chest
___ waist
___ legs
___ shoulders
___ arms
___ derriere
___ eyes
___ feet
___ flat stomach
___ hips
___ other ________________
___ other ________________

POSTURE

___ erect
___slumped

FACE SHAPE

___ oval
___ round
___ triangle
___ diamond
___ square

MY PERSONALITY

___ quiet ___ energetic ___
___ moody ___ nervous
___ outgoing ___ calm
___ shy ___ athletic
other ____________________

COLORS THAT LOOK GOOD ON ME:

LIST OF THINGS I WILL DO TO USE LINE AND DESIGN TO MY ADVANTAGE:

CREATE A NEW WARDROBE

Find pictures or draw pictures of the following articles of clothing that are appropriate for your body shape, coloring, and personality. (You can use the back of this sheet, or make a notebook from other paper.)

YOU BE THE JUDGE!

Look carefully at a garment and judge its quality by looking at the inside and the outside. Fill in the following chart. (You can also do this in groups and have each person evaluate as if he were a jury member. Compare your findings and make a judgment.) Check items below that pass your judgment of quality.

Seams
___Width is even and wide enough to handle strain
___Edges are finished so they won't ravel
___Major stress points are reinforced (stitches, rivets)
___Plaids and designs match
___No puckers
___Stitches are even, small, securely fastened at ends
___Thread is matching and appropriate for fabric

Trims & Decorations
___Suitable for garment
___Well placed
___Neatly and firmly attached
___Laundering/dry-cleaning instructions shown for trim
___Points on collars neatly finished

Linings
___Fit smoothly into garment
___Appropriate fabric for garment
___Have back pleat or extension allowance

Buttons and Fasteners
___Firmly attached
___Suitable size and style for garment
___All buttons there (extras provided)

Interfacing & Padding
___Properly placed and inserted
___Shoulder pads soft, lightweight, smooth shape
___No puckering seen at sleeve backs/shoulders
___Lapels lie flat to chest with graceful roll
___Interfacing firm with no puckers

Zippers
___Smooth and flat
___Appropriate color, weight, strength
___Slide smoothly
___Reinforced at points of strain

Pockets
___Flat, smooth with reinforced corners
___Well matched
___Firmly woven linings

Fabric
___Care label is visible
___Appropriate for use of garment
___Care is appropriate
___When crushed in hand, snaps back (unless ironing is preferred)
___Garment is cut on the grain. (Direction threads are going in a woven fabric should be at right angles or garment won't hang straight.)

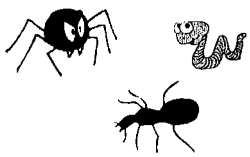
PERSONAL JUDGMENT
_____ Good quality
_____ Medium quality
_____ Poor quality

GROUP JUDGMENT
_____ Good quality
_____ Medium quality
_____ Poor quality

? ? ? WHAT DID YOU LEARN FROM THIS TRIAL? ? ?

PROTECTING YOUR CLOTHES FOR SEASONAL STORAGE!

WHICH KINDS OF INSECTS ARE CLOTHES "ENEMIES"?



1.
2.
3.

WHAT KINDS OF SUPPLIES WILL YOU NEED TO KEEP THE INSECTS FROM ATTACKING?

2.
3.
4.

HOW WILL YOU PROTECT THE STORAGE AREAS?

1.
2.
3.
4.

IN WHAT WILL YOU STORE THE CLOTHING?

1.
2.
3.
4.

WHY SHOULD YOU BE SURE ALL ITEMS ARE CLEAN BEFORE STORING?

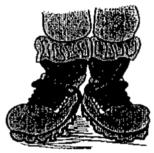
WHY SHOULD CLOTHES BE MENDED BEFORE STORING?

WHAT WILL BE YOUR PLAN OF ATTACK TO PROTECT WOOLEN CLOTHING?

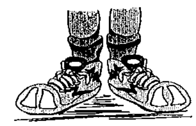
WHAT WILL BE YOUR PLAN OF ATTACK TO PROTECT OTHER CLOTHING?

"JOE'S SHOE LAMENT"

(WHAT JOE'S* SHOES SAID TO HIM)



Create a rap or poem about a pair of poorly cared for shoes. Include what type of care the shoes would prefer and why . . . . .



Demonstrate shoe care by showing or telling someone how to polish and care for a pair.
Consider:
Type of material in shoes ____________________
Equipment needed:

____

____

Cleaning process:

____

____

____

____

____

What to do if shoes get wet:

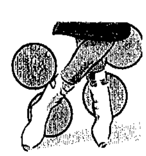
____

____

Other suggestions:

____

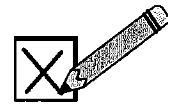
*** Or write about "Josephine's Lament"**



I'M GETTING READY! I CAN DO IT!

(Hungry? Eat Healthy!)

As each activity is completed, mark it off



☐ 1. I explained how to place foods correctly in the food guide pyramid.

☐ 2. I kept track of my diet for four days and analyzed it.

☐ 3. I analyzed my own food needs.

☐ 4. I ordered a nutritionally balanced meal in a restaurant.

☐ 5. I analyzed nutritious fast foods.

☐ 6. I explained kitchen equipment and utensils and their uses.

☐ 7. I explained or demonstrated recipe terms and measurements.

☐ 8. I demonstrated how to make a recipe.

☐ 9. I explained how to change ingredients in a recipe.

☐ 10. I put a large supply of groceries away in appropriate storage places.

☐ 11. I explained how to handle foods safely.

☐ 12. I compared nutrients by reading labels on food products.

☐ 13. I explained and shopped for quality fresh produce.

☐ 14. I explained or compared quality of canned and packaged foods.

☐ 15. I comparison shopped for groceries.

☐ 16. I planned and prepared low cost menus for one day.

