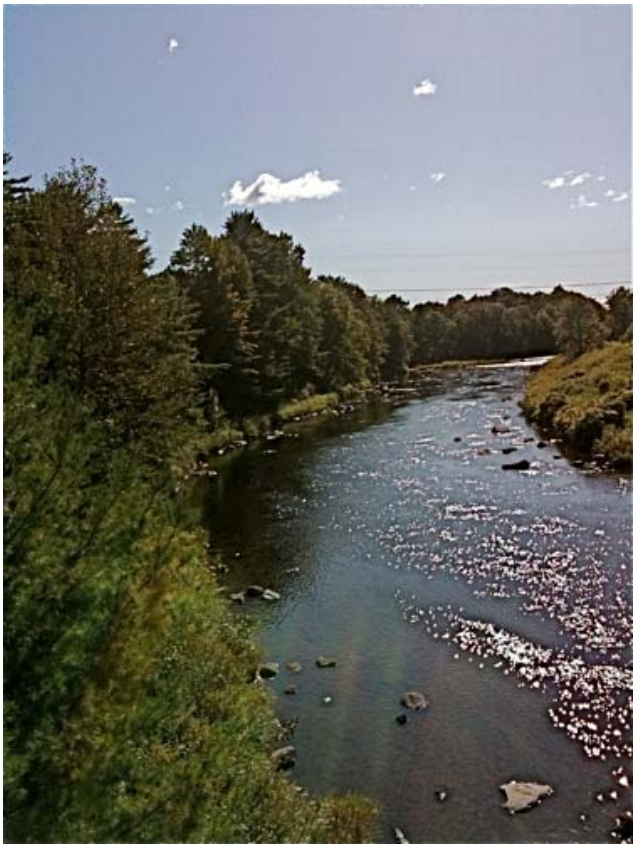

NH TRAILS

Youth Curricula

OVERVIEW

The New Hampshire, Division for Children, Youth and Families is pleased to offer youth and families the New Hampshire Teen Responsibility and Independent Living Skills (TRAILS) Program for youth in care created and developed by the Education and Training Partnership at Granite State College in collaboration with the Adolescent Program of the Division for Children, Youth and Families. The primary authors include: Dr. Suzanne Moberly, EdD; Elena Marshall; Gail Thomas; and Robert Rodler as consultant.

DCYF Adolescent Program

http://www.dhhs.nh.gov/dcyf/adolescent.htm

As a youth in care you should know all about the DCYF Adolescent Program and how it can help.

What is it?

The mission of the DCYF Adolescent Program is to ensure that current and former DCYF youth obtain the preparation, resources and positive youth development they need to establish connections with caring adults and become healthy, self-sufficient and successful.

How is this accomplished?

The Adolescent Program offers a variety of services, opportunities and supports that are listed below. Some of these will be provided to you automatically while others are optional or based on certain eligibility criteria.

- **Adult Living Preparation Process**-What are your strengths when it comes to adult living skills? What are some things you want to work on or learn more about? What are your future goals regarding housing, education, employment and well-being? Are there any barriers in your way? This process will help you create a plan for your future so you can get to where you want to go.
- **NH Trails (Teen Responsibility and Independent Living Skills)-**A curriculum for foster parents, residential staff and other caregivers that will help you learn what you will need to know as you transition out of care.
- **Youth Advisory Board**-An opportunity for you to find your voice and advocate for positive changes by working together with other youth in care. http://www.dhhs.nh.gov/dcyf/yab.htm
- **Teen Conference-** Spend a day with other youth in care and have fun, learn about resources and get inspired about the future.
- **Aftercare Services-**A partnership between DCYF and eligible youth that helps you go to college, get career training or assist you with meeting your basic needs after you leave care. http://www.dhhs.nh.gov/dcyf/aftercare.htm
- **Tuition Waiver Program-**If you qualify you can attend a NH State school without having to pay tuition or fees for each year that you receive the waiver http://www.dhhs.nh.gov/dcyf/documents/tuitionwaiver.pdf
- **Facebook.com/NHYouthVoices-** A great way to stay connected with Adolescent Program resources whether you are in or out of care.

How can I access these resources or find out more info?

Contact the DCYF Adolescent Worker in your area or ask your Child Protective Service Worker (CPSW) or Juvenile Probation and Parole Officer (JPPO).
http://www.dhhs.nh.gov/dcyf/documents/adolescentworkers.pdf

Adolescent Workers are Child Protective Service Workers (CPSW) with specialized training in adult living preparation, positive youth development and teen services.

Casey life skills | resource guide

FREE OR LOW COST LIFE SKILLS TRAINING RESOURCES TO INSPIRE LEARNING

These are additional materials as resources if you are working with a child who may benefit from more extensive education in one area than what is provided for or covered in NHTRAILS. Some of these materials are no cost and others require a fee to access. This list is taken directly from the Casey Life Skills Additional Resource Guide. If a facility or NHDCYF staff ascertain that a specific youth would benefit from any of the below materials, the cost involved is the responsibility of the individual residential facility or the specific Division of DCYF working with either the parent or the staff, who is working with a specific youth.

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

A Future Near Me contains questions to guide a young adult towards self-sufficiency. The Path Before Me is designed to help American Indian Youth learn tribal ways and skills that will enable them to move into their own place. It contains questions to guide American Indian Youth towards responsible living. Both pocket guide resources, designed by Mark Kroner, can be used by the learner on their own or with an adult. The books can be used with families, schools, youth groups, life skills classes, sharing circles and elders. Self-teaching tool.

Available From: National Resource Center for Youth Services
1-800-274-2687 or order via the Web site:
http://www.nrcys.ou.edu/catalog/product.php?productid=44
$6.00 each plus shipping

Casey Family Programs Resources and Guides

Casey's Employment, Education, Financial Aid and Housing Guides, as well as other useful publications about transition to adulthood are all available here at no cost. They are designed to be used by practitioners only.
http://www.casey.org/resources/publications/directory/subject/youth_transition.htm

Goodwill Community Foundation

Offers free training to support skill development in areas of career planning, money management, work and job development and daily living.
Offer Spanish language website and lessons with auditory component.
GCFLearnFree.org

GCFLearnFree.org

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

This engaging, easy to use resource can be used by older youth to guide them through most topics pertaining to living on their own, including budgeting, housing, daily living and relationships. For self-teaching or group teaching. To order a hard copy booklet contact the National Resource Center for Youth Services 1-800-274-2687 or order via the Web site: http://www.nrcys.ou.edu/catalog/home.php?cat=2

I'm Getting Ready. I CAN DO IT!

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

Kids Health

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

Money Pals: Being Cool with Cash

A free two-part workbook for youth ages 8-10 focusing on all aspects of money management. Developed specifically for youth in out-of-home care. Includes a section on career development. Self-teaching tool, or use with adult supervision. Available from: The Annie E. Casey Foundation (AECF) http://www.aecf.org/knowledgecenter.aspx

The New Making It On Your Own

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

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

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

Online Career High School

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

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

1. Money, Home and Food Management Workbook (143 pgs.)
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf

2. Personal Care, Health, Social Skills and Safety Workbook (190pgs)
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule2.pdf

3. Education, Job Seeking Skills and Job Maintenance Skills Workbook (127 pgs.)
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule3.pdf

4. Housing, Transportation, Community Resources, Understanding the Law and Recreation Workbook (95 pgs.)
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf

5. Young Parents Guide (Large module broken down into sections)

- Sexuality, STD and Pregnancy Prevention
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5SexualitySTD-PregnancyPreventionpages1_27.pdf

- Unplanned Pregnancy
http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5UnplannedPregnancypages28_54.pdf

- Pregnancy and Health Skills http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5PregnancyHealthSkills-55_129.pdf

- Physical Care (Taking Care of Baby http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5HealthCare-140_149.pdf59

- Health Care http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5HealthCare-140_149.pdf

- Safety http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Safety150_161.pdf

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

- Older Babies and Toddlers http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Olderbabiestoddlers-175_195.pdf

- Children Ages 2-5 http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5Childrenages_2_5-196_221.pdf

- Making the World a Better Place/Environment http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5MakingWorldBetterPlace-222_239.pdf

- Education and Career Planning for Teen Parents http://www.casey.org/cls/resourceguides/subdocs/PAYAModule5EducationCareerPlanningTeenParents-240_250.pdf

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

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

Phillip Roy, Inc.

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

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

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

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

Vstreet: www.vstreet.com

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

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Section 2: Who am I?	
Section 3: Express Yourself	
Section 4: Interpersonal Skills	
Section 5: Communication	
Section 6: Citizenship	
Section 7: Making Choices and Decision Making	
Chapter 2: Daily Living Skill	
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Section 6: Clothing	
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Section 2: Understanding Directions	
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Chapter 3: Education and Vocational Training	
Section 1: Completing High School	
Section 2: Goals and Interests	
Section 3: Military Service	
Section 4: Vocational Training and JobCorps	
Section 5: College	
Chapter 4: Pregnancy & Parenting	
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Section 3: Health Care and Pediatrician Visits	
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Section 5: Safe Sleep	
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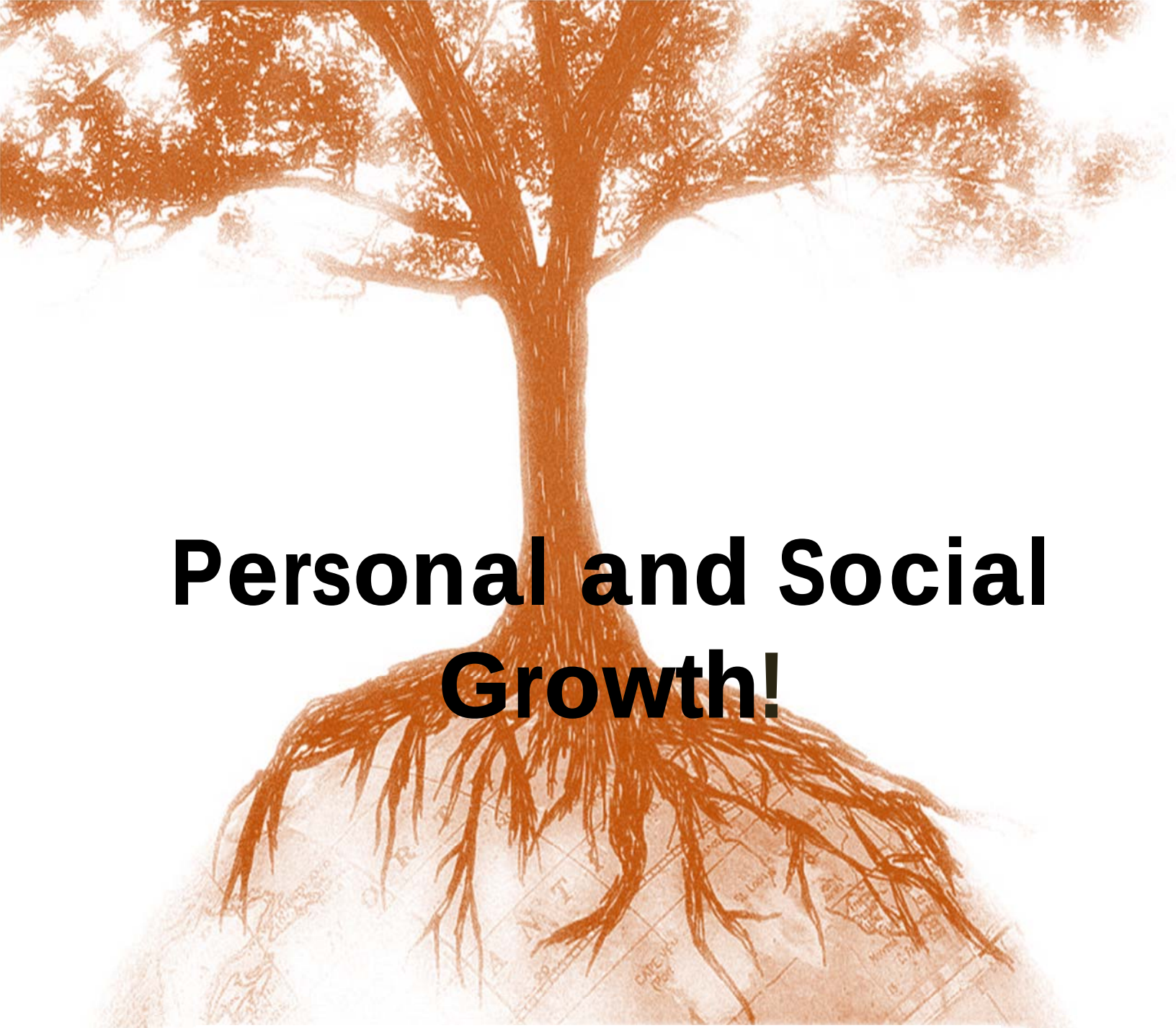


Personal and Social Growth!

In this section, you will be able to:

- Identify your personal strengths and character traits.
- Demonstrate skills that assist you in communicating with other people.
- Understand Citizenship and how the Bill of Rights, Civic Duties, and Civic Responsibilities protect citizen rights.
- Demonstrate strategies to make effective and healthy decisions.
- Develop a personal resource network plan in the areas of health, relationships, education, career, and finances.

Section 1
Journal Writing

My Journal Introduction

Our history and new experiences help to shape who we are and our perspective on the world around us. As we grow, we build on our previous experiences as we try new things and interact with other people. Reflecting on these experiences often helps us to understand what may motivate us, how we think about ourselves, and how we act. Understanding how our past experience may shape our behavior can be very helpful in guiding our decisions and choosing the path to who we may wish to become in the future.

One way to become more aware is through writing a journal. Journals can be bought in a store or can be as simple as spiral bound notebooks or writing paper stapled together. Your journal can include: art work, poetry, quotes, song lyrics, or whatever else you would like. Journal entries may also be videotaped, audio taped, written on computers or drawn.

Throughout the NH TRAILS Independent Living program you will find activities called, My Journal. In each of the My Journal activities you will be asked questions related to the information you have learned in that particular section. The questions in each section are designed to help you think about how the information you learn applies to you as an individual now and in the future.

Journal Tips

1. Write freely – the purpose of journaling in the NH TRAILS program is to help you express your thoughts in writing. The overall intent journaling is to provide a place for you to honestly and openly express your ideas, concerns, and plans.
2. Independence – include in your journal entry ways you will use the topic you are writing about to become more responsible. Remember the purpose of the lessons is to provide you with an opportunity to think about skills you will need to live successfully as an adult. Don't be afraid to give yourself credit and provide examples when you feel you have been successful.