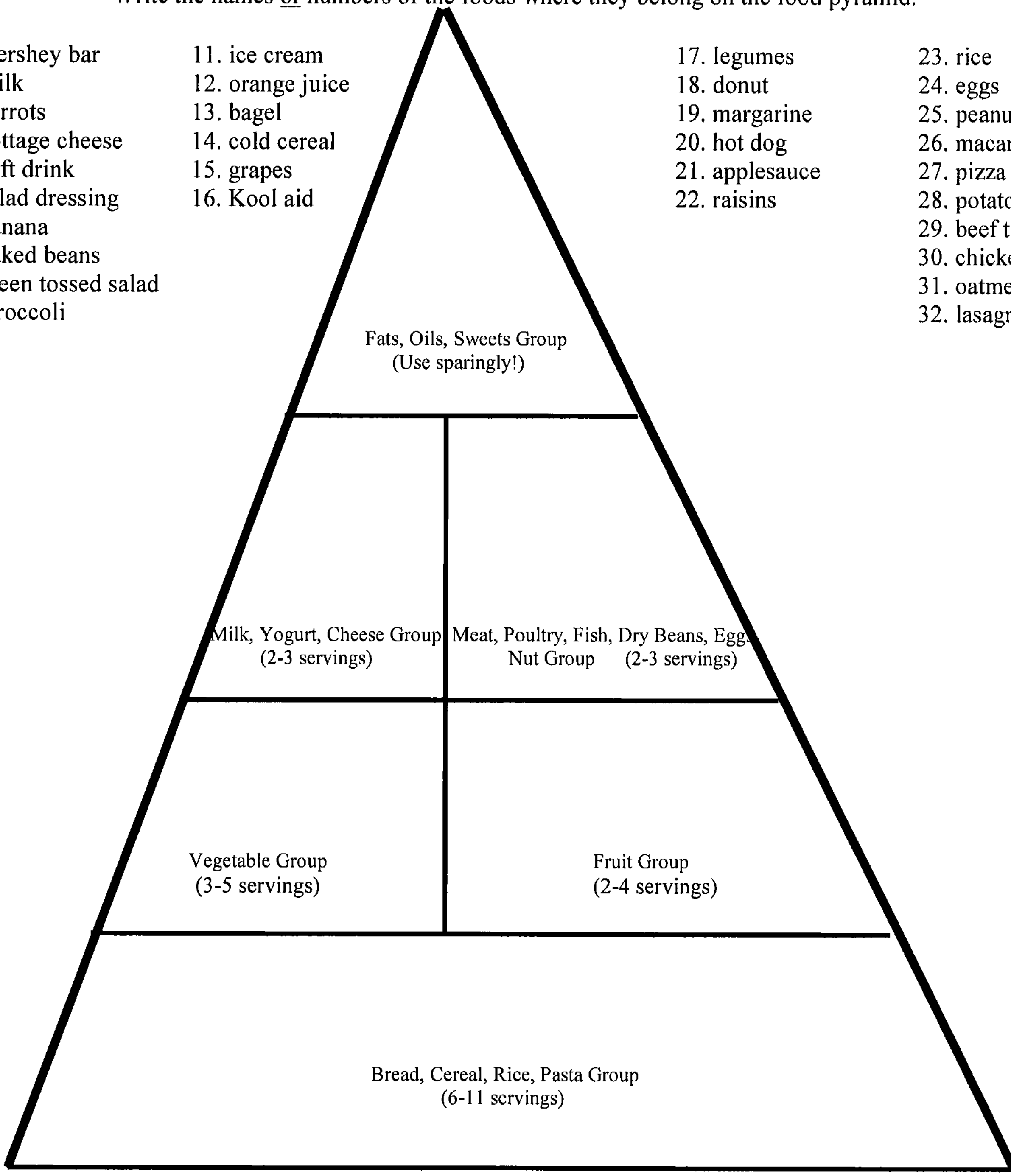
☐ 17. I planned a full week's menus and shopping list.

I DID IT! ______________(date) SIGNED: ____

DO YOU KNOW WHERE FOODS FIT?

Keeping track of nutrients you need each day is very complicated. You would need to add grams of each food eaten for: calories, protein, fat, cholesterol, carbohydrates, calcium, phosphorus, iron, potassium, sodium, all vitamins, etc. Nutritionists have come to your rescue with the food pyramid! They figured a simple way. Write the names or numbers of the foods where they belong on the food pyramid.

1. Hershey bar
2. milk
3. carrots
4. cottage cheese
5. soft drink
6. salad dressing
7. banana
8. baked beans
9. green tossed salad
10. broccoli
11. ice cream
12. orange juice
13. bagel
14. cold cereal
15. grapes
16. Kool aid
17. legumes
18. donut
19. margarine
20. hot dog
21. applesauce
22. raisins
23. rice
24. eggs
25. peanuts
26. macaroni
27. pizza
28. potatoes
29. beef taco
30. chicken
31. oatmeal
32. lasagna



Questions:

1. Did some foods fit into more than one group?
2. How do you judge where to put them?
3. Is this type of food pyramid used by people in other countries?
4. What different types of foods might be placed on the pyramid in other cultures?

KEEP TRACK OF YOUR DIET FOR 4 DAYS

List all foods that you eat each day. Include any snacks and soft drinks. List according to cup measurements for fruits and vegetables unless whole pieces are eaten. Meat should be listed by ounces (a 3 oz serving is about the size of a deck of cards.)

DAY 1	Amount Eaten	DAY 2	Amount Eaten
Breakfast		**Breakfast**	
Snack		**Snack**	
Lunch		**Lunch**	
Snack		**Snack**	
Dinner		**Dinner**	
Snack		**Snack**	

DAY 3	Amount Eaten	DAY 4	Amount Eaten
Breakfast		**Breakfast**	
Snack		**Snack**	
Lunch		**Lunch**	
Snack		**Snack**	
Dinner		**Dinner**	
Snack		**Snack**	

HOW DID I DO? ? ?

It's time to analyze your diet. Find out if you ate the foods needed for being the best you can be.
Remember the Pyramid Food Group requirements:

Milk, Yogurt, and Cheese	*Vegetable*	*Fruit*
1 cup milk or yogurt	1 c raw leafy vegetables	1 medium apple, banana, orange
1 1/2 oz of natural cheese	1/2 c of other vegetables cooked or chopped raw	1/2 c chopped, cooked, canned
2 oz process cheese (3" cube)		1/2 c fruit juice
2 c cottage cheese	3/4 c vegetable juice	1 c fresh berries
1 1/2 slices American processed cheese		1/2 cantaloupe or grapefruit
1 3/4 c ice cream		

Meat, Poultry, Fish, Dry Beans, Eggs, and Nuts	*Bread, Cereal, Rice, and Pasta*
2-3 oz cooked lean meat, poultry, or fish	1 slice bread
1/2 c cooked dry beans, dry peas, or lentils	1/2 to 3/4 c cooked cereal, rice, or pasta
1 egg or 2 T peanut butter count as 1 oz lean meat	1 oz ready-to-eat cereal
1/3 c canned tuna or salmon	1 enriched or whole grain roll, biscuit, or muffin
1/2 c nuts	1/2 bagel, 1 pancake, or 1 tortilla

Fats, Oils, and Sweets

These are not counted since advice is "USE SPARINGLY" (includes candy, donuts, pies, sodas, etc.)

DAY 1

Group	# Required	# Eaten	# Needed
Milk	2-3	______	______
Vegetable	3-5	______	______
Fruit	2-4	______	______
Meat	2-3	______	______
Bread	6-11	______	______

DAY 2

Group	# Required	# Eaten	# Needed
Milk	2-3	______	______
Vegetable	3-5	______	______
Fruit	2-4	______	______
Meat	2-3	______	______
Bread	6-11	______	______

DAY 3

Group	# Required	# Eaten	# Needed
Milk	2-3	______	______
Vegetable	3-5	______	______
Fruit	2-4	______	______
Meat	2-3	______	______
Bread	6-11	______	______

DAY 4

Group	# Required	# Eaten	# Needed
Milk	2-3	______	______
Vegetable	3-5	______	______
Fruit	2-4	______	______
Meat	2-3	______	______
Bread	6-11	______	______

? ? ? QUESTIONS TO CONSIDER ? ? ?

1. Are you pleased with your eating habits and diet?
2. What are some of the things you have control over in your food choices?
3. What are some of the things you don't have control over in your food choices?
4. What alternatives do you have to make changes you desire?
5. What changes could you make to meet your basic food requirements?
6. What are the consequences of the changes you choose to make?

MAKE A PLAN!

Changes to Make	Starting Date	One Week Evaluation: Did it!	Almost	Not yet!

Signed ______________________________ Date ______________

I AM WHAT I EAT?

"YOU MEAN YOU CAN TELL WHAT I EAT BY THE WAY I LOOK AND ACT?"

THINK ABOUT IT.......ANALYZE YOURSELF

Food supplies the chemicals that your body needs to build and repair itself. If some nutrients are missing from your diet, your body does the best it can with what is supplied. It can store some nutrients, but needs replacement. Look at yourself to see if you are the best that you can be. Lack of nutrients is one important indicator of your health. Check the following indicators that fit you.

_____ Alert and attentive
_____ Full of energy
_____ Emotionally stable
_____ Sensitive to noise
_____ Nervous
_____ Hair is brittle and dull
_____ Hair is shiny
_____ Firm, well formed fingernails
_____ Ridged, brittle fingernails
_____ Sick often
_____ Have poor resistance to infections
_____ Well-formed, orderly teeth that are free of decay
_____ Poorly-formed teeth with decayed or filled teeth
_____ Gums are spongy and bleed easily
_____ Tongue is deep red
_____ Tongue is swollen with raw sores
_____ Clear, firm skin that has good color
_____ Cracked, puffy, blemished skin with poor color
_____ Eyes are clear, bright, shiny
_____ Eyes are inflamed, dull, poor color
_____ Have poor appetite
_____ Am often tired

MY SIZE

Height: _____ft ____in I'm: ____ Short ___ Medium ___Tall
Weight:_______lbs I'm: _____Light ____Heavy ___ Ideal __Plump __ Top heavy
Body Build: __Endomorph (round, soft) __ Ectomorph (slender) ___ Mesomorph (muscular)___ Combination (be specific):
____

Frame: (Wrap left middle finger and thumb around right wrist)
__ Small frame (finger and thumb overlap)
__ Medium frame (finger and thumb just touch)
__ Large frame (finger and thumb do not touch)

Large body frames can carry more weight. Smaller frames

WANT TO ADD OR LOSE WEIGHT?

You need to eat 3500 calories more to gain 1 pound.
You need to eat 3500 calories less to lose 1 pound.
Figure your caloric needs:

MEDIAN HEIGHTS &WEIGHTS/ RECOMMENDED CALORIES

Category	*Age (years)*	*Weight*	*Height*	*Per day*
Males	15-18	145	69	3,000
	19-24	160	70	2,900
	25-50	174	70	2,900
	51+	170	68	2,300
Females	15-18	120	64	2,200
	19-24	128	65	2,200
	25-50	138	64	2,200
	51+	143	63	1,900

KEEP TRACK OF THE FOODS YOU EAT FOR A FEW DAYS. LOOK AT A CALORIE CHART AND SEE IF YOU'RE EATING THE RIGHT NUMBER OF

My calorie intake average _______ My calorie needs __________

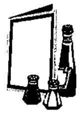
____ I'm happy with my weight.
____ I want to gain _____lbs ____ I want to lose _____ lbs

My daily nutrition is:
___ Excellent ___ Good ___ Fair ____ Poor

These are the changes I want to make in my eating habits:

EXERCISE AND EATING

Exercise	**Estimated # Calories/ used per pound per hour**
Sleeping	0.5
Sitting	0.9
Light exercise (dressing, cooking, driving car)	1.2
Moderate exercise (walking, bicycling, housework, gym)	1.9
Active exercise (dancing, skating, golf)	2.7
Very active exercise	4.7



EATING OUT? TRY IT!

Practice makes a person feel more comfortable. So, try role playing a trip to a restaurant. You might try taking a family member, friend, or date along. The restaurant workers should be a part of your role playing. You can gather menus to use from local restaurants, make your own, or use the following.

MOM'S PLACE

Appetizers	
Stuffed mushrooms	$ 2.25
Shrimp cocktail	$ 2.50
Pizza bites	$ 1.25
Soups	
Soup of the day	$ 1.50
French Onion	$ 1.35
Split Pea	$ 1.50
Salads	
Tossed Green Salad	$ 2.25
Cole Slaw	$ 2.00
Spinach Salad	$ 2.50
Entrees	
(All entrees served with vegetables and potato or rice)	
Lasagna	$ 5.50
Stuffed Pork Chops	$ 5.75
Meat Loaf	$ 4.50
Ham Slice with Pineapple	$ 5.25
Fried cod	$ 5.25
Sandwiches	
Hamburger	$ 1.75
Lettuce, Bacon, and Tomato	$ 2.50
Tuna Salad	$ 2.25
Broiled Chicken	$ 2.50
Desserts	
Pies	$ 1.50
Ice Cream Sundae	$ 2.50
Chocolate cake	$ 1.75
Strawberry Cheesecake	$ 2.75
Beverages	
Coffee	$ .75
Low fat milk	$ .80
Sodas	$ .90

ALEXANDER'S

Appetizers	
Smoked Salmon	$ 5.25
Seafood Crepe	$ 4.95
Escargot	$ 5.25
Oysters of the Half Shell	$ 4.50
Salads	
Hearts of Palm	$ 4.25
Hot Spinach	$ 4.50
Caesar Salad (mixed at your table)	$ 5.25
Soups	
Soup du jour	$ 4.25
Vichyssoise	$ 3.75
Lobster Bisque	$ 4.50
Entrees	
Chataubriand (for two)	$ 25.00
Shrimp Newberg	$ 14.00
Filet Mignon	$ 15.00
Cranberry Baked Chicken Breast	$ 12.50
Beef Ragout	$ 13.50
Lobster Thermidor	$ 16.00
From the Dessert Tray	
Chocolate Mousse	$ 6.00
Cinnamon Apple Pie with Caramel	$ 5.00
German Cherry Chocolate Trifle	$ 5.00
Rainbow Sherbet	$ 2.00
Beverages	
Coffee	$ 2.00
Cola	$ 2.00
Mineral Water	$ 2.00

Ask about our wine list!