3. Responsibility – completing the NH TRAILS assignments to the best of your ability is intended to be of benefit to you. Your participation in the program will provide you with valuable information you may use to improve your life. Pay close attention to what each topic may teach you about yourself. Be honest about the skills you already have and the skills that you need to develop. Some good questions to ask yourself as you work your way through your journal are:
    - What more can I learn about myself?
    - Have I made mistakes in the past, and what has this taught me about myself?
    - What can I do differently in the future to produce a more positive result?

4. Reflections – use your journal to reflect on ways you have become more self-aware, self-controlled, and self-disciplined at home, at school, at work, with friends, family members, teachers, coaches, pets, etc. Take the time to really be honest with yourself about your understanding of the lessons and what you need to be successful as an independent adult. It is a good idea to include times when consequences of your behavior have yielded positive as well as negative results, as it is through making mistakes that learning often occurs. Write about the moments when you really understand something new. Do not be afraid to be excited about what you learn.

Remember to include the date of your journal entries and give each entry a title. If you are free writing in your journal, you may wish to leave space at the top of the page to assign a title when you have finished writing.

My Journal

In your first journal entry describe what you would like your life to look like when you become an adult at 18 years old. Include where you would like to live. Talk about whether or not you plan to go to college, enter the military, or plan on getting a job. Also include skills you think you will need to learn to be successful as an independent adult.

Section 2
Who am I?

Who am I? The real you. Not the person that other people might want you to be. Throughout our life, this is one question that we might ask ourselves that help us determine who we are and how we think of ourselves. This is a lifelong process everyone goes through as we learn how we process our own life experiences.

Understanding how you think and respond to past and present experiences helps you learn how to make the best choices moving forward. The more awareness you have about yourself, the more you can appreciate yourself and others.

In this section you will have the chance to participate in activities that will assist you in beginning to think about answers to the following to help you think about the questions:

Who am I? How do I want to live my life?

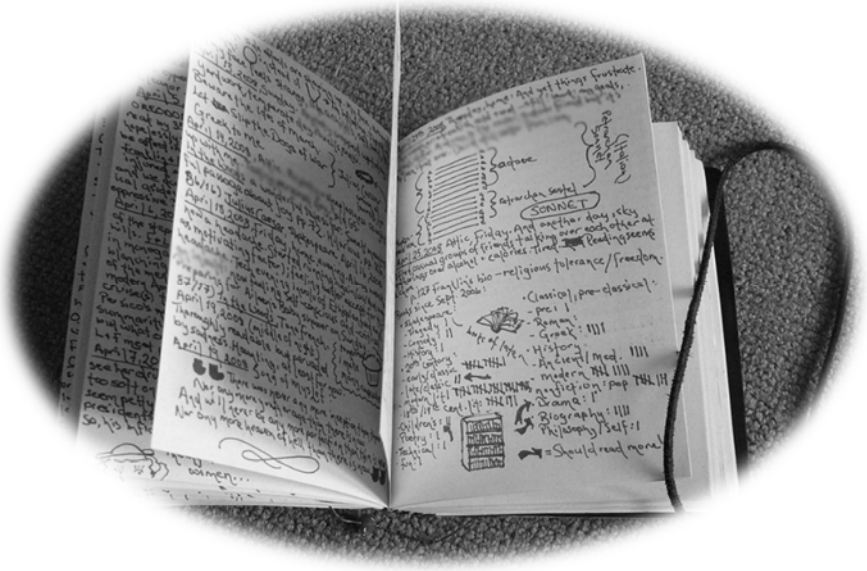
How do I feel about myself?

This information will help you begin to explore who you are and how and where you would like to see yourself in the future. Take some time to think. Answer yes or no to each question.

I know what I can do well.	
I enjoy talking with people.	
I tell people how I feel.	
I get along with other kids.	
I get along with adults.	
I have a hard time asking for things.	
I like to hang out with friends.	
I share my ideas even if someone laughs at me.	
I get upset when things don't go my way.	
I know what to do when I have a problem.	

My Journal

Write a journal entry that describes who you want to be in the future. You can include topics such as family, schooling/college, career (banker, firefighter, teacher, etc.) or other ideas you may be considering.



My Pride Sheet

Take a minute to think about times when you went somewhere, did something, or were told something that made you feel really happy.

Answer the questions on this worksheet to help you identify when you were proud of yourself or experienced other people expressing pride in you.

Please fill in the blanks and answer the second part of the question.

I am proud of myself because I am____	I feel good about this because?
The one thing I am especially proud of is____	I feel good about this because?
I felt good when I____	I feel good about this because?
I am pleased to have _____ for a family member or friend.	I feel good about this because?
I am unique because I can or am____	I feel good about this because?

Activity Questions

1. What ideals and values do my friends have? My family?
2. What makes me see myself as I do? Is it through praise, gifts, and attention, or does it come from within?
3. How do I feel about myself?

Experiential Community Activity

Pride Interview

1. Select 3 people that you know well and ask them this question. Please tell me when you have experienced a proud moment in your life? Please tell me about this moment. If they give you more than one answer, find out which experience they liked the most.

My Journal

Share what you learned during the Pride Interview. Did the people you interviewed answer the questions easily, or did they find the question difficult to answer? What did you find interesting about what they said about their most proud moment? What did you learn about the people you interviewed?

Your History

A large part of who you are as an individual is a result of what you have experienced in life – both good and bad. Whatever your experience, knowing your personal history is critical in understanding yourself. Self-knowledge helps you to make decisions and choices about your future.

Work with a parent or trusted adult to complete the Connecting with My History activity. This activity may remind you of relatives or friends you may not have seen for a long time. Write down information you feel is important so that you can review it and possibly make plans to connect with special people in your life. If you remember a person or place, but do not remember details such as a specific address or last name write down as much as you remember. This will provide you with a starting point to ask someone else who may remember more information.

Connecting with My History

Our personal history shapes who we are and our perspective on the world around us. You are a special and unique individual. Think about your history. Please take some time to answer the following questions. A trusted adult may help you work through the answers. Don't hesitate to ask if you feel you need help and/or support.

What is my complete name?

Who are my siblings?

Where was I born?

Who are my grandparents?

Who were other important adults in my life now?

Who of my friends was important to me?

Where have I lived?

Whom have I lived with?

What is my best memory?

What is my earliest memory?

What was my favorite way to spend time when I was younger?

What things did I like to play when I was younger?

How did I feel about school?

Did I have any pets?

Who do I live with now?

Who is my best friend?

Making Connections

Many people do not live in what our culture considers a traditional family to be, a family with two birth parents and children all living together in one home. Families are unique, and the definition of family can mean many things.

How do you define family?
Who are the people in your family?
Who are the most important people in your life?

Describe each person as though you were talking to someone who knew nothing about them.

What makes each of these people special and important to you?

My Journal

As you write, consider what you found interesting about connecting with your history. Did you find yourself remembering good times as well as bad? Did you think of friends or relatives or places you have not thought about for a while or have lost touch with over the years? If so, who would you like to contact this person?

Experiential/Community Activities

You are special and unique. There is no one else like you. Select one of the activities below to describe yourself and who you are to others.

1. Create a scrapbook doing things you enjoy. Use pictures of yourself or pictures from a magazine.
2. Write a song or a poem, or engage in other creative activities to share with family or friends.
3. Begin Creating a Life Book. A Life Book is a detailed outline containing photos and documents from your life.

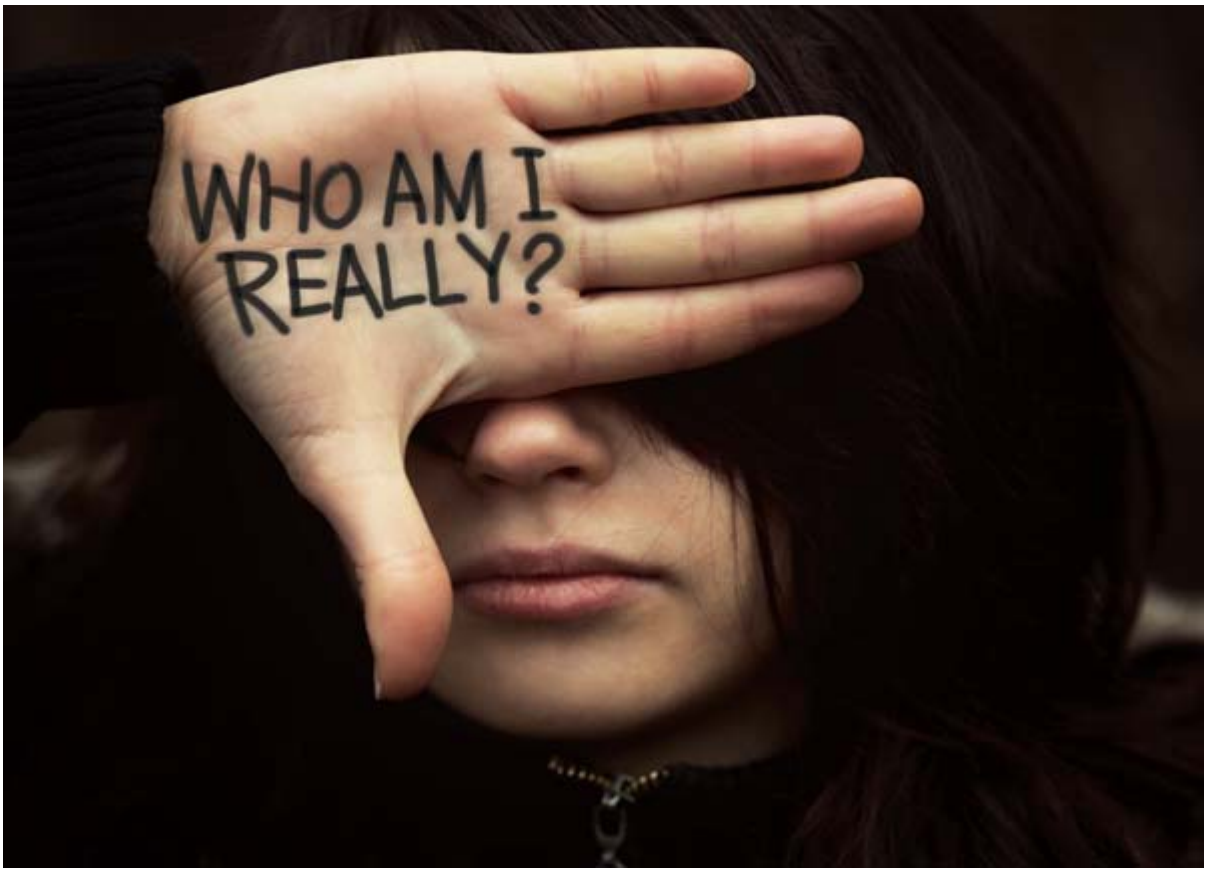
Video how to scrapbook

https://www.youtube.com/watch?v=yYS8FcnizPk

Personalities

Every day you experience and interact with many different people all with different personalities. Everyone has a personality, including you. How would you describe the characteristics of your personality?

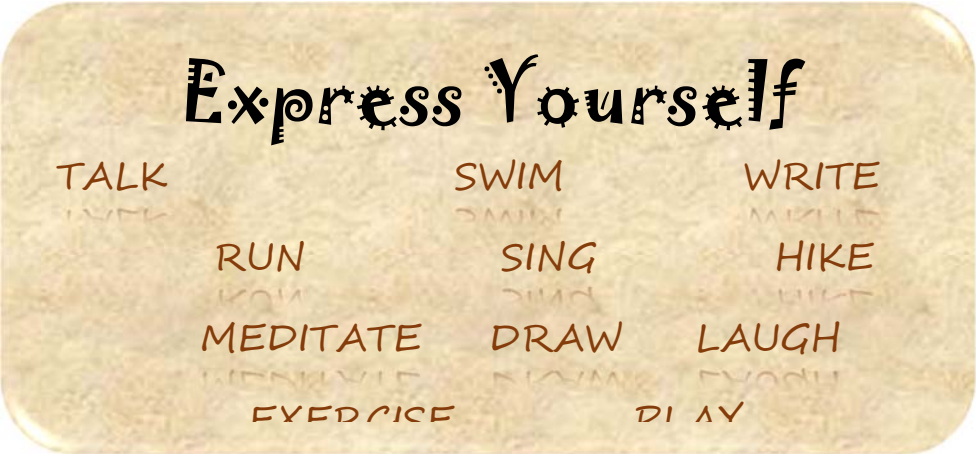
Knowing yourself is important in helping you understand where you stand in the world. Knowledge of self, otherwise known as self-knowledge, serves as the foundation of understanding who you are and that being yourself is more than OK, being yourself is what makes you unique. Self-knowledge often serves as the basis for all of the interactions we experience with other people throughout our lives. A person's sense of self has the capacity to grow and change over time. The self you are today may not be the self you want to be in the future, but everyone has basic personality traits that make up who they are at any given moment in time. Understanding how those traits operate within your current sense of self will provide you with useful information to understand where you are now and how you may need to change how you think about yourself to reach where you would like to be in the future. In other words, understanding who you are now will help you move toward who you have the capacity to be in the future.



My Journal

What did you discover about yourself? Were there any surprises? What did the test tell you about your strengths, your weaknesses? Do you agree with the assessment this test provided? What personality traits do you see as your strengths? What would you like to change about yourself in the future? As you journal about your thoughts, you may also wish to make a list of how you see yourself now and how you see yourself in the future and compare one to the other.

Section 3



Different people use different ways to communicate their thoughts to other people. This is called self-expression. Talking, singing, writing, dancing, and producing art of all kinds are examples of self-expression.

How do you express yourself? What works best for you? Are you comfortable talking to others? Do you use humor to communicate? Do you draw? Do you sing? Think about how you use different methods of positive self-expression. Think about your current talents and strategize how you can develop even more strategies for positive self-expression in the future.

Let's take a look at Jaycob Curlee, a former foster child who enjoys singing and playing the guitar in the home of his foster/adoptive family. His passion for performing eventually landed him to a spot on America's Got Talent where he received a standing ovation for his performance. When the judges asked him where his talent and the passion he has for performing originated, he spoke of his adopted Mom's love and faith in him and his love for her.

Jacob's choice of positive self-expression helped him heal from years abandonment and loss. Jacob's story is an example of how positive self-expression may serve as a vehicle for recovery. His love of music, and the positive reaction and support he received from people around him as he shared his talent, helped Jacob positively reframe his sense of self after experiencing years of trauma and sadness.