(Gratuity of 15% is added to the bill.)

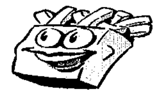
To Consider:

1. Should a reservation be made?
2. What should you do if the food you've been served is burned, cold, or unsatisfactory in any way?
3. What should you do if you don't understand foods on the menu?
4. Who should sit down at the table first?
5. What table manners should you consider to make your guests and other restaurant patrons comfortable?
6. Make your choices of food and consider the amount of tip that is expected.
7. What might you choose to get representatives from each food group?

"ARE FAST FOODS GOOD OR BAD FOR ME?"

THE ANSWER IS...........YES!!

It's a bit of both.

Fast foods  can be good because they have many  needed nutrients in them. They can also be bad if too many are eaten. Remember that the Dietary Guidelines for Americans recommends:

* a diet low in fat, salt, and sodium
* sugar in moderation
* maintaining a healthy weight
* eating a variety of fruits, vegetables, and grains

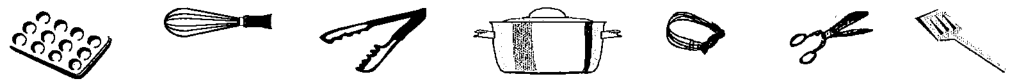
Look at the fast food items below and see how they compare with the recommended allowances of fat and sodium (salt) per day. (Based on a 2,200 calorie diet, you need less than : 73 g of fat; 2,400 mg of sodium.) Also note the calories and compare them with your own needs per day.

SANDWICHES, ENTRIES & SIDE ORDERS	Calories	Calories from Fat	Total Fat Grams	Sodium Milligrams	Sugar Grams
McDonald's Filet-O-fish	360	150	16	690	6
Burger King Whopper	**600**	**360**	**40**	**900**	**8**
McDonald's Big Mac	530	250	28	880	8
Wendy's Grilled Chicken Fillet	**310**	**70**	**8**	**790**	**8**
McDonald's McChicken Sandwich	510	270	30	820	5
Burger King Chicken Tenders/8pcs	**350**	**200**	**22**	**940**	**0**
Wendy's Plain Hamburger	360	150	16	580	5
Wendy's Garden Veggie Pita	**400**	**150**	**17**	**760**	**8**
Wendy's Taco Salad (no dressing)	380	170	1	1040	9
Wendy's French Salad Dressing	**120**	**90**	**10**	**330**	**5**
McDonald's Garden Salad	80	35	4	60	5
Burger King French Fries(Medium)	**400**	**190**	**21**	**820**	**0**
Wendy's Cheese Baked Potato	570	210	23	640	5
Wendy's Chili (Large)	**310**	**90**	**10**	**1190**	**8**
McDonald's Egg McMuffin	290	110	13	730	3
Burger King Croissan'wich (with Sausage/ Egg and Cheese)	**530**	**370**	**41**	**13**	**4**
McDonald's Hotcakes (w/2 pats of Margarine/ Syrup)	580	150	16	760	42
McDonald's Breakfast Burrito	**320**	**180**	**20**	**600**	**2**
DRINKS					
Burger King ChocolateShake (Medium)	440	90	10	330	75
McDonald's 1% Lofat MIlk	100	20	2.5	115	13
McDonald's Coca-Cola (Small, 16oz)	150	0	0	15	40
McDonald's Orange Juice	**80**	**0**	**0**	**20**	**18**

1 Place a check in front of foods you would order for lunch at a McDonald's. How many grams of fat will you eat? _____ How many mg of sodium will you eat? _____ Compare with your needs.
2 If you were ordering a meal from McDonald's that included representatives from all food groups, what could you choose?
3 Which of the foods in the chart above would you recommend to someone who wants to lose weight?
4 Which of the foods in the chart above would you recommend for gaining weight?
5 If you were ordering a breakfast that is low in calories and fat, which items would you choose?
6 What could you do when you order foods to cut the amount of fat or sodium you would eat?

CHALLENGE: Gather nutrition information pamphlets from fast foods restaurants.

KITCHEN SCAVENGER HUNT



Look in your kitchen to see if you can find the following items. THEN you can decide what you "need" or "want" when you start out on your own.

UTENSIL	I've Used This	I Want to Know More	I Have This	Alternative to Use	I Want This	I Need This
bottle opener						
can opener						
cleaver						
colander						
corkscrew						
egg beater						
flour sifter						
graters						
grinder						
kitchen shears						
knife						
liquid measuring cup						
measuring spoons						
dry graduated measuring cups						
pancake turner						
pastry blender						
pastry brush						
pastry cutter						
peelers						
rolling pin						
soup ladle						
spatula						
strainer						
tea strainer						
tongs						
vegetable brush						
whip						
muffin tin						
cookie sheet						
pie pan						
double boiler						
9 x 13 cake pan						
casserole						
mixing bowls						
6 quart pot						
sauce pan						
loaf pan						
microwave oven						
electric coffee pot						
blender						
toaster						

Make another list of things you found that are not on the chart above.

COOKING DEMONSTRATION BY GUEST

CHEF ____________

The television cameras are rolling. It's you under the hot lights preparing a Devil's Food Layer Cake today. Plan to demonstrate or tell someone how to measure the ingredients and do the baking. Here's the recipe. You make the script explaining the terms and processes. (You'll need to make a list of utensils that you will need so you can demonstrate.)