If you have access to the internet, check out Jacob's video:
https://youtu.be/_lcCtbYBoc8
America's Got Talent Jaycob Curlee Awesome Singer (7:30 mins)

To learn about the experiences of other former youth in care that you may have heard of check out his link for foster club: https://www.fosterclub.com/category/article-type/foster-to-famous

Experiential/Community Activities

What is your talent?

1. Write a song or a poem, draw a picture, or engage in other creative activities to share with family or friends.
2. Make a card to give to someone important to you. Design the card with pictures or words to let that person know why they are important to you.
3. Make a note in your journal discussing how the people you shared with responded to your creative work.

Section 4
Interpersonal Skills

In your daily routine you will interact, communicate, and be impacted by people who share your home, your school, your work place, your neighborhood, your local park, or grocery store. The people you interact with are all individuals with different personalities, histories, and values. This section, Interpersonal Skills, is designed to help you think about how you, as a unique individual, fit into the big picture of life. This section also focuses on helping you to develop helpful strategies to explore productive ways to support people working with people.

Social Skills

It takes certain skills to work with other people. These skills are called social skills. The better your social skills, the more effective you will be in working with other people. In the worksheet below match the skill with the answer matching the meaning of the word.

Questions	Answers	Choose from the following
To work together for a common goal.		A. Giving B. Empathizing C. Listening D. Negotiation E. Cooperation F. Sharing
To give and take, to resolve conflicts.		
To include others in one's experiences and activities.		
To show understanding of other peoples' feelings and needs.		
To understand what and why something is being said from another person's the point of view.		
To volunteer to give something to another person, or complete a task for someone else, without expecting anything in return from the other person.		

Understanding Values

In the previous sections, you have learned how to more clearly articulate (That means more clearly describe.) who you are to yourself and other's around you. Part of understanding who you are includes understanding what sort of values you use to help you make decisions. Your sense of personal values also influences how you choose to conduct yourself on a daily basis.

Values are what you identify as being important to how you live, interact with others, and how you work. When the things you choose to do and the way you behave match your values, life is usually good. You feel satisfied and content. Times when the things you choose to do and the way you behave do not align with your values is the time when your inner self feels as if something is wrong. It is during times like these when you may feel confused, frustrated, or anxious about life in general.

You have values whether you recognize them or not. Life is much easier when you acknowledge and honor your values. This is why making a conscious effort to identify your values is so important. If you can identify what you value, and what you would like to value in the future, you can begin to think about making choices and setting goals.

My Journal

Who is your hero? Complete a journal entry describing your hero and what personality traits and values contribute to you identifying him or her as your hero. What do you their actions tell you they value? Your hero can be someone from your life or a character in a movie, book, or television show.

Values

A *value* is a quality or standard of behavior you consider worthwhile, desirable, or important. Living by your *values* has two parts: what you believe, and how your actions and behaviors reflect your *values*.

Value Activities:

1. Write or draw a picture of what you value. Keep it simple. For example, if you value nature, you could write about or draw a tree. If friendship is something you value, you could write about or draw a picture of a friend even if your picture is only a stick figure drawing.

2. Here is a short list of several values for you to choose as the subject of your writing or drawing example. Choose one or as many as you like and feel free to include additional values you may think of that are not on the list.

Caring

- Placing a high value on helping others

Equality and Social Justice

- Placing a high value on promoting equality; placing a high value on reducing hunger and poverty.

Integrity

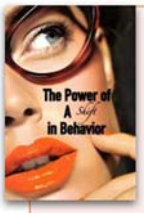
- Acting on convictions about what I think is right and wrong and standing up for my beliefs.

Honesty

- Telling the truth even when it is not easy.

Responsibility

- Accepting and taking responsibility for my behavior and choices.



Restraint

- Developing the ability to understand how being sexually active or using alcohol or other drugs may impact other people and myself.

Character Surveys:

The ability to make decisions in life is often complicated by your personality traits, your values, and your relationships. It is not unusual to wish you had an Easy Button when it comes to making difficult decisions. It is also not unusual to experience a sense of inner conflict when it comes to making difficult decisions. The decision to take one path may be in conflict with other things and people who are important to us, but in the long run the path you choose is the right decision. Keep this thought in mind as you complete the following activity.

Loyalty: a strong feeling of support or allegiance.

Please answer Yes (Y) or No (N).	**Y**	**N**
I would immediately tell my friend if I knew their partner was cheating on them.		
I have never quit a job without giving a two week notice.		
I do not ever speak badly about my friends, even if I think they are wrong.		
If a family member committed a serious crime, I would not turn them in.		
I have a few friends I have known since childhood.		

Now add up your total Yes responses.

- 1-2 = I am less loyal.
- 3 = I am fairly loyal.
- 4-5 = I am highly loyal.
- My score_____

1. How do you feel about your loyalty score and why?

2. What is your expectation about other people's loyalty toward you?

Honesty: the quality of being fair and truthful.

Please answer Yes (Y) or No (N).	**Y**	**N**
I have never taken supplies from work or school.		
I have always been honest in evaluating my friends' appearances, even if it hurt them.		
I have owned up to all of my mistakes.		
I have paid for all the music on my computer.		
I have never faked being sick to get out of an obligation.		

Now add up your total Yes responses.

- 1-2 = I am less honest.
- 3 = I am fairly honest.
- 4-5 = I am highly honest.
- My score_____

1. How do you feel about your honesty score and why?

2. What are your expectations about other people and their honesty?

Generosity: the quality of being kind, understanding, and not selfish.

Please answer Yes (Y) or No (N).	**Y**	**N**
When I go out with friends, I always chip in more than my fair share.		
I enjoy showering my friends and family with expensive gifts.		
I always tip at least 20%.		
I donate to charity / volunteer regularly.		
If my friend was unemployed, I would consider paying a month or two of his/her rent.		

Now add up your total Yes responses.

- 1-2 = I am less generous.
- 3 = I am fairly generous.
- 4-5 = I am highly generous.
- My score_____

1. How do you feel about your generosity score and why?

2. What expectations do you have for other people and their generosity to you and others?

Humility: the quality or state of not thinking I am better than other people.

Please answer Yes (Y) or No (N).	**Y**	**N**
It is very difficult to offend me.		
I have some weak points, and I own up to them.		
I tend to under play my talents and successes.		
I do not think I am more special than anyone else.		
I tend to be more of a listener than a talker.		

Now add up your total Yes responses.

- 1-2 = I am less humble.
- 3 = I am fairly humble.
- 4-5 = I am very humble.
- My score_____

1. How do you feel about your humility score and why?

2. What are your expectations for other people and their level of humility?

Tolerance: willing to accept feelings, habits, or beliefs that are different from my own.

Please answer Yes (Y) or No (N).	**Y**	**N**
I like babies, kids, and animals.		
I have friends from all races and religions.		
Some of my friends have extremely strange opinions and habits.		
I have good friends that are both straight and gay.		
I believe that discrimination in any form is wrong.		

Now add up your total Yes responses.

- 1-2 = I am not very tolerant.
- 3 = I am fairly tolerant.
- 4-5 = I am highly tolerant.
- My score_____

1. How do you feel about your tolerance score and why?

2. What are your expectations for other people and their level of tolerance?

My Journal

Please go back and review your answers from the Interpersonal Skills Section. Was it difficult to answer some of the questions? As you write in your journal, share your thoughts about any questions you struggled to answer. What did you learn about yourself? Take time to think about how you might respond in the future if you find yourself dealing with similar questions in your life.

Stop Bullying

When talking about interpersonal communication and people skills, it is important to discuss bullying. Bullying is the use superior strength to influence or intimidate (someone) to force him or her to do what the bully wants.

<u>Read this story with your caregiver:</u>

A New York teacher developed a lesson to teach her class about bullying. She gave each student a piece of paper told them to crumple it up, stamp on it, mess it up, but do not rip it. Then she had each child unfold their piece of paper, smooth it out, and look at how scarred and dirty it had become. She instructed the kids to tell the piece of paper that they were sorry for treating it so badly. As each child attempted to smooth out their individual pieces of papers as they apologized, the teacher pointed out all the scars and wounds they left behind. She pointed out that the damage would never go away no matter how hard each child tried to fix it their pieces of paper. She then made the correlation that this is what happens when one child bullies another child. You may say you are sorry but the scars and damage you have done are there forever. The looks on the faces of the children in the classroom told her the message hit home.

My Journal

Have you ever been bullied? How did it make you feel? Have you ever stood up for someone else who was being bullied? If you saw someone being bullied, what would you do? Answer these questions in your journal entry.

If you have been bullied yourself, you know the lasting impact it can have. Read this story with your caregiver and discuss how it makes you feel.

A well-known public speaker started off his talk by holding up a $20 bill. In the room of 200, he asked. "Who would like this $20 bill?" Hands started going up. He said, "I am going to give this $20 to one of you - but first, let me do this." He proceeded to crumple-up the $20 note. Then he asked. "Who still wants it?" Still the hands were up in the air. "Well," he replied, "what if I do this?" He dropped it on the ground and started to grind it into the floor with his shoe. He picked it up, now crumpled and dirty. "Now, who still wants it?" Still the hands went into the air. "My friends, you have all learned a very valuable lesson. No matter what I did to the money, you still wanted it because it did not decrease in value. It was still worth $20.

Many times in our lives, we are dropped, crumpled, and ground into the dirt by the decisions we make and circumstances that come our way. We feel as though we are worthless; but no matter what happened or what will happen, you will never lose your value. Dirty or clean, crumpled or finely creased, you are still priceless to those who love you. The worth of our lives comes, not in what we do or who we know, but by ...WHO WE ARE. You are special - don't ever forget it."

My Journal

Complete a journal entry about what does this story makes you think about? How can you prevent yourself from believing the mean and hurtful things other people might say to you? Include how you could appropriately respond if you find yourself in a situation where someone is being mean and hurtful to you. You may also wish to discuss this with your caregiver.

Experiential/Community Activity

1. Ask a friend or family member to tell you which two social skills they think are your best skills from the following list. Also ask the person to explain why they chose those specific skills.

   Social Skills List: Giving
   Negotiation
   Sharing
   Empathizing
   Listening

Section 5
Communication

Communication is how people interact with one another to exchange information, make requests, convey emotions, or to obtain sufficient information to understand how other people may be thinking and feeling. Communication comes in many different forms, and our form of communication is important in developing and maintaining relationships with others. Someone could give you a nice compliment, or a driver may honk his horn to warn of danger. The following activities will help you examine different forms of communication and the benefits of communicating well with others.

Active Listening

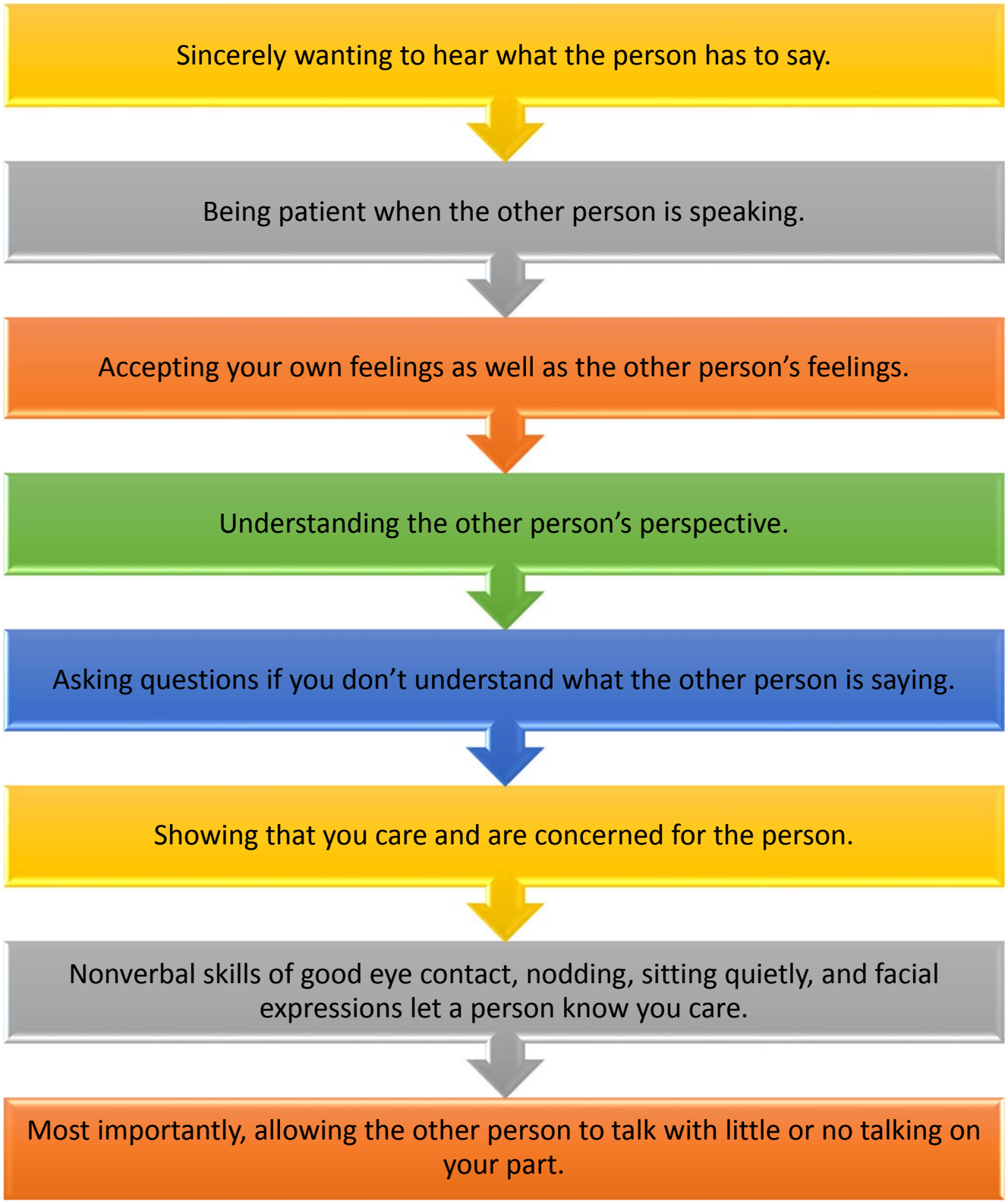
Listening, really listening to others, is a tremendous gift. You do not need to solve their problems, or give them advice. Just letting someone know you are really listening and care about what they are saying and how they feel works to create authentic connections.

Active listening is a skill which involves being consciously aware of giving someone else your complete attention. This means you are looking at them face to face or speaking directly with them on the phone without distractions. This means you are not checking your phone, watching TV, searching the internet, talking to someone else, or thinking about something else while you are talking to them.

Developing good listening skills takes practice, and the better you become at listening to others, the stronger your relationships will become. There are many opportunities to practice active listening throughout any given day. Developing good listening skills also helps you to accomplish your goals as well.

It is also important to remember that although technology has made communication easier and quicker with text, email, snap chat, Instagram, Facebook, for example, you are not able to read facial expressions or hear the tone of someone's voice in electronic communications.

Active Listening is a skill which involves:



As Active Listening Skills are something you will continue to practice throughout your life, understanding how your emotions influence your ability to really hear what other people are saying is a very important skill as well. For example, if you are in a rush to go somewhere, or you are angry about something, are both situations where your examples of your ability to actively listen may be compromised. Below is a list of negative interactions which effectively shut down genuine communication.

Effective Ways to Shut Down Communication:

Ordering the person to do something.	"Take this to school".
Warning or threatening the person.	"If you say that one more time, I'll leave".
Telling the person what to do.	"You should have done..."
Advising.	"If I were you, I would …"
Judging, criticizing or blaming.	"Why did you do this! You never should have…"
Name calling, ridiculing or shaming.	"You stupid, clumsy, immature…"
Interpreting or assuming.	"Why are you so accident prone?"
Rescuing or intervening.	"Don't feel badly."
Comparing.	"Why aren't you more like your brother?"

Experiential/ Community Activities

1. Create an audio sound bite, read from a magazine or book, or create a quiz with questions to test your listening skills.

2. Choose one or more of the following activities to complete with family, friends, or others. After you complete the activity, write a journal entry about your experience. Here are a few examples:

   a) Create an obstacle course in a classroom or your house. Move furniture around to block off parts of the room to make it difficult to navigate. Divide your participants into teams of two and blindfold one member of each duo. Instruct one member to stand on the opposite side of the course and call out directions to his blindfolded partner, helping him/her safely navigate the course.

   b) Practice your Active Listening Skills with a friend or family member. Ask: How was your day? After your conversation ask the person to give you feedback as you ask him/her the following questions: Did you feel listened to? Were there times when you felt like I was not listening?
   Write a note in your journal about your experience.

   c) Ask someone you communicate with on a regular basis what non-verbal gestures such as facial expressions or postures they observe you do when you are talking to other people.

My Journal

In your journal entry share which activity or activities that you decided to try. What did you learn about your listening skills? What aspects of Active Listening do you appreciate from others when they talk and listen to you? What areas of active listening will you try to improve? Also share your thoughts on how active listening can help you help others during difficult times.

Section 6

Citizenship is about people helping each other and working together to make where they live a safe and productive place for everyone. When individuals are committed to doing their part this contributes to meeting the needs of each individual and the community helping the group to function better together.

Contributing as a member of a group has many benefits to each individual and the whole group. Have you ever been part of a sports team, theater cast, music band or a group project? What happens if everyone in the group does their part? What would happen if some of the people in the group did not do their part?

Bill of Rights

In 1789, thirteen years after the new country of the United States of America was created, our leaders decided to write a new document to ensure that the rights of all citizens were protected under law. This is how the Constitution of the United States was created. In 1791, ten additional rights were added to the Constitution to assure the protection of individual rights of citizens. This part of the Constitution is called the Bill of Rights. All citizens of the United States have a responsibility to understand and know their basic rights and how the law protects all people who are citizens of this country.

Bill of Rights

These are the ten rights that are in the Bill of Rights:	
Amendments of the US Constitution	**Description**
1st	Congress can't make any law about your religion, or stop you from practicing your religion, or keep you from saying whatever you want, or publishing whatever you want (like in a newspaper or a book). And Congress can't stop you from meeting peacefully for a demonstration to ask the government to change something.
2nd	Congress can't stop people from having and carrying weapons, because we need to be able to defend ourselves.
3rd	You don't have to let soldiers live in your house, except if there is a war, and even then only if Congress has passed a law about it.
4th	Nobody can search your body, or your house, or your papers and things, unless they can prove to a judge that they have a good reason to think you have committed a crime.
5th	You can't be tried for any serious crime without a Grand Jury meeting first to decide whether there's enough evidence for a trial. And if the jury decides you are innocent, the government can't try again with another jury. You don't have to say anything at your trial. You can't be killed, or put in jail, or fined, unless you were convicted of a crime by a jury. And the government can't take your house or your farm or anything that is yours, unless the government pays for it.
6th	If you're arrested, you have a right to have your trial pretty soon, and the government can't keep you in jail without trying you. The trial has to be public, so everyone knows what is happening. The case has to be decided by a jury of ordinary people from your area. You have the right to know what you are accused of, to see and hear the people who are witnesses against you, to have the government help you get witnesses on your side, and you have the right to a lawyer to help you.
7th	You also have the right to a jury when it is a civil case (a law case between two people rather than between you and the government).
8th	The government can't make you pay more than is reasonable in bail or in fines, and the government can't order you to have cruel or unusual punishments (like torture) even if you are convicted of a crime.
9th	Just because these rights are listed in the Constitution doesn't mean that you don't have other rights too.
10th	Anything that the Constitution doesn't say that Congress can do should be left up to the states, or to the people.

Resource: Historyforkids.org

New Hampshire's Bill of Rights for Youth in Care

As a youth in care age 12 or older residing in NH DCYF foster, relative, shelter, group or residential care you have specific rights through the NH Youth in Care Bill of Rights. These rights are intended to guide DCYF and its providers in the delivery of care and services to youth in out-of-home placement with the commitment to permanency, safety and well-being. These rights provide youth with a "voice" regarding their DCYF involvement while ensuring opportunities for "normal" life experiences. This Bill of Rights was developed by the New Hampshire Youth Voices DCYF Youth Advisory Board.

These rights include the following heading areas:

- Case Planning/Permanency
  - Involvement in Court Proceedings
- Relationships with Family/Friends
  - Visitation
- Normalcy
  - Access to age and developmentally appropriate activities
- Privacy/Personal Space and Belongings
- Communication with CPSW/JPPO
  - Access to what you need when you leave care (medical and educational record, social security card etc.)
- Personal Appearance/Expression
- Education
  - Case Planning/Permanency

If you have not yet been provided with your copy of the NH Bill of Rights for Youth in Care please contact your CPSW or JPPO or the Adolescent Worker in your area.

What should you do if you feel your rights are not being supported?

You should attempt to talk to your placement provider and/or your CPSW/JPPO depending on who you feel is not supporting your rights and express your concerns/feelings to them. If you are not comfortable talking with your placement provider or your CPSW/JPPO then you can bring your concerns/feelings to another member of your case planning team. If you are not comfortable with doing any of the above then you can call the CPSWs/JPPOs supervisor at the District Office and express your concerns/feelings to them. If you have expressed your concerns/feelings and still feel that they are unresolved then you have the option to bring them up at your next treatment/case planning team meeting or request a meeting if one is not scheduled for the immediate future.

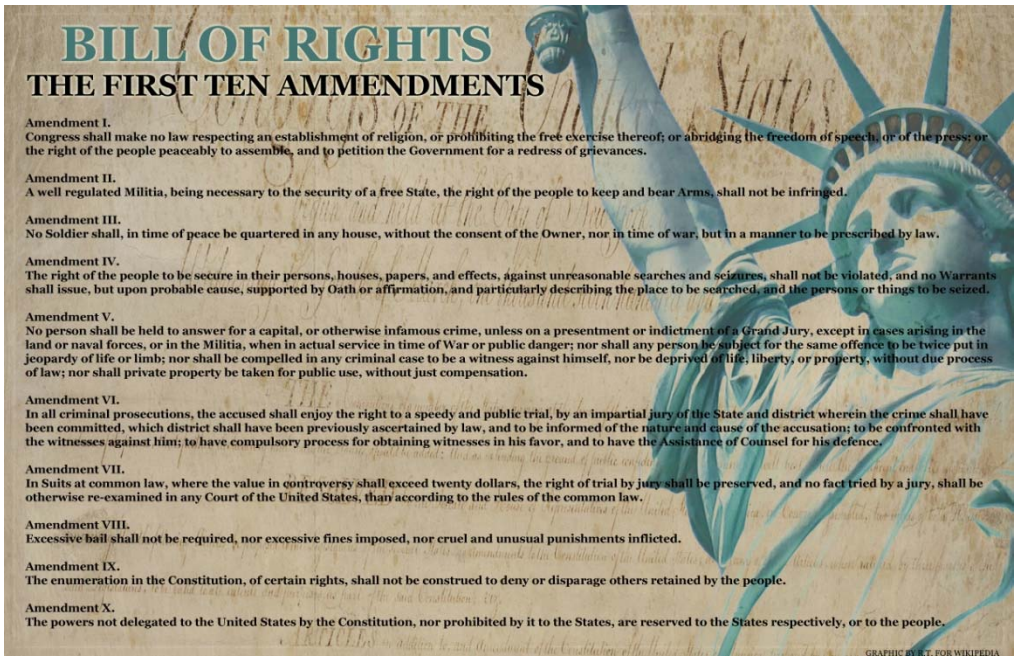
Activity

After reading through the Bill of Rights, read through the list below and circle whether or not you think the item on the left is a need, right, or want.

1. Owning a cell phone.	NEED	RIGHT	WANT
2. The freedom to say what you think.	NEED	RIGHT	WANT
3. Internet access at a fair price.	NEED	RIGHT	WANT
4. Choosing which church you go to.	NEED	RIGHT	WANT
5. Food to eat	NEED	RIGHT	WANT
6. Having access to affordable transportation.	NEED	RIGHT	WANT
7. Shelter from the weather.	NEED	RIGHT	WANT
8. Everyone is treated the same before the law.	NEED	RIGHT	WANT

My Journal

If you circled an item as being a right which is not referred to in the Bill of Rights or you think it should be a basic right, write in your journal why you think this should be something every person is entitled to. If this is not protected under the law, do you think laws should be changed to ensure that right? Why is this important to you and others?



Being a Responsible Citizen Includes Participating in Civic Duties

Civic Duties are actions that are required of you by the law. Each citizen has a responsibility to follow the laws which have been created to protect people.

1. **Obeying the law:** There are many laws that apply to a variety of situations: motor vehicle laws, environmental laws, labor laws, tax laws, hunting and fishing laws, etc. If you have questions about a law you can use the internet to visit the Official NH Government website http://www.nh.gov/government/laws.html and search specific laws.

2. **Attending School**: In the State of NH children are required to attend school until the age of 18 years old.

3. **Selective Service:** When men turn 18 years old they are required to register for Selective service, otherwise known as the draft. The Selective Service's mission is to call United States male citizens to action to help in the event of a National emergency. You can read more about the Selective Service when turn18 years old and register at the Selective Service website http://www.sss.gov/Default.htm

4. **Paying Taxes:** Anyone who works in the United States must contribute part of their earnings to the Federal Government. This is called a Federal Tax. This money is used to fund needs for all citizens, such as repairing roads, providing education to all children, and funding the Department of Defense.

5. **Participating in Jury Duty:** Citizens can be requested to attend Jury Duty at the District or Federal Court Houses in their home state. By law people are obligated to report to Jury Duty to avoid potential negative consequences or penalties.

Civic Responsibilities are voluntary actions people participate in to help make their community a healthy place.

1. **Voting:** Registering to vote when you turn 18 and participating in the voting process, is your opportunity for your voice to be heard in supporting or changing laws and electing the people who will lead your local community, your state, or your country.

2. **Respect Diversity:** The Constitution of the United States provides equal protection for all citizens. This means that people who are different from you share the same rights. This includes people of different races or religions. Being a law abiding citizen of the United States requires you to:
    a. Agree to disagree nicely with people who have different ideas than you do.
    b. Accept responsibility for your actions.

3. **Use of the Internet:** The internet allows you to have access to a wide variety of information to help you educate yourself on different topics. Use the internet responsibly.

4. **Knowing current events** in your community, state and the world will help you to make informed decisions for your safety, on voting, and to find out how you can help others.

5. **Understand the needs of your** community and volunteer with organizations and causes that you believe in. Communicate with your neighbors and other community members about how you can contribute to improving your community.

6. You have a **responsibility to have knowledge of the law**, such as the drinking age, seatbelt laws, child safety seat laws, etc.

Civic Duties and Responsibilities Worksheet

Answer question 1 & 8 as True or False. Chose one answer for question 7. Fill in the blanks of the remaining questions with the words **Duty** or **Responsibility**.

1. Civic Duties are tasks that citizens are required to do by law and Civic Responsibilities are tasks that citizens should do to help create a healthy community.

   True False

2. Paying taxes is a Civic _____

3. Knowing what is happening in your local community, state and in the world is a Civic _____

4. Registering to vote when you are 18 years old is a Civic _____

5. For young men who turn 18 years old, registering for Selective Services is a Civic _____

6. Participating in Jury Duty is a Civic _____

7. Where can you find trusted information about your Civic Duties and Responsibilities?

   a. The internet
   b. The news paper
   c. The town hall
   d. All of the above

8. Citizens should respect diversity, including other people's race, religion, and beliefs, and agree to disagree respectfully although they may have different beliefs.

   True False

Experiential/Community Activities

Choose one or more of the following activities to complete with family, friends, or others. Write a journal entry about your experience.