Devil's Food Layer Cake

1 1/4 c sifted cake flour	3/4 c cocoa
2 t baking powder	5 eggs, separated
1/8 t salt	1 c cold water
2 c sugar	1 t vanilla

Sift flour, baking powder, and salt together twice. Mix sugar and cocoa in large bowl. Beat egg yolks until thick; add to sugar mixture. Add water and vanilla; stir well. Add half the flour mixture; stir 25 strokes. Add remaining flour mixture; stir 50 strokes. Beat egg whites until stiff peaks form; fold gently into batter using 20-25 folding strokes. Pour into 9-inch layer pans. Bake at 365 degrees for 25 minutes.

Chocolate Frosting

1/2 c margarine or butter   5 T milk   5 T cocoa
3 1/2 c sifted confectioner's sugar (1 box)

Mix milk, margarine, and margarine together in saucepan. Bring to boil, stirring constantly. Remove from heat. Add sugar. Mix until smooth. Frost cake.

List of information to include in demonstration:

1. How to sift flour
2. How to measure flour, baking powder, salt, sugar, and cocoa
3. How to separate eggs (Remember that eggs should be broken individually into a container before adding them to other ingredients.If only a tiny speck of yolk is in the white, the white won't whip well. Even the container for the whites must be free of fat or grease.)
4. How to measure water and vanilla
5. Terms of mix, beat, add, stir, stiff peak form, fold.

List of equipment needed for preparation:

Be ready to answer or demonstrate answers to the following questions from the audience:

1. How do you measure brown sugar?
2. What's the difference between cake flour and regular flour?
3. Why wasn't an electric mixer used for the cake itself?
4. How can I make only a one layer cake? (A whole cake is too much for me.)
5. What if directions don't say "sift flour"?
6. How do I measure granulated sugar if it is lumpy? What do I do about lumpy confectioner's sugar?
7. If I want to use stick margarine, how much is there in one stick?

To be sure you know how to make a recipe for more or fewer people, here's some practice.

Cut measurements in half for half of a recipe (divide by 2)	Double the measurements for making twice as much (multiply by 2)
1/2 c ____ 1/4 c ____ 1/8 c ____ 3/4 c ____	1/2 c ____ 1/4 c ____ 1/8 c ____ 3/4 c ____
7/8 c ____ 1 T ____ 1/2 T ____ pinch ____	7/8 c ____ 1 T ____ 1/2 T ____ pinch ____
1 t ____ 1/4 t ____ 1/2 t ____ 1/8 t ____	1 t ____ 1/4 t ____ 1/2 t ____ 1/8 t ____

OOPS!
I NEED TO CHANGE THE RECIPE

"I love lasagna, but my recipe serves 8. I can freeze part of it, so I'd like to make enough for just 4."

Here's how I'll measure:

Recipe calls for:	Here's what I'll use
1 lb ground beef	___________
1 clove garlic, minced	___________
2 T salad oil	___________
1 8oz can tomato sauce	___________
2 1/2 c tomatoes	___________
1 t salt	___________
1/8 t pepper	___________
1/2 t ground oregano	___________
1/2 lb lasagna or wide noodles	___________
1 lb cottage or ricotta cheese	___________
1/2 c grated Parmesan cheese	___________
1/2 lb mozzarella or cheese	___________

"That lasagna was good! Think I'll serve it for a party. There'll be 16 so I'll have to double it."

Here's how I'll measure:

Recipe calls for:	Here's what I'll use
1 lb ground beef	___________
1 clove garlic, minced	___________
2 T salad oil	___________
1 8oz can tomato sauce	___________
2 1/2 c tomatoes	___________
1 t salt	___________
1/8 t pepper	___________
1/2 t ground oregano	___________
1/2 lb lasagna or wide noodles	___________
1 lb cottage or ricotta cheese	___________
1/2 c grated Parmesan cheese	___________
1/2 lb mozzarella or cheese	___________

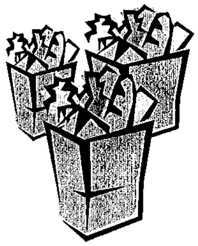
"I'm having a small party and want a hot drink. I'll use just a fourth of my recipe for Russian Tea."

Here's how I'll measure:

Recipe calls for:	Here's what I'll use
1/2 c sugar	___________
1 1/2 qt water	___________
1 stick cinnamon	___________
1 c tea	___________
1 small can frozen orange juice	___________
1/3 c lemon juice	___________
1 12oz can pineapple juice	___________
1 c ginger ale (optional)	___________

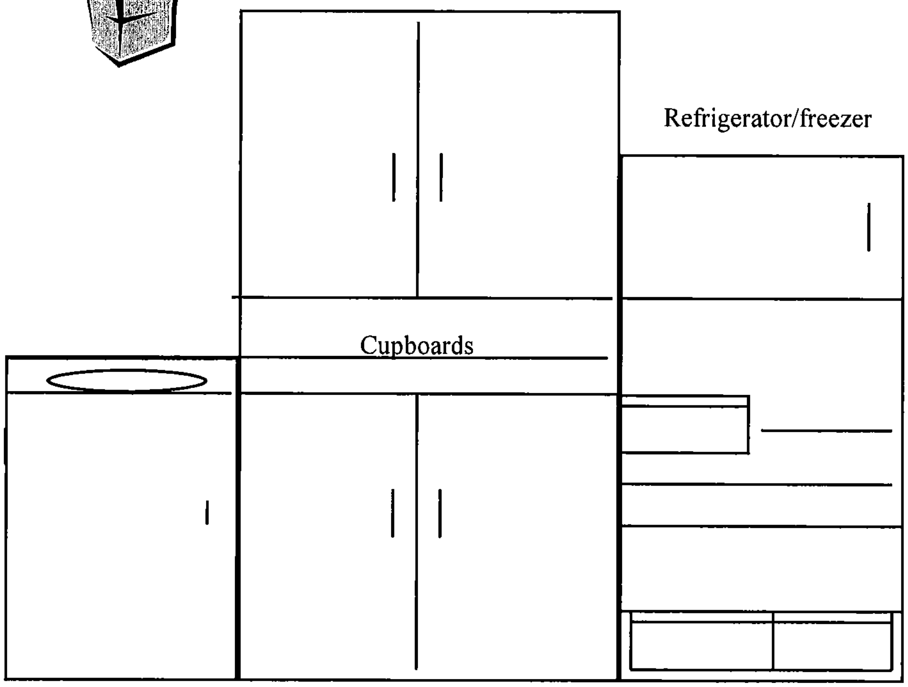
"My friend asked me to make a list of equivalents. Here it is."

3 t = ________ 4 T= ________
8 T= ________ 12 T= ________
2/3 c = ________ 5/8c= ________
7/8 c= ________ 16 T= ________
few grains, dash, or pinch= ________
8 fluid oz=______ 1 fluid oz= ______
2 c= ________ 4 c= ________
4 qt= ________ 2 pt= ________
1 lb sifted flour= ________
1 lb brown sugar= ________
1 lb granulated sugar = ________
1 lb confectioners' sugar= ________
2 medium eggs= ________
2 large eggs= ________
3 medium eggs=_____ 3 large eggs= ______



EMPTY THOSE GROCERY BAGS!

Place the name or number of the food where it should be stored.



1 corn flakes
2 frozen orange juice
3 milk
4 crackers
5 margarine
6 canned corn
7 rice
8 hot dogs
9 flour
10 dry Navy beans
11 corn meal
12 hamburger
13 carrots
14 grapes
15 frozen TV dinner
16 cheese
17 eggs
18 lettuce

THINK AND COMPARE !

Answer the following questions. Then share your answers with someone else to see if you agree.

1 Why should grocery bags be emptied as soon as they are brought home?
2 How can you protect food such as corn meal from bugs?
3 How should eggs be stored?
4 What should be done with lettuce before storage?
5 Why should cheese be tightly wrapped?
6 Which of the foods would be stored best in a dry, moderately cool spot?
7 Should frozen fish and poultry be frozen in their original containers?
8 What would a date written on a package of bologna mean?
9 Where should bread be stored?
10 What should you do with the canned corn if the can is bulging ?
11 Why should food be dated when it is put into a freezer?
12 What temperature is best for storing canned goods?
13 How can a quantity of meat be prepared to freeze in smaller portions for later use?
14 What should you do with eggs that got cracked on the way home?
15 Where should you thaw turkey if you want to use it in two days?
16 What should you do if the wrappings on frozen foods have been torn?
17 Where should bananas be stored?
18 Where should packages of compressed yeast be stored?
19 Where should packages of dry yeast be stored?
20 Have you ever emptied grocery bags for a full week's shopping before?

Wonder if Anyone Got Sick After Thanksgiving?

It's Thanksgiving time.... time to prepare David's first Thanksgiving turkey dinner! He wanted to do it right.*

He took out his partially frozen turkey early Wednesday morning and placed it on the bread board to thaw so it wouldn't stain his counter. He wanted it thawed by evening so he could stuff it when he got home from work. He planned to store it in the refrigerator overnight to bake early in the morning.

When he got home, he prepared the dressing. He placed the turkey in a roaster. He rinsed the bread board with warm water. Then he used the board to cut the onions and celery for the dressing. The onion had some mold on the outside. He pulled off the moldy skin and chopped the rest of the onion. Then he mixed the bread and seasonings with the raw eggs and hot water. When he added the pepper, he spilled some. It kept him sneezing for half an hour with no tissue handy! He put the hot dressing into the turkey. He placed the stuffed turkey into the refrigerator to keep it safe. Then he made the cranberry/apple Jell-O. He cut the apples on the bread board so he didn't hurt the kitchen counter.

He was up early the next day to put the turkey into the oven. After breakfast, he set the table. He then prepared a favorite corn casserole. One of the cans of creamed corn had a slight dent and bulge in it. Since it didn't smell bad, he felt it was safe to use. He put in the raw eggs, crackers, and milk. When he was adding the milk, he spilled a bit on the floor. He quickly grabbed a dish cloth to wipe up the spill. He didn't want to slip on a slippery floor! He left the corn casserole on the counter until it was time to put it in the oven.

Then he dished up the pickles, relishes, and jelly so they would be ready. This would save some last minute rushing. When he opened the jelly, he found a light mold on top. Since he had no other jar of jelly, he decided to remove the mold a bit at a time, using the same spoon. Since the jelly didn't smell bad, he decided to use it.

David's dog, Bruno, kept begging for tastes of food. When David finally gave in, Bruno licked his hand in appreciation. David kept on preparing food. The potatoes were cooked and mashed. He had planned to warm a couple of cans of peas, but found the inside of the can slightly discolored. He threw the peas away.

Now it was time to take out the turkey. He wanted to have the turkey sliced before guests arrived. He knew it would stay warm if he put the lid on the roaster. When he cut the turkey breast next to the wings, the juices were pink. He hadn't used a meat thermometer. He wondered if the turkey hadn't really been totally thawed. "Oh, well, it sure tastes good!" he said out loud to himself. "It's tender!"

He started making the gravy. He tasted with his spoon as he seasoned it. He had to hurry. The guests were arriving in fifteen minutes. "Thank goodness my brother is bringing the pies!", he said to Bruno.

The dinner was a smashing success. Everyone ate and ate . . . . . and talked and talked. They continued nibbling at the food for over four hours. When the guests decided to leave, they helped with clean-up. The large quantities of left-overs were dished into big covered containers that they filled to the top. Guests gave their compliments as they left. David's first Thanksgiving dinner had been a great success.

Wonder if anyone got sick the next day?

**Underline any potential food safety problems that you see. Discuss them with others.*

Wonder if Anyone Got Sick After Thanksgiving?

1. frozen turkey early Wednesday morning and placed it on the bread board to thaw so it wouldn't stain his counter . Frozen turkey should be thawed in the refrigerator. It may take two or three days for a turkey.
2. rinsed the bread board with warm water. Bread boards should be sterilized after using for raw poultry to avoid contamination. A warm water rinse is not enough to clean it.
3. Then he used the board to cut the onions and celery The bread board was not sterilized. See above.
4. pulled off the moldy skin and chopped the rest of the onion. The mold would need to be totally gone. The mold should be cut off 1" around and below the mold. A knife shouldn't touch the mold.
5. sneezing for half an hour with no tissue handy! Mouth should be covered for sneezes. Hands should be washed after using to cover a sneeze.
6. hot dressing into the turkey The hot dressing inside a cold turkey will allow bacteria to grow when allowed to sit for a period of time.
7. cut the apples on the bread board The apples will be contaminated with any bacteria from the raw poultry juices that were not cleaned well enough.
8. cans of creamed corn had a slight dent and bulge in it Foods in cans that are bulging or rusted should be thrown away. The food should not even be tasted!
9. dish cloth to wipe up the spill. Dish cloths should not be used to wipe floors. They can contaminate everything they touch afterwards.
10. left the corn casserole on the counter The eggs in the casserole left at room temperature can cause food poisoning.
11. remove the mold a bit at a time, using the same spoon. Mold can be safely removed from jelly by taking out the mold with a spoon. Another clean spoon should then scoop out around the spot. If the rest smells fermented it should be thrown away.
12. didn't smell bad Mold should never be smelled. It can cause respiratory problems.
13. licked his hand in appreciation. David kept on preparing food. He should have washed his hands before continuing food preparation
14. He threw the peas away. Slight discoloration on the inside of cans is not harmful.
15. the juices were pink. Juices from well done turkey are clear. There is no pink visible in the meat.
16. meat thermometer. A meat thermometer should be used when cooking a turkey.