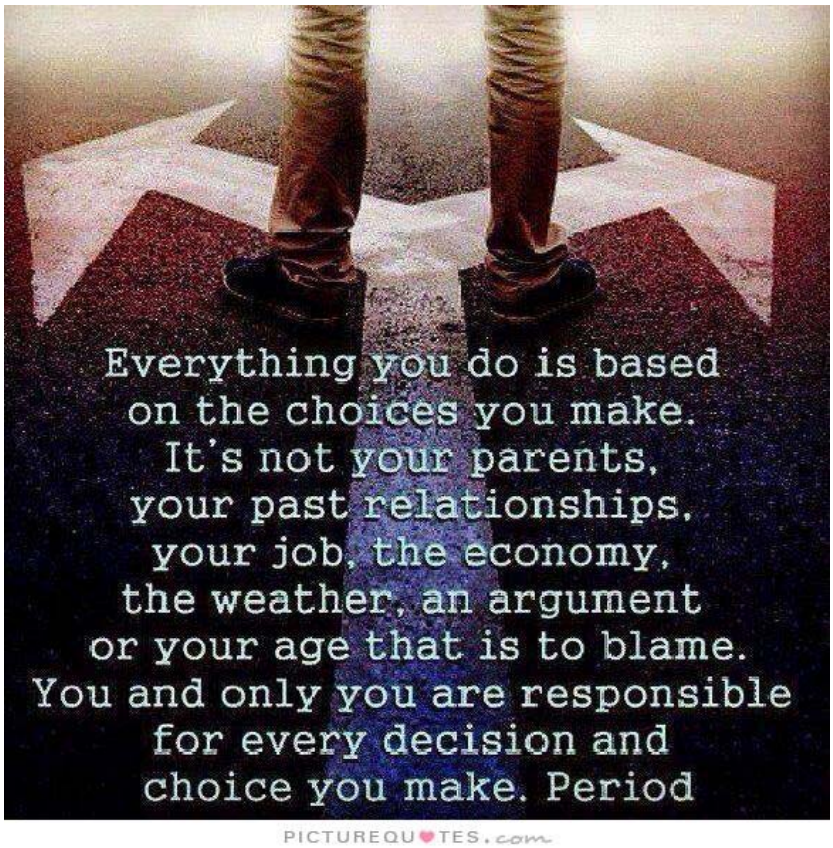
1. With the help of your parent or another adult in your life, use the internet to search for a homeless shelter or organization in your area that helps people who are homeless. Call the homeless shelter or organization and make an appointment to visit to see what volunteer jobs are available.
2. With the help of a parent or adult, visit your local post office and ask the US Mail Person for a Selective Service form to review. Also visit the Selective Service web site http://www.sss.gov/default.htm to see how you can register on line when you are 18 years old.
3. Visit your local Town Hall and speak with the town clerk. Explain that you are working on an assignment. Ask him or her for a form to register to vote when you turn 18 years old. Also speak with him or her about how you go about registering to vote in your home town.

My Journal

What actions and choices do you believe are characteristics of a good citizen? As you write, also share what you do or what you would like to do to help other people in your community. What do you think you could do to improve your community?

Section 7

Making Choices and Decision Making



Making Choices, Setting Goals, and Knowing your Progress

Making choices isn't always easy, and yet we are always making choices from the time we wake up until we go to sleep. Although making choices may be difficult at times, the fact that you have choices is a very positive aspect of life. In the morning you may have difficulty choosing which pair of shoes you want to wear that day, but the fact that you have two pairs of shoes to choose from is a positive reality. It is also important to remember that if you did not choose to wear any shoes, then you actually did make a decision to go bare foot that day. Remember that not deciding to do something is also a decision.

In this section you will participate in activities to help you think about the decision making process as well as strategies to help you make healthy decisions and set and achieve goals.

What motivates you?

When we think about how and why we make decisions, we need to think about motivation.

Motivation is what causes us to act, whether it is getting a glass of water to reduce thirst or reading a book to gain knowledge.

There are two types of motivation: intrinsic and extrinsic.

Intrinsic motivation refers to motivation that is driven by an interest or enjoyment in the task itself. For example, you might be motivated to play video games simply because you enjoy them.

Extrinsic motivation refers to performance of an activity in order to attain an outcome. For example, you might be motivated to study for a test so you get a passing grade (not because you simply enjoy studying!).

Once you figure out what motivates you, it will help you to make the best choices for you!

Activity

Review the Factors in Making Choices worksheet and list which factors you believe influence your decision making.

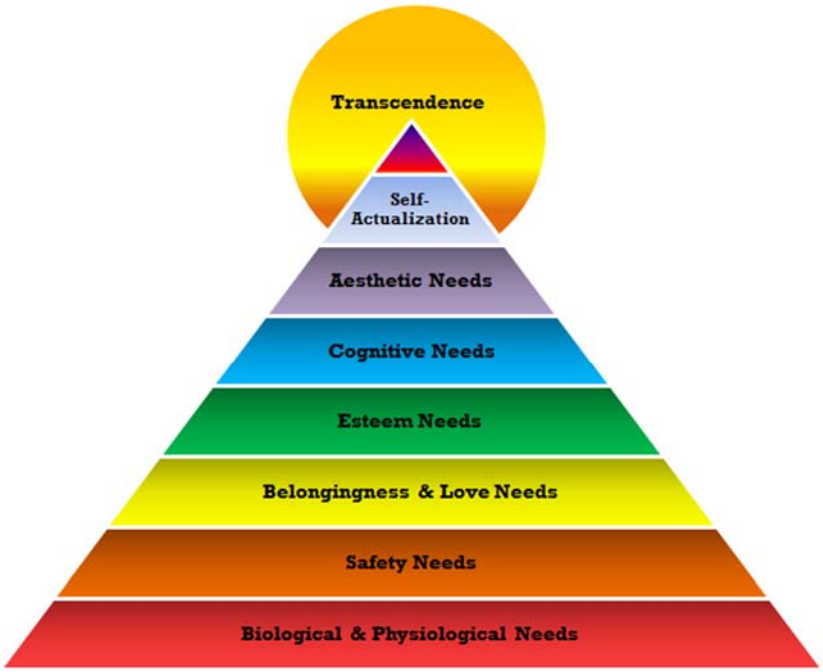
Factors in Making Choices

There are many factors which work together to influence our choices in life. We are not always aware of what those factors may be. Review the list of factors below and think about how each could influence how you may choose to behave or act.

Factors	***Examples***
How I feel about myself	I feel confident, happy, sad, lonely….
Influence from others	My teacher would be proud of me if I did my homework instead of watching TV.
Money	If I take a part time job, I'll have some cash to spend.
What people important to me think	If I mow the lawn, someone else won't have to do it.
Degree of Risk	I love rock climbing, but I don't have the safety equipment.
The Facts (statistics)	If I don't use condoms, I could get AIDS, STD'S, pregnant, or make someone pregnant.
Past Experiences	The last time I stayed out after my curfew, I got grounded.
My feelings	I will feel great if I help out a friend.
My vision of the future	Doing well in high school will help me get a job or go to college.
Short term decisions/ Long term consequences	If I have sex, I could get myself/someone else pregnant. If I use drugs I could be arrested.
Ethical Beliefs	I believe in being honest.
Desire to be Independent	I can make my own choices, but the choices affect others.
Pressure from friends/classmates	If I don't go to the dance, my friends may/may not approve.

Self-Actualization: the achievement of one's full potential through creativity, independence, spontaneity, and a grasp of the real world. (Random House Kernerman Webster's College Dictionary, © 2010 K Dictionaries Ltd.)

Abraham Maslow, a 20th century psychologist, identified seven levels of humans needs that people need to have or have experienced before an individual is able to obtain the highest level of personal development, otherwise referred to as self-actualization. Refer to the chart below. Note



Maslow's Hierarchy Of Needs Pyramid

that the higher levels of needs are built upon the foundation provided by of the needs in the lower levels. More research by other psychologists has supported the idea that human development does not always correlate (match-up) with each level in Maslow's Hierarchy of Needs Chart. Some people can transcend from one level to the other without having all levels met in order. For example, the base level, the foundation, consists of the need for food, shelter, warmth, and the next level of needs consists of the need for security and safety and so on. People living in extreme conditions have transcended to higher levels, but it is very difficult to move up through the hierarchy without the needs of the lower levels being met. For example, it is difficult to develop your cognitive abilities if you are cold and hungry or in fear of your safety.

"Research shows when people live lives that are different from their true nature and capabilities, they are less likely to be happy than those whose goals and lives match. For example, someone who has inherent potential to be a great artist or teacher may never realize his/her talents if their energy is focused on attaining the basic needs of humans" (Maslow, Wikipedia, 2015).

Look over the example of Maslow's Hierarchy of Needs below. Which level or levels do you think you are in your personal development at this moment in time? What do you think needs to happen for you to be able to move toward self-actualization?

Self-actualized people have the ability to set goals and engage in activities to accomplish their goals. Here are a few characteristics of self-actualized people.

Characteristics of Self-Actualized People:

They perceive reality efficiently and can tolerate uncertainty	• Spontaneous in thought and action
Able to look at life objectively	• Unusual sense of humor
Highly Creative	• Need for privacy
Capable of deep appreciation of basic life-experience	• Peak experiences
Accept themselves and others for what they are	• Strong moral/ethical standards
Establish deep satisfying interpersonal relationships with a few people	• Democratic attitudes

Behavior leading to self-actualization:

(a) Experiencing life like a child, with full absorption and concentration;

(b) Trying new things instead of sticking to safe paths;

(c) Listening to your own feelings in evaluating experiences instead of the voice of tradition, authority or the majority;

(d) Avoiding pretense ('game playing') and being honest;

(e) Being prepared to be unpopular if your views do not coincide with those of the majority;

(f) Taking responsibility and working hard;

(g) Trying to identify your defenses and having the courage to give them up.

The characteristics of self-actualizers and the behaviors leading to self-actualization are shown in the list above. Although people achieve self-actualization in their own unique way, they tend to share certain characteristics. However, self-actualization is a matter of degree, 'There are no perfect human beings' (Maslow, 1970, p. 176).

It is not necessary to display all 15 characteristics to become self-actualized, and not only self-actualized people will display them. Maslow did not equate self-actualization with perfection. Self-actualization merely involves achieving ones potential. Thus someone can be silly, wasteful, vain and impolite, and still self-actualize. Less than two percent of the population achieve self-actualization.

McLeod, S. A. (2014). Maslow's Hierarchy of Needs. Retrieved from http://www.simplypsychology.org/maslow.html

Maslow, A. H. (1968). *Toward a Psychology of Being*. New York: D. Van Nostrand Company.

My Journal

As you read through the list and examine the chart, think about where you are on your own personal journey toward self-actualization. What do you think are your strengths? What do you think you are doing now and need to do in the future to move toward self-actualization?

Confidence Survey Scale

Setting and achieving goals as you progress through your life helps build the foundation you need to achieve self-actualization. Setting and achieving goals helps to develop a solid sense of self-confidence.

The next activity is a Self-Confidence Survey. Read each statement then circle the number you think best fits where your confidence level is at this moment in time.

Self-Confidence Survey

To discover your score, add-up all of the numbers you circled. 1= the lowest and 5=the highest. Check your results in the key below

1. **Basically, I am satisfied with myself**
   1 2 3 4 5
2. **I am happy with the way I look.**
   1 2 3 4 5
3. **I am pleased with my relationships.**
   1 2 3 4 5
4. **I can accept criticism without getting upset.**
   1 2 3 4 5
5. **I keep trying when things don't go my way.**
   1 2 3 4 5
6. **I am glad for others when good things happen.**
   1 2 3 4 5
7. **I am willing to seek help if I need it**.
   1 2 3 4 5
8. **I enjoy the challenge of trying new things.**
   1 2 3 4 5
9. **I feel comfortable meeting new people.**
   1 2 3 4 5
10. **I set goals and expectations for myself.**

My Score_____
41-50= My self-confidence is Great!
31-40= I am mostly satisfied with myself.
21-30= My self-confidence needs a boost.
10-20= I need to work on my self-confidence.

What is your score? Do you have the level of self-confidence you desire? If so, good for you! If not, think about how you can make changes. The main thing to remember is that even adults need to work on developing a higher level of self-confidence. Increasing your level of self-confidence is something you need work on every day, and making decisions with confidence is part of that process.

Decision Making: You make decisions every day. Did you eat a bowl of healthy cereal for breakfast or scarf down a donut? Some decisions are routine, while others are more difficult such as choosing which college to apply to or abstaining from sex because you and your partner are not using birth control. How and why you make particular decisions are more than likely influenced by a number of factors that you may not have thought about.

Read through the following I… statements. See how you line up with the following.

I…..

- Let outside forces decide things for me such as time, other people, the weather, etc.
- Choose the first choice that comes to my mind with little or no consideration of the consequences.
- Follow the recommendations of others instead of thinking about how something would affect me. I let others choose my path.
- Postpone thinking about and doing things. In other words, I procrastinate.
- Become so overwhelmed with information that I agonize over making decisions because I cannot clear my head of all the possible alternatives.
- Devise a plan that is intellectually and emotionally satisfying. I focus on the clear intentions a particular action will produce.
- Do what feels right for me.
- Make decisions, but I seem to be unable to follow through on my choice.
- Make choices that can lead to a desired result, regardless of the risk.
- Make choices that will likely to bring some success, although they are not necessarily the best choice because I am afraid to take more risks.

Decision Making Thinking Map

Here is a thinking map to help you make decisions. After you go through the process a few times, it will become natural for you to map out your thinking when you need to make a decision. Eventually, the map will become part of your thinking processes. Sometimes mapping out a problem will help you to think more clearly and make decisions with more confidence.

State the problem: Lee has asked me out on a date. Lee has also dated my best friend.

↓

Identify Options: I could date Lee. I could refuse to date Lee. I could ignore Lee

↓

What else could be done? I could talk with my friend about Lee. I could talk to an adult about Lee.

↓

Select an option: (which option feels right?) Talk with my friend about his/her feelings towards Lee.

↓

Test the option that you chose mentally (If the option is chosen, the positive/negative consequences for myself and others will include)

↓

My friend might get angry.

Pros (Intended/Unintended)
My friend might misunderstand.

Short term consequences: There may be some tension between my friend and me.

My friend will know that I can be trusted.

Cons (Intended/Unintended)
My friend might be happy for me.

Long term consequences: My friendship could be stronger if I talk with my friend about this.

I may not hear what I want to hear, but this is also useful in making this decision.

Am I comfortable with the consequences of this decision?
(If not….return to "Identify Options").
If I am comfortable with the consequences, I still have the choice to follow through on the plan or not.

Goal Setting

First Steps

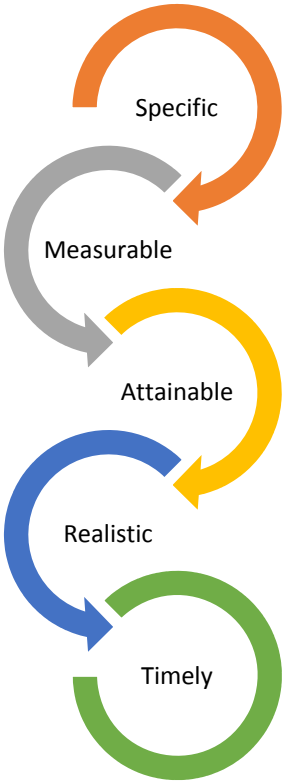
There is a Chinese saying: The longest journey starts with a single step.