18. tasted with his spoon A different spoon should be used each time a taste is taken. Another way is to use one spoon for dipping and then transferring a small amount to a tasting spoon that can be used over again.

19. over four hours Foods should be refrigerated after being at room temperature for two hours.
20. dished into big covered containers that they filled to the top Smaller containers should be used so foods can cool more quickly.

Wonder if anyone got sick the next day?

CONFUSED? LABELS HELP!

NUTRITION FACTS
Serving Size 2.5 oz
(70g/about 1/3 box)
(Makes about 1 cup)
Servings per container about 3

Amount Per Serving	In Box	Prep*
Calories	260	410
Calories from Fat	25	170
Total Fat 2.5 g**	4%	28%
Saturated Fat 1 g	5%	23%
Cholesterol 10mg	3%	3%
	% Daily Value ***	
Sodium 560mg	23%	31%
Total Carbohydrate 47mg	16%	16%
Dietary Fiber 1 g	4%	4%
Sugars 7 g		
Protein 11 g		
Vitamin A	0%	15%
Vitamin C	0%	0%
Calcium	10%	10%
Iron	15%	15%

*Prepared with Margarine and 2% reduced fat milk.
** Amount in Box. When prepared, one serving (about 1 cup) contains an additional 16 g total fat (3.5 g sat. fat), 190 mg sodium, and 1 g total carbohydrate (1 g sugars).
***Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

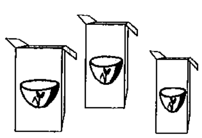
	Calories	2,000	2,500
Total Fat	Less than	65g	80g
Sat Fat	Less than	20g	25g
Cholest	Less than	300mg	300mg
Sodium 2,400mg	Less than	2,400mg	
Total Carb		300g	375g

INGREDIENTS: ENRICHED MACARONI PRODUCT (DURHAM WHEAT FLOUR, WHEAT FLOUR, NIACIN, FERROUS SULFATE, THIAMIN MONONITRATE (VITAMIN B1), RIBOFLAVIN (VITAMIN B2), FOLIC ACID), CHEESE SAUCE MIX: WHEY, WHEY PROTEIN CONCENTRATE, CHEESES (GRANULAR AND CHEDDAR (MILK, CHEESE CULTURE, SALT, ENZYMES]) CONTAINS LESS THAN 2% OF SALT, SODIUM TRIPOLYPHOSPHATE, CITRIC ACID, SODIUM PHOSPHATE, YELLOW

WHAT'S IN THE BOX?

1 What do you think the above product is?
2 Are there words that you don't understand?
3 If you were concerned with losing weight, how would you prepare this product?
4 What other information do you think would be on the box?
5 If you ate two servings of this product, how much more salt (sodium) should you have during the day to eat the recommended amount?
6 You really like this product and want to eat all 3 cups of it? How much more fat should you have during the day to eat the recommended amount?
7 Can this product be considered a high protein source?
8 How many servings from the bread and cereal group are in one cup of this product?

Plan a menu with this product. (Yes, it is macaroni and cheese!) Have the menu include a representative of each food group. You'd better have two from the vegetable group to meet your daily needs.



Now take a look at 3 or more cereal boxes. Compare the nutrients.
Compare cost per serving. Decide which you'd buy

WHAT'S IN THIS BOX*?

INGREDIENTS

Sugar, enriched flour bleached (wheat flour, niacin, iron, thiamin mononitrate, riboflavin, partially hydrogenated soybean and cottonseed oil, leavening (baking soda, sodium aluminum phosphate, monocalcium phosphate, dicalcium phosphate, aluminum sulfate), wheat starch, modified corn starch, propylene glycol monoesters, lactose, salt, dextrose, monoglycerides, maltodextrin, sodium-stearoyl lactylate, diacetylated tartaric acid esters of monoglycerides, xanthan gum, mono and diglycerides, artificial flavor, sodium caseinate, corn starch, dried corn syrup, yellow 5 & 6, freshness preserved by tocopheroland citric acid.

Do you feel that you need to be a food chemist to read this?
Why are food additives added to food products?
Which additives should concern you?
You might try finding out more using the Internet!
How do these ingredients compare to a home made cake?

* Would you believe it's a yellow cake mix?

JUDGING FRESH PRODUCE

Do you know how to judge the quality of produce? Here's a research challenge

RESEARCH  PROCESS:

1. Gather some ripe fruits and vegetables and observe them as they age. Leave them at room temperature for observation. (Very ripe and over-ripe produce can be found at grocery stores where produce departments are getting rid of them.. They can also be gathered at home.)

2. Research how to judge quality of fresh fruits and vegetables. List names of fruits and vegetables. Write or draw how each can be judged for quality. Use books or the internet. (You might like to share the job with someone.)

3. Plan to interview a super market produce manager or someone knowledgeable about produce. Prepare questions beforehand. (i.e. What is done with older produce? Do you recycle? What hints can you suggest for purchasing fruits and vegetables? Where is produce purchased? What is "organic" produce? What can I do if produce I buy in a package is rotten? What education is needed to become a produce manager? etc.)

4. Visit a grocery store to explore the quality of produce. You will probably find fruits and vegetables that you haven't seen or tasted before. Answer the following questions:

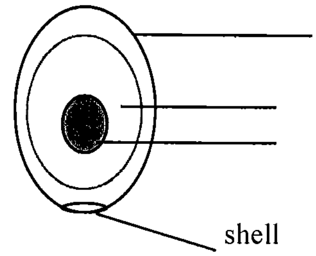
Which produce was not top quality?

What produce had you not seen before?

What produce haven't you tasted? (You might like to plan a tasting party!)

What did you learn from this research?

HOW TO TELL WHAT'S INSIDE...



Let's look inside an egg!

It's difficult to see what's inside an egg to tell if it's fresh or not. Government regulations can help. Eggs are graded according to weight and to the size of the air cell inside the egg. As an egg ages, the cell (sac) grows larger, the white and yolk get thinner. When an old egg is broken open, the yolk and white flatten out. When a fresh egg is broken open, the white and the yolk give a high, rounded appearance. If the egg is very old, it smells very bad when broken open! (Don't eat it!) If you are not sure about an egg's freshness, it is best to break it into a dish to check it. (If you break it into a batter, for example, you could ruin the whole batter.) Eggs are graded and dated on the package (sometimes on each egg.) As eggs grow older, their quality lessens. Eggs are graded as AA for freshest followed by A and B. Sizes range from Jumbo (30oz), followed by Extra Large, Large, Medium, Small to Peewee.

Want to see inside an egg? **You'll need:** a cardboard tube  from kitchen toweling; an egg; a flashlight; a dark room. Hold the egg on an open end of the tube. Flash the light in the other end. Look at the egg to find the air cell and the yolk. (You will have to test several eggs to see the differences in age.) This process, done a bit differently by egg producers , is called candling.

WHAT CAN I DO TO SEE INSIDE CANS?

Government agencies like the USDA (United States Department of Agriculture) set up standards for canned goods. The goods are graded, starting with Grade A (Fancy), Grade B (Extra Standard), Grade C (Standard), and Grade D (Sub-standard). Labels on cans will give the grading information. You will find that qualities vary. Manufacturers may pack several grades of foods and use a different brand  name for each to indicate its quality. There will be: generic brands. name brands, house brands, economy brands. Prices will vary. The only true way to decide which brand and quality you like is to buy a can and try it. Choose what is best for your purposes. Lesser quality tomatoes, for example, are great for sauces.

1. Tour your cupboards to read the labels. **2. Buy 3 qualities of a product. Taste and compare.**

WHAT ABOUT MEAT PACKAGES?

Meats are graded also. As an example, the best quality of beef is labeled Choice followed by Select, Standard (Commercial), Utility (cutter and canner). Standard (commercial) are often sold as store brand or ungraded. Utility is seldom found in the retail market. Hamburger is labeled with the amount of fat content in the meat. The labels should also be dated so the buyer can judge freshness and length of time to keep the meat before use.

- Pork is generally not graded because of its tenderness.
- Veal is either Prime or Choice.
- Poultry's top grade of A is usually found in retail markets. Grades B and C are usually used in places

$UPER $HOPPER $CAVENGER

Ever been on a grocery store scavenger hunt? Here's a list of what you need to find. Fill in the blanks.

(Hint: If you can draw a floor plan of the store where you'll be hunting, you'll find things much faster. Make a picture of the aisles and the location of the special departments such as bakery, produce, meat.)

Time I began my hunt __________ Time I finished my hunt ____________

1. Name of an advertised coupon or newspaper ad item ________________________ Cost: _______
2. Name of an equal product that costs less ______________________________ Cost: _______

Brand names of 14.5 oz cans of creamed corn:

Generic brand name _________________________ Grade _____ Cost ______ Unit price ________

Name brand name _________________________ Grade _____ Cost ______ Unit price ________

House brand name _________________________ Grade _____ Cost ______ Unit price ________

Economy brand name _________________________ Grade _____ Cost ______ Unit price ________

3. Name of a juice that is 100% juice ________________________________ Unit price ________

   Name of a "juice drink" ____________________ %Amount of juice______ Unit price ________
4. Brand names of packages of corn flakes:

   Brand name ____________________________ Cost __________ Unit price ________

   Brand name ____________________________ Cost __________ Unit price ________

   Brand name ____________________________ Cost __________ Unit price ________

   Brand name ____________________________ Cost __________ Unit price ________
5. Compare measurements for unit pricing for toilet paper

   Brand name ____________________________ Cost __________ Unit price ________

   Brand name ____________________________ Cost __________ Unit price ________

   Brand name ____________________________ Cost __________ Unit price ________

   Brand name ____________________________ Cost __________ Unit price ________
6. Find dates on the following containers:

   Can of peas __________ Loaf of bread __________ Hot dogs ___________ Hamburger _______

   Milk ___________ Cottage cheese ________ Eggs ___________
7. A product that has "LIGHT" on label ________________ Amount of calories ________________
8. A product that has "GOOD SOURCE" on label _________ What nutrient is considered the "Good Source'? ___________________ How much of this nutrient is there in the product? _____________
9. Find nutrient content of a cola drink ________________________________ Unit price ________

   Find nutrient content of a diet soda ________________________________ Unit price ________

   Find nutrient content of milk ____________________________________ Unit price ________
10. Compare prices on the following foods:

1 lb white potatoes ____________ 1 lb potato chips __________ Difference_________

1 lb frozen chicken breasts _______ 1 lb fresh chicken breasts ____________ Difference_________

1 lb lean hamburger ____________ 1 lb extra lean hamburger _________ Difference_________

1 lb apples__________ 16 oz can applesauce ___________ Difference_________

16oz package of frozen green beans ______ 1 lb of fresh green beans _______ Difference_________

package of 8 hamburger buns: brand name ________ fresh bakery ________ Difference_________

11. Find name of a food sale item that is outdated ______________________________________
12. Find name of a fresh meat product that shows cooking instructions___________________________
13. What are two extra services available at the store? __________________________________

____

IT'S YOUR CHOICE.... YOU'RE THE CHEF!
PLAN and PREPARE LOW COST MENUS FOR ONE DAY

(Most single persons spend less than 15% of their income on their food per month.)
If your take home pay is $ 200.00 per week, what can you spend for food each week? $200 x .15= $_______
What can you spend for one day? $ ___________

Prepare a day's menus using the amount figured above for a full day's meals. Consider using low cost foods, coupons, and "specials" listed in newspaper ads. (Choose where you can shop easily so you don't have extra transportation costs.) Be creative! Also remember to plan to get foods required in the food pyramid.

Meal Menu Items	Recipe ingredients	Cost/serving	I did it!
Breakfast			
Lunch			
Dinner			

What was the total cost of the meals $ _____________ Did you meet your budgeted amount? ____
Did you meet your dietary needs? _______

USE A FOOD BUDGET TO
PLAN A FULL WEEK'S MENUS AND SHOPPING LIST

Work with a budget of $ 3.00 per day per person.
Do this for yourself, your family, or your roommates.

MENUS **COST** **SHOPPING LIST**
(Attach recipes)

BREAKFAST

LUNCH

DINNER

SNACKS

Total cost $___________ Total budgeted amount $ ___________ Difference $ ____________
Did you meet the goals of $3.00/day per person? ______ How would you change the menus?