The first step sometimes feels like the hardest. Think about some "firsts" in your life: your first time riding a bike; your first day at school; etc.). First steps take courage and a positive attitude, which leads to accomplishment. Some tasks may seem too hard to accomplish, but when the task is broken down into smaller steps, each steps seem easier.

For example: What do you do to get ready for school? The steps required to get ready for school and be there on time include: waking up on time, eating breakfast, brushing your teeth, taking a shower, getting dressed, gathering books and homework, catching the bus, and you are there!

Smart Goals

Here are some "**SMART**" ideas about goal setting:



Specific: Goals should be specific.
Measurable: Create success steps so you will know when you reach or are moving toward a goal.
Attainable: The goal has to be something that a human person can achieve.
Realistic: Do not short circuit yourself by thinking about your goal as too big to achieve at one time. Remember the action needed to break it down into smaller parts you can accomplish.
Timely: Set timelines and deadlines for goals to be met and stick to them, but do not be disappointed if you need to occasionally reassess how you are doing.

Choosing and working towards your Goals can be exciting and fun, but you will also need to stay focused each day to stay on the right track. Here are some helpful strategies to keep you moving forward in accomplishing your Goal.

- Put your goals in writing.
- Take some action each day or each week toward your goal.
- Share your goals with another person who has success and experience in accomplishing their own goals.
- Read over your goal(s) each day as you plan your daily activities and before you sleep each night.
- Write down your accomplishments each week and review how the steps you took that week relate to your goal.
- Review your goal(s) regularly and revise them when necessary.
- Remember that there are two types of goals.
    1. Short term goals are achieved sooner and you also see the results sooner.
    2. Long term goals take more effort and time to achieve. You will need to be patient and focused to see the results.

SMART Goal Activity:

Select a short term personal goal and complete the following activity. Examples of short term goals are: Jogging 3 days a week for one month, writing in your journal each day for 1 month, or completing your chores without being asked for 2 weeks.

Smart Goal Activity	
	Your Short Term Goal:
Specific: Goals should focus on specific things.	
Measurable: You should be able to know when you reach a goal. How will you measure this?	
Action oriented: Break the goal down into smaller tasks.	
Realistic: What can you do to this achieve goal?	
Timely: Develop a timeline and deadline for accomplishing your goal.	

My Journal

Think about a larger more complex goal you may wish to achieve. Think about the SMART steps you will need to take to accomplish your goal. Use the process to develop a strategy for accomplishing your particular goal. Remember to set realistic expectations. Who will you choose to help you to accomplish your goal and why?

Problem Solving

Congratulations! Once you take control of making decisions in your life, you are well on your way toward self-actualization and increased self-confidence. Remember the road to whatever you see as success in your life is not always a straight and uneventful path. Life will present you with many roadblocks, detours, and literal cliffhangers. No one can predict what may happen, but this is part of life. Don't panic. Re-evaluate and reset your plans.

One thing to consider is that sometimes your own behavior may be in the way of you accomplishing a desired goal. Below are 7 questions you can ask yourself when you are having trouble accomplishing your goals.

1. What is interfering with me being able to accomplish my goal?
    - I need to make sure my goals are realistic.
    - Are there outside influences or competing events diverting my attention?
2. How can I overcome these barriers?
    - Maybe I need to change my plans.
    - For example, I want to improve my physical shape by jogging getting in the morning, but I have trouble getting up and completing my jog in time before going to school. Instead of jogging in the morning, I will jog after school instead.
3. I will celebrate when I reach a goal.
    - I understand that recognizing my progress will help me stay focused.

4. I will hold myself accountable for reaching each goal.
    - I will share my goals with someone I trust and ask them to check in with me to see how I am doing.
    - I will journal my progress each day.
5. I will keep my goals fresh in my mind.
6. I will place reminders of why I am working towards my goal some place I will see each morning as a daily reminder.
7. I will continually re-evaluate how I am doing and make changes as I move toward accomplishing my goal.
8. I will start by picking goals I really care about, which will help me to improve your life.
9. I will create a plan to accomplish my goals by using my strengths and talents.

As an example of successful goal setting, read the following story about Jenny.

Jenny is thrilled to have a summer job at the movie theater. She plans to use her earnings to save money to pay for Drivers' Education course when school starts in the fall. Her goal is to save $700, but her friends are constantly inviting her to do things which cost money. Jenny is worried she will not be able accomplish her goal of saving the $700 she needs for Drivers Education in the fall.

1. What barrier is Jenny facing in accomplishing her goal?

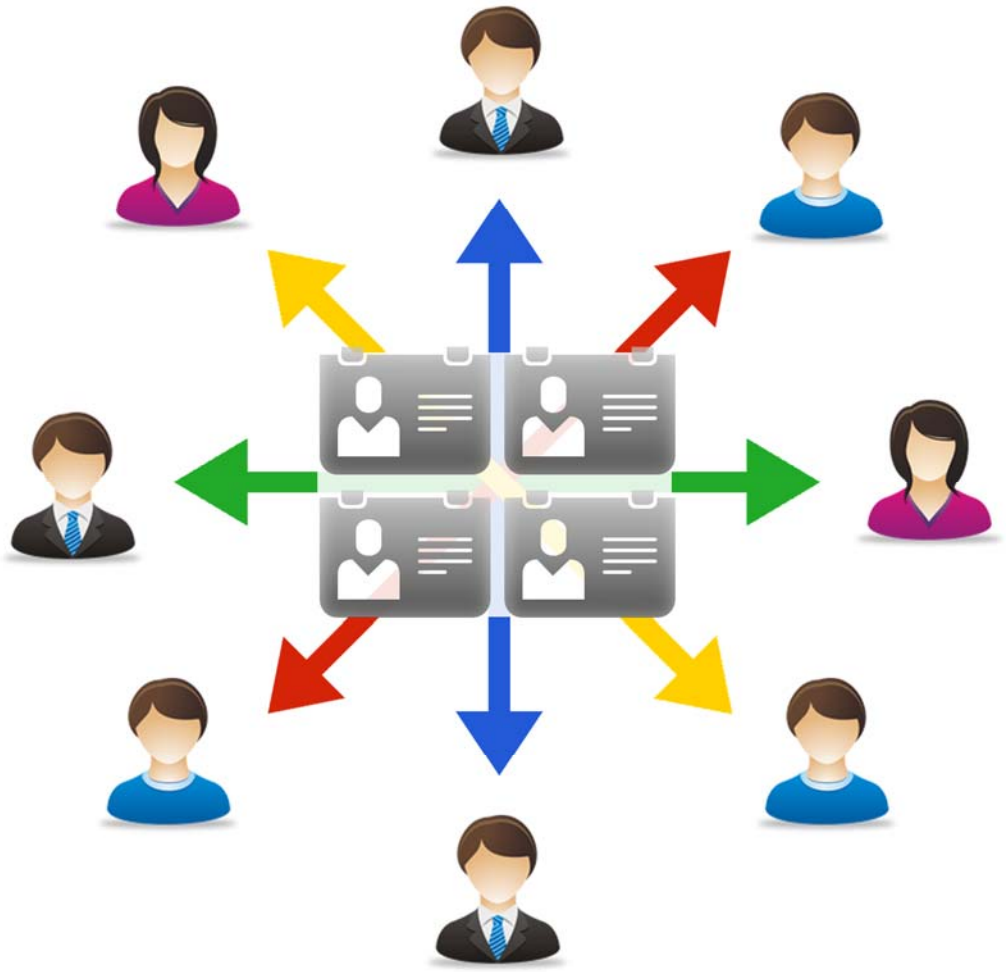
2. How would you advise Jenny?

3. Help her identify two strategies to help Jenny to stick to her plan.

Identifying my personal resources:

Think about what you have accomplished now that you have completed this section. Who are the people you have identified in this section as people you can reach out to for help and advice?

Flip to the Appendix at the end of this book and look for the section labeled as My Resource Network. Write down the names and contact information about these people as you build your Resource Network.



In Daily Living Skills you will:

1. **Learn the many components of self-care and analyze the impact they have on your ability to be independent.**
2. **Identify and gain familiarity with community and other resources available to you.**
3. **Develop skills to manage your money, implement a budget and understand how to read different financial information.**
4. **Demonstrate home management skills and identify the means necessary to physically thrive on your own.**
5. **Understand the various means of transportation and formulate the best solution regarding your particular living situation.**

PART I

Managing Your Personal Needs

Striving for independence and having the ability to make your own decisions and choices is a terrific goal shared by many teens your age. In this section you will review health, home management, personal finances, relationship and, transportation. Throughout this section you will have the opportunity to participate in activities to help you have a better understanding of your tendencies in these areas and learn new skills to prepare you for independence.

Section 1

Health and Medical

A topic that is often discussed today is Healthy Living. Do you know what you need to do to take care of your health? In this section the activities and readings will help you to begin to understand medical terms related to your health, personal information you will need to know, what to do for your first aid or minor illness needs, and how to handle personal emergencies.

Types of Medical Assistance

Depending on your medical circumstances there are different medical treatment facilities you can go to get when you have a medical need. These facilities can vary in the specific medical care that they provide, the types of doctors that are available, and the hours that they are open.
Here is a list of medical treatment facilities and their descriptions:

Health Clinic	***Doctor's Office***	***Hospital Emergency Room (E.R.)***
This type of medical facility may have one or multiple doctors who treat different illnesses. Some health clinics allow people to walk in without an appointment and request to see a doctor. These facilities typically treat non-emergency illnesses such as colds, flus, infections, and sprains but some may take more serious injuries or illnesses.	This type of medical facility is usually for appointments only. Same day appointments are sometimes available, but you will usually have to schedule an appointment in advance. Most doctor offices treat non-emergency illnesses and injuries. These offices are typically not a walk in situation and most often you need to be referred to that doctor or request to become a patient.	This type of medical facility is open to the public and is often used when someone is transported by ambulance. Emergency rooms treat emergency illnesses, injuries and serious mental health situations. You do not need an appointment.

Medical History

Am I prepared for the kinds of questions my doctor may ask?
It is important that you can answer questions about your medical history, any current medical issues, and know the names and dosage of medications prescribed to you. Typically, new patients being seen by a doctor for the first time complete a questionnaire answering such questions. Also, if you need any emergency medical treatment, you will want to be prepared with this information as well.

It is important to have a copy of your immunization record. Ask your Independent Living Worker parent, or foster parent to help you get this from your doctor or school nurse.

Medical Insurance

Having health insurance is very important to your health and wellbeing. By having health insurance you will be able to receive medical treatment in a way that is affordable to you. Without medical insurance, the cost of paying for treatment "out of pocket" can be very expensive. There are many different types of insurance. Do some research and find out which is the best for you.

Health Insurance Vocabulary

1. **Deductible** – The deductible is the amount of money you must pay before any benefits from the health insurance policy can be used each year. Some health care plans will pay for certain services like doctor visits before you pay off your deductible.
2. **Co-Insurance** – refers to the split cost of healthcare paid between you and your insurance company. For example, if you plan lists an 80/20 co-insurance rate your plan will pay 80%, leaving you responsible for the remaining 20% of the medical costs.
3. **Exclusions** – procedures and referrals the insurance policy will not cover.
4. **Pre-Existing Conditions** – these refer to the existing conditions you had before obtaining the insurance policy. Under the Affordable Care Act insurance companies are no longer allowed to deny coverage to anyone who has a pre-existing condition.
5. **Grace Period** –The amount of time you have to pay your monthly premium after the due date before your policy is cancelled.

Health Insurance Options

Health Insurance through NH Medicaid- As a youth who has aged out of DCYF placement you are entitled to Medicaid insurance through the State of NH until you turn 26 years of age. Go to www.dhhs.nh.gov/dcyf/adolescent.htm for more information on how to access coverage.

Remember to keep your Medicaid card after you leave care. It is valid until you are 26.

If you are going to be aging out of care at age 18 or older, contact your CPSW or JPPO and ask them to make sure you receive this extended Medicaid coverage.

NH Medicaid – NH Medicaid offers health care coverage options for low income families and children. You can visit the NH Department of Health and Human Services webpage for more information and to sign up. If you make too little to afford regular health insurance plans, you will be eligible for Medicaid as of July 2014 **DHHS -** http://www.dhhs.nh.gov/ombo/medicaid/

NH Legislation – Updates due to the Affordable Care Act state that if your parent or legal guardian has health insurance, they are able to list you as a dependent until the age of 26. You do not need to live with your parent for this to apply.

Affordable Care Act - This is also called the Patient Protection and Affordable Care Act (PPACA) or Affordable Care Act (ACA) for short. President Obama's goal is to have more Americans access to affordable quality health insurance. Visit these websites to learn more:

- www.HealthCare.com
- http://www.nh.gov/insurance/consumers/documents/aca_bullets-faq.pdf

If you need assistance or have questions you can contact the following resources:

National Hotline: 800-318-2596
National Website: https://localhelp.healthcare.gov/

Note: It is important to always have your medical insurance information with you in case of emergency. Your insurance company will provide you with a Health Insurance card and number. You will also need this information for scheduled doctor appointments.

Health Form Questionnaire

When the time comes for your yearly physical, or if you have an emergency and need to go to the hospital, you will be required to fill out a medical questionnaire each time. In some cases if you are returning to a medical facility where you have been seen by a doctor previously, you may be asked to check your personal information and notify the doctor of any changes such as allergies or medications. You may not have all of this information memorized and it is important that you develop a system for keeping this information available so that you can bring your copy to an appointment.

Experiential/ Community Activity

Medical Questionnaire

Complete this Medical Questionnaire by answering as many questions as you can on your own. Then review the questions with an adult (parent, foster parent, and teacher) to try to answer the questions for which you did not have answers to. Then work with that adult to develop strategies to help you to get the information you are missing and come up with strategies to support you in keeping this information safe for future appointments.

If you need help in completing parts of this questionnaire, talk with your biological parent or adoptive parent, foster parent, legal guardian, staff member, adolescent worker, DCYF nurse, or teen independent living worker.

Adult Medical Questionnaire

Name (last, first, middle initial):_____

Birth date: _____/_____/_____ Age: _____ Sex: M F

Medical History*:* Please list any medical problems you have, take medications for, or have had in the past.

_____
_____
_____

When was your last?

Colonoscopy _____Blood Work_____***Men***: PSA _____
Women: Pap smear_____Mammogram_____Bone Density Test _____
#of Pregnancies: _ Last Period: _____

Current Medications:

Medication Name	*Dosage (mg)*	*# times per day*	*Medication Name*	*Dosage (mg)*	*# times per day*

Surgical History:

Surgery	*Date*	*Surgery*	*Date*

Hospitalizations:

Reason for Hospitalization	*Date*	*Reason For Hospitalization*	*Date*

Allergies:

Please list any drug, food, or contact allergies _____
_____.

Social History:

[ ] Tobacco: # packs/day ____ # years _____ [ ] Alcohol: # drinks/day_____ [ ] Caffeine: # drinks/day _____

How often do you exercise? _____What type of exercise do you get?_____

Do you eat a balanced diet? Y N

Family History:

Mother: Age _____ Living [ ] Medical problems: _____
Deceased [ ] Cause of Death: _____
Father: Age _____ Living [ ] Medical Problems: _____
Deceased [ ] Cause of Death: _____

Do any members of your family have? (Parents, siblings, children, grandparents)

[ ] Allergies	[ ] Diabetes	[ ] High Blood Pressure	[ ] Seizures
[ ] Anemia	[ ] Glaucoma	[ ] High Cholesterol	[ ] other inherited diseases
[ ] Cancer	[ ] Heat Problems	[ ] Kidney Problems	

Review of Systems: Have you had any of the following problems in the past month?

[ ] Skin Problems	[ ] Cough	[ ] Hemorrhoids	Men:
[ ] Headaches	[ ] Shortness of Breath	[ ] Burning with urination	[ ] Poor Urine Stream
[ ] Head Injuries	[ ] Chest Pain	[ ] Blood in urine	[ ] Prostate Problems
[ ] Loss of Consciousness	[ ] Heart Attack	[ ] Joint/bone pain	[ ] Burning/Discharge
[ ] Visual Problems	[ ] Palpitations	[ ] Back pain	[ ] Erection Problems
[ ] Sinus Problems	[ ] Swelling of legs/feet	[ ] Weakness	
[ ] Nose Bleeds	[ ] Abdominal Pain	[ ] Seizures	Women:
[ ] Seasonal Allergies	[ ] Nausea/vomiting	[ ] Sleeping Problems	[ ] Irregular or heavy periods
[ ] Hearing Problems	[ ] Diarrhea	[ ] Nervousness/anxiety	[ ] Vaginal Discharge
[ ] Neck Lumps	[ ] Constipation	[ ] Depression	[ ] Lumps in breasts
[ ] Thyroid Problems	[ ] Change in Bowels	[ ] Weight Gain	
[ ] Difficulty swallowing	[ ] Black/tarry stools	[ ] Weight Loss	

Other Information:

Marital Status: [ ] Single [ ] Married: Name of Spouse _____ Occupation_____

Please list names and ages of all of your children: _____
_____

Are you concerned that you have or that you might get any disease? What disease? _____
_____

Minor Illnesses

Borrowed from PAYA: Independent Living Skills Module II, page 41

If you do not have any symptoms indicating the need for medical attention, you may be able to treat minor illnesses with over-the-counter medication. If any symptoms persist, you need to get medical assistance! Always, however, evaluate carefully whether or not you should see a medical professional.

If you are taking prescription drugs, read the instructions and warnings carefully before using any over-the-counter medication. You can also ask the pharmacist for aid and additional information. A brand name product is one that is made by a company that spends a lot of money on advertising. Often there is a "generic" offered by the store which contains the same active ingredients but sells for much less money.

Emergencies

First Aid Kit

Absolutely every car and home should have one. Does yours? A first aid kit can be something simple as a shoebox or small duffel bag designated as the place to keep your emergency items. First aid kits that come pre-packed can be purchased at a drug store. Keep this kit in a safe but convenient location so you can find it easily.

Purchasing a First Aid kit at a pharmacy can be expensive, but you can create your own. Finding a small bag with a zipper that may be around the house and then buying the supplies separately can be less expensive.

First Aid Kit Supplies	
• Band – Aids of different sizes • Bacitracin – wound ointment • Gauze • Tape • Alcohol wipes • Ace bandage	• Cotton balls • Aspirin/ acetaminophen • Small pair of scissors • Tweezers • A list of emergency numbers
Where will you keep it?	

First Aid and Cardio-Pulmonary Resuscitation (CPR) Classes

It is recommended that all youth take a First Aid class including CPR. If your school doesn't provide one, your ILP worker may be able to pay for one through the American Red Cross. In addition, some local fire departments or hospitals offer the class and charge a small registration fee.

Health Care Proxies

A proxy is someone who can make decisions for you if you are not in a condition to make decisions yourself. For example, if you are in a car accident and have a serious head injury and you need extensive medical care, your proxy can communicate and make decisions on your behalf if you are unconscious or incapacitated. Your proxy should be someone you can trust completely to act on your behalf. Once you have identified who will serve as your proxy you will need to have a document made through an attorney called a Durable Power of Health Care.

For information on health care proxies got to:

https://www.legalconsumer.com/healthcare/?ST=NH

www.wvlegalservices.org/surrogat.pdf

Section 2

Exercise

Test your fitness knowledge!

Being active and exercising on a regular basis will benefit your life in many different ways. Exercise can improve your mood, boost your energy and help you sleep better! Test your knowledge of fitness by answering these TRUE or FALSE questions.

1. Exercising gives you more energy.	
TRUE	FALSE
2. Exercising slows down the aging process.	
TRUE	FALSE
3. Exercising regularly can give you more self-confidence.	
TRUE	FALSE
4. Exercising is a very important part of a good weight loss program.	
TRUE	FALSE
5. Walking, even for twenty minutes twice a day, will improve your physical fitness.	
TRUE	FALSE
6. If your height and weight are in the appropriate range, you do not have to exercise.	
TRUE	FALSE

Check your answers on the next page.

Fitness Knowledge Answer Key

1. **TRUE** - If you exercise on a regular basis, you feel more energetic and will be fit.
2. **TRUE** - Exercising helps strengthen your body – your bones, muscles, ligaments, and tendons. It helps you improve your cardiovascular system so that your body works more efficiently while it strengthens your heart.
3. **TRUE** - Setting a goal for exercising three or four times per week and achieving that goal will give you a real sense of accomplishment as well as renewed confidence in yourself and your abilities. Your exercise schedule doesn't have to be like that of an Olympic star. It just needs to be a realistic and attainable goal that you can set for yourself and stick to.
4. **TRUE** - Exercise will not only help you burn calories, but it will keep your body in great shape as well.
5. **TRUE** - Walking just twice a day for twenty minutes will improve your physical fitness.
6. **FALSE** - Exercise is an important part of maintaining good health, especially as you get older. You should discuss any concerns that you may have with you doctor prior to starting any new exercise program.

Why Exercise?

As previously discussed in the Personal and Social Growth section, it is important to have a balance between rest, electronics and physical activity in your life. ***How much time do you spend playing video games, watching TV, or using social media? How much sleep do you get?*** Exercising is a very important part of helping our minds and bodies to be healthy and productive. Besides that, it is a whole lot of fun!

Videos

Essential Physical Fitness: What Every Teen Needs to Know (1:32mins)
https://www.youtube.com/watch?v=DwZwe37Pb68

Exercise and the Brain (4:37mins)
https://www.youtube.com/watch?v=mJW7dYXPZ2o

Experiential/ Community Activity

Personal Exercise Challenge

Are you ready to reduce your stress, improve your learning, feel strong, and have fun? Let's give it a try! The activity below will help you track how your body reacts to exercise. Ask a friend or family member to join you.

Your Exercise Mission is to exercise for 30 minutes each day for one week.

1. You can choose the type of exercising (riding a bike, running, pushups/sit ups/ running in place, lifting weights, basketball, tennis). Write the activity you chose each day and the time that you exercised in the space below.
2. At the end of each session of exercise write down how you felt emotionally at the Beginning, In the Middle and at the End of your exercise activity.
3. At the end of your week, write in your journal how you feel emotionally after completing your challenge. Include in your journal entry how exercise impacted your energy level, sleeping pattern and any other thoughts that you would like to share.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

Exercising and the Community

There are a wide variety of healthy activities you can enjoy and get your exercise in at the same time. Some you can do alone and others you can enjoy with a friend. Stumped for new ideas? There are many resources and websites to help you generate some new ideas and opportunities for exercise. Below is a short list of exercise ideas. What would you like to try?

- Yoga
- Karate/ Tai- Chi
- Walking
- Biking, Cycling, Mountain Biking
- Community Sports teams (soccer, baseball, lacrosse, basketball)
- Swimming, canoeing, paddle boarding
- Work sponsored softball team or bowling league
- Volunteer work – trail maintenance or dog walking

Resources

Here are some great online resources that might make it more interactive and easier for you to stick to your program.
http://www.mapmyfitness.com/training-plans/
http://www.myfitnesspal.com/exercise/lookup

Apps - Firstar, Cody, Fitness Fast

Videos

Fitness Friday - Immediate Benefits of Exercise and a Healthy Diet
https://www.youtube.com/watch?v=xEjF9VJr2MQ

My Journal

In your journal entry share what exercise means to you. Is it easy for you to fit in exercise, or do you have to really plan time in your day or week to fit it in? Also include what you might do differently about exercising with the information you learned. Include any new activities that you would like to try.

Section 3
Healthy Eating

Proper nutrition is essential for your body to function effectively and provide you with enough energy throughout your day. Maintaining a healthy diet requires an understanding of different types of foods, ingredients, reading labels, and learning to plan to prepare your meals.

Food Management

Healthy Eating

Once on your own, you will be responsible for your own meal preparations. It is important that you eat foods that will give you the kind of nutrition you need. Proper nutrition is essential for our bodies to maintain optimal health. Selecting only "junk food", or foods with little to no nutritional value, will not only cost you more money, this habit will also put you at risk for illness and low energy. You need to give your body the fuel it needs.

Know Your Food Groups

There are six food groups:

1) Vegetables (non-starchy)
2) Fruits
3) Whole grains (carbohydrates)
4) Meat/fish/legumes (proteins)
5) Dairy
6) Healthy Fats

"My Plate" is a visual guide, published online by the U.S. Department of Agriculture (USDA). It can be found at http://www.choosemyplate.gov/

All of the food groups provide their own wealth of nutrition. The key is to find what balance of these food groups is right for you. Since we are all designed uniquely, what works for one person might not work for another. For example: dairy products might make your stomach feel upset. Learn to pay attention to your body and listen to what it's telling you.

My Journal

Ask yourself

- In this journal entry answer the following questions.
- How do I feel after I eat _____? (You fill in the blank)
- What foods give me more energy when I eat them?
- What foods don't seem to agree with me?
- Do I notice a pattern of feeling good or bad after I eat too much of a certain food?

Nutrition in the News!

Nutrition is a science. Nearly every day, research findings related to nutrition and health make the news. What should you do when today's report seems to contradict what you heard last week? Your best bet is to use caution and common sense.

Videos

Kid's Corner: Teens & Tweens – Why Nutrition is Important
http://www.obesityaction.org/educational-resources/resource-articles-2/childhood-obesity-resource-articles/kids-corner-teens-tweens-why-nutrition-is-important

How Fast Food Affects Nutrition in Teens,
http://healthyeating.sfgate.com/fast-food-affects-nutrition-teens-4167.html

Advice for today

Take the time to be well-informed about nutrition and your health.
Use healthy skepticism when evaluating nutrition research findings.
Remember to:

1. Be Realistic
   - Set reasonable goals and when making changes over time,
   - Make changes slowly that you can stick with over time.

2. Be Practical - Balance your food choices. For example;
   - Most restaurants serve portions enough for two meals,

3. Be Sensible.
   - Enjoy all foods, just don't overdo it. Balance is the key!

4. Be Adventurous.
   - Start by trying some foods you have never tasted. Try these a few times and prepare each in different ways.

5. Be Active.

Test Yourself

Look at the following examples. Which foods do you think are healthier and why?

Questions	Answer
A. 1 bag of potato chips **B**. 1 baked potato	
A. 1 cup of flavored yogurt **B**. 1 cup of plain, unsweetened yogurt	
A. Whole wheat bread **B**. White Bread	
A. One whole orange **B**. One cup of orange juice	

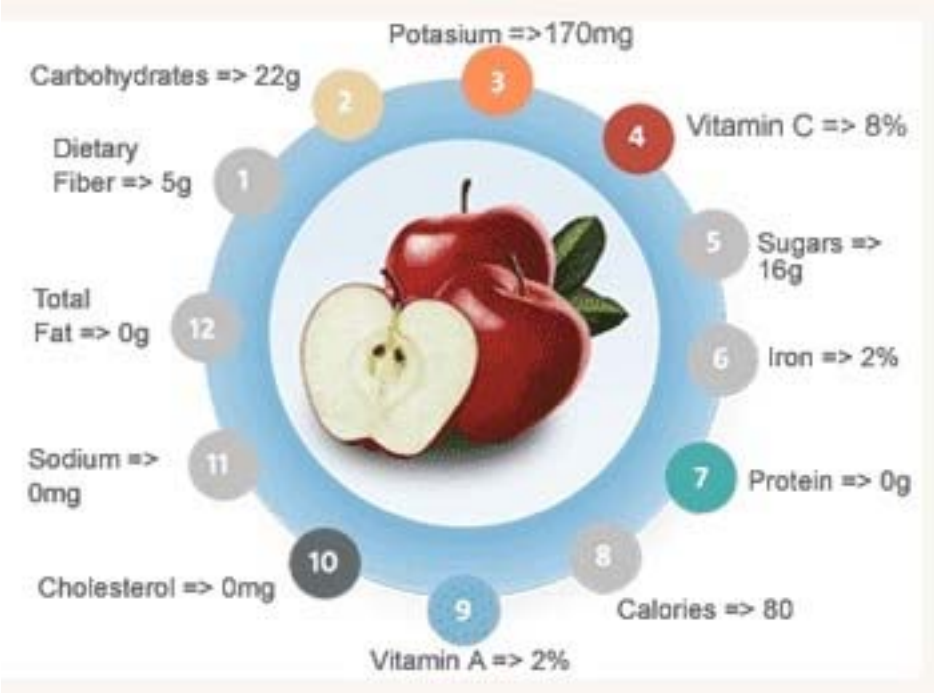
Answer Key

Check your answers with the answer key. How did you do?

1. The potato is healthier because it is less processed. You can choose to bake and eat it with healthy fats. The skin provides fiber and nutrients, which are then processed out of the potato when made into chips and deep fried in unhealthy oils.
2. Plain yogurt is healthier because it has significantly less sugar and can be a good source of calcium. If you would like to add a sweet flavor to the plain yogurt, you could add fresh fruit or honey which provide nutrients in a natural state.
3. True, 100% whole wheat bread is healthier because it has more fiber, vitamins, and nutrition. Wheat is processed less and therefore provides more nutrients and fewer preservatives.
4. An orange is healthier because there is more nutritional value in a whole piece of fruit. Whole fruit has less sugar than juice and the natural vitamins and fiber have not been removed.

Facts about Nutrients

To make sure you get all the nutrients your body needs, it is important to eat a variety of foods from all of the food groups. Check out this apple for example. If you are looking for a healthy snack on the go, an apple might be a good choice because it is low in calories and provides your body with fiber.



Visit the website below to learn more about nutrients including; carbohydrates, protein, fat, vitamins, minerals and WATER! It is recommended that we drink eight 8-ounce glasses per day which is equal to about 2 liters or half a gallons. This is called the 8x8 rule which is easy to remember.

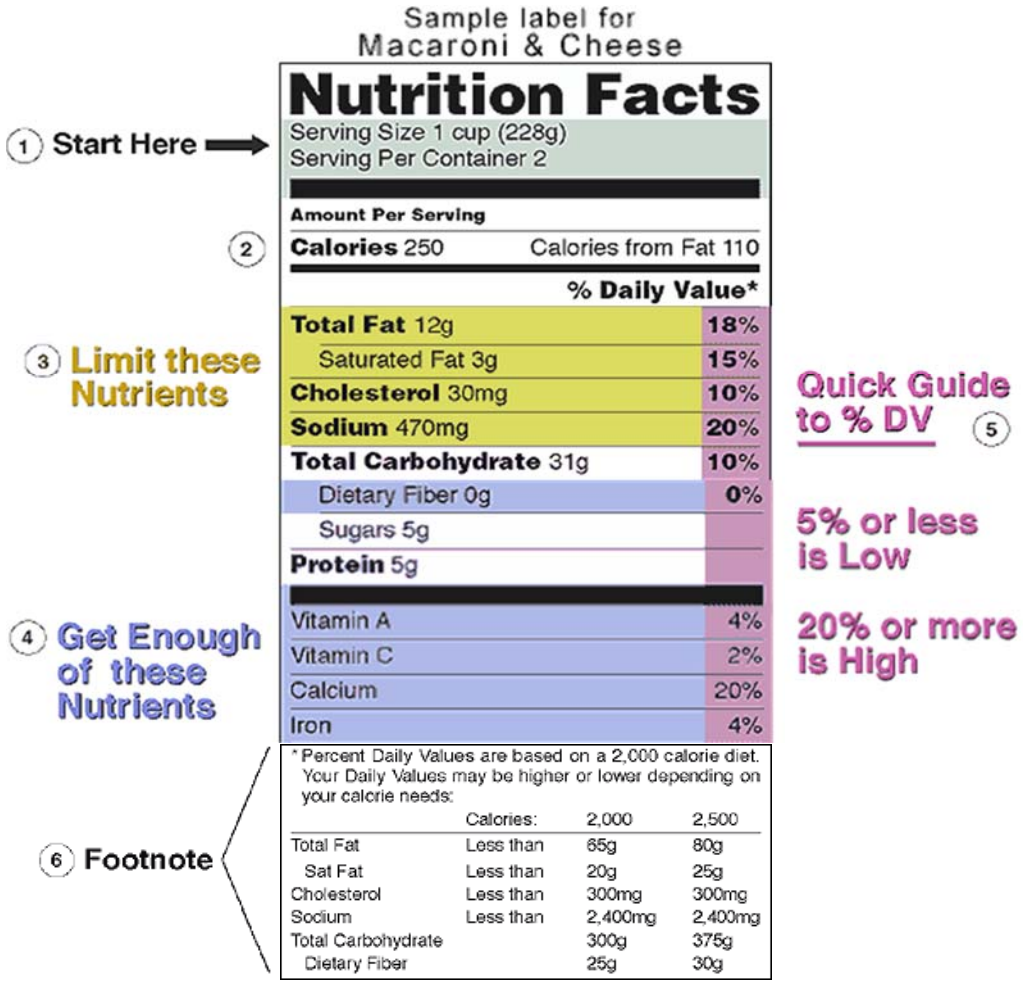
Videos

6 Essential Nutrients and Their Functions
http://healthyeating.sfgate.com/6-essential-nutrients-functions-4877.html

Guidance on How to Understand and Use the Nutrition Facts Panel on Food Labels

People look at food labels for different reasons. The following guide is intended to make it easier for you to use nutrition labels to make quick, informed food choices that contribute to a healthy diet. The Nutrition Facts panel has two parts:

The main or top section (see #1-5 on the sample nutrition label below), which contains product-specific information (serving size, calories, and nutrient information) varies with each food product; and the bottom part (see #6 on the sample nutrition label below), which contains a footnote. This footnote is only on larger packages and provides general dietary information about important nutrients.



The Serving Size

(#1 on sample label)

Serving Size 1 cup (228g)
Serving Per Container 2

The first place to start when you look at the Nutrition Facts panel is the serving size and the number of servings in the package. Serving sizes are provided in familiar units, such as cups or pieces, followed by the metric amount, e.g., the number of grams. Serving sizes are based on the amount of food people typically eat, which makes them realistic and easy to compare to similar foods.

Pay attention to the serving size, including how many servings there are in the food package, and compare it to how much YOU actually eat. The size of the serving on the food package influences all the nutrient amounts listed on the top part of the label. In the sample label above, one serving of macaroni and cheese equals one cup. If you ate the whole package, you would eat two cups. That doubles the calories and other nutrient numbers, including the %Daily Values as shown below (see Calories and %Daily Value for more information).

Calories and Calories from Fat

Amount Per Serving	
Calories 250	Calories from Fat 110
	% Daily Value*

(#2 on sample label)

Calories provide a measure of how much energy you get from a serving of this food. The label also tells you how many of the calories in one serving come from fat. In the example, there are 250 calories in a serving of this macaroni and cheese. How many calories from fat are there in ONE serving? Answer: 110 calories, which means almost half come from fat. What if you ate the whole package content? Then, you would consume two servings, or 500 calories, and 220 would come from fat.

The Nutrients

(#3 and 4 on sample label)

Look at the top section in the sample nutrition label. It shows nutrients that are important for your health and separates them into two main groups:

Limit These Nutrients

Total Fat 12g	**18%**
Saturated Fat 3g	**15%**
Cholesterol 30mg	**10%**
Sodium 470mg	**20%**

(#3 on sample label)

The nutrients listed first are the ones Americans generally eat in adequate amounts, or even too much. They are identified in yellow on the chart as Limit these Nutrients. Eating too much fat or too much sodium may increase your risk of certain chronic diseases, like heart disease, some cancers, or high blood pressure. Eating too many calories is linked to overweight and obesity

Get Enough of These

Dietary Fiber 0g	**0%**

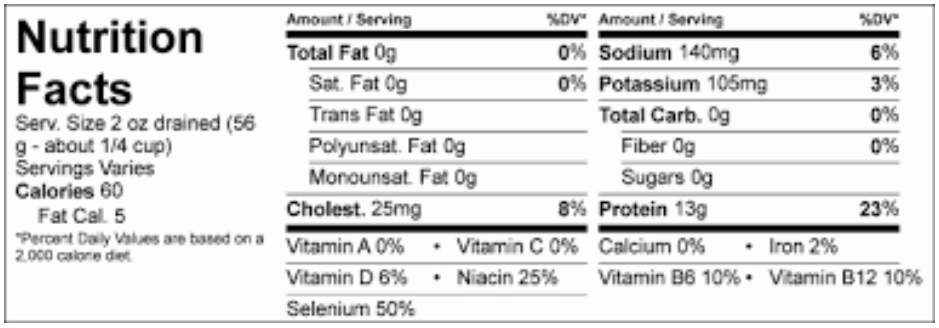
Vitamin A	**4%**
Vitamin C	**2%**
Calcium	**20%**
Iron	**4%**

(#4 on sample label)

Americans often don't get enough dietary fiber, vitamin A, vitamin C, calcium, and iron in their diets. They are identified in blue on the chart as Get Enough of these Nutrients. Eating enough of these nutrients can improve your health and help reduce the risk of some diseases and conditions. For example, getting enough calcium can reduce the risk of osteoporosis, in which bones become brittle and break as one age (see calcium example below).

Test Yourself

Inspect the Label



Nutrition Facts

Serv. Size 2 oz drained (56 g - about 1/4 cup)
Servings Varies
Calories 60
Fat Cal. 5
*Percent Daily Values are based on a 2,000 calorie diet.

Amount / Serving	%DV*	Amount / Serving	%DV*
Total Fat 0g	0%	**Sodium** 140mg	6%
Sat. Fat 0g	0%	**Potassium** 105mg	3%
Trans Fat 0g		**Total Carb.** 0g	0%
Polyunsat. Fat 0g		Fiber 0g	0%
Monounsat. Fat 0g		Sugars 0g	
Cholest. 25mg	8%	**Protein** 13g	23%

Vitamin A 0% • Vitamin C 0% • Calcium 0% • Iron 2%
Vitamin D 6% • Niacin 25% • Vitamin B6 10% • Vitamin B12 10%
Selenium 50%

Look at the label for a can of albacore tuna above and answer the following questions.

Questions	Answers
1. How many calories would you get from fat, if you ate just one serving of tuna?	
2. How many calories would you consume, if you ate the entire can of tuna?	
3. If you ate just one serving, how many milligrams (mg) of sodium would you have consumed?	
4. If you consumed the entire can of tuna, how many grams (g) of protein would you get?	

Meal Planning and Preparation

Resources

Here are some great online resources that might make it more interactive and easier for you to plan meals.
http://www.mealplansite.com/age-adolescent.aspx
http://www.livestrong.com/article/387523-healthy-7-day-meal-plan-for-teens/

Apps - Make My Plate, eMeals-Meal Planning and FoodPlanner

Menu Planning

Consider how much money you have to spend on food, nutritional requirements, and your ability to prepare meals, and then use the following meal-planning sheet to develop a menu for one week. Once you have done it once, you may make copies and do one for each week of the month.

Some things to think about when you are first beginning:

- Stick with foods you like and are easy to prepare.
- Slowly change/add a new food each week allowing yourself enough time to learn how to prepare the food.
- Remember that foods can be prepared in different ways. For example: eggs may be scrambled for breakfast one day and boiled for a healthy snack on another day.
- When making a meal, you can always make a little extra to use for another meal, saving you time and prep work.
- Once you build a framework and a routine, you can always change it later according to the sales at the grocery store or for a special meal/holiday.
- There are hundreds of websites that can always help with recipes and instructions on how to prepare a certain food (for FREE).
- While boxed/prepackaged foods are easy to prepare, meals made from scratch will save you money and give you a better nutritional value.
- As you fill in your meal plan, makes notes on the side and develop your grocery list at the same time.
- Have fun!

Estimate the approximate costs for your weeks' worth of groceries utilizing any applicable coupons and your comparison shopping skills.

$ _____

Weekly Menu Plan

What's for Dinner? Week of:

Monday	Tuesday	Wednesday
Main Course	Main Course	Main Course
Side	Side	Side
Side	Side	Side
Notes	Notes	Notes

Thursday	Friday	Saturday
Main Course	Main Course	Main Course
Side	Side	Side
Side	Side	Side
Notes	Notes	Notes

Sunday	Shopping List
Main Course	
Side	
Side	
Notes	

Group or Individual Activity

This can either be done for real or virtually. You have $50. Based on the above weekly menu plan you are to create a shopping list. See how far $50 will go in buying as many of the ingredients as necessary to prepare your weekly dinner menu. You can go to: Hannafords.com, shaws.com, or marketbasket.com. You may want to do comparison shopping between each store. How far did you money go? Remember some weeks you will need to buy laundry detergent, toilet paper, soap, and other personal and household products with your funds you have in your grocery budget.

My Journal

How did you week of menu planning go? Did you stay within your budget? What did you learn about the cost of the meals that you like to eat? In your journal entry answer these questions and share what you learned about yourself and menu planning. How has this activity help you to plan your menus when you are living on your own?

Section 4
Media's Influence on Your Self-image

Social media has become the #1 activity on the web! YouTube, Facebook, emails, radio advertisements, and television commercials are all designed to get your attention and influence you in a particular way. The "ideal" images that are flashed across the screen or sent via apps are not always the most realistic. From perfect hair to bulging muscles or no body fat, the media can be very influential. It's important to feel good about YOU and learn ways to prevent the media from influencing you in negative ways.

Videos

Body Image and the Media
https://www.youtube.com/watch?v=Jgz4_G8p7TM

Understanding Eating Disorders

Let's take a look at three types of eating disorders:

- **Anorexia Nervosa** – Typically one starves himself or herself to keep weight down. There is often a severe weight loss of more than 25% of one's body weight. Serious medical complications could result like high blood pressure. If not treated properly, anorexia nervosa could result in death.

- **Bulimia** – Often associated with frequent periods of overeating (bingeing) to the point of fullness and then purging through self – induced vomiting or use of laxatives. Medical complications can result including dehydration, damage to teeth, or death due to cardiac arrest or kidney failure if not treated properly.

- **Compulsive Overeating** – Generally the person has no control over food intake and frequently tries "crash diets" to take the weight off. Often more weight is gained back as a result. Some medical complications could result.

For each of these eating disorders listed, there is support available to you. Often treatment may include medication, individual or group therapy, or hospitalization. For more information on Eating Disorders see the resource links below.

If you are worried about a friend having one of these eating disorders, speak with a trusted adult to come up with a plan to support them.

Resources

National Eating Disorders Association
http://www.nationaleatingdisorders.org/general-information

Teens Health
http://kidshealth.org/teen/food_fitness/problems/eat_disorder.html

Anorexia Nervosa and Associated Disorders http://www.anad.org/get-information/about-eating-disorders/eating-disorders-statistics/

Experiential/Community Activity

1. Pick a T.V. show to watch and have a pad of paper with you. Keep track of what types of commercials are shown during that show. Why do you think these commercials were shown?
2. Choose a friend to have a discussion about the impact of media on peoples' self-image. After discussing your thoughts on this topic, tell your friend 5 positive qualities you see in them. Then ask your friend to identify 5 positive qualities they see in you.

My Journal

In your journal write which form of media do you use more often, T.V., internet or social media? Think about what you have learned in this section. Write a journal entry that identifies areas of the media that you need to be cautious of. Also share what values and beliefs you have that will help you to protect yourself from negative information communicated through the media.

Section 5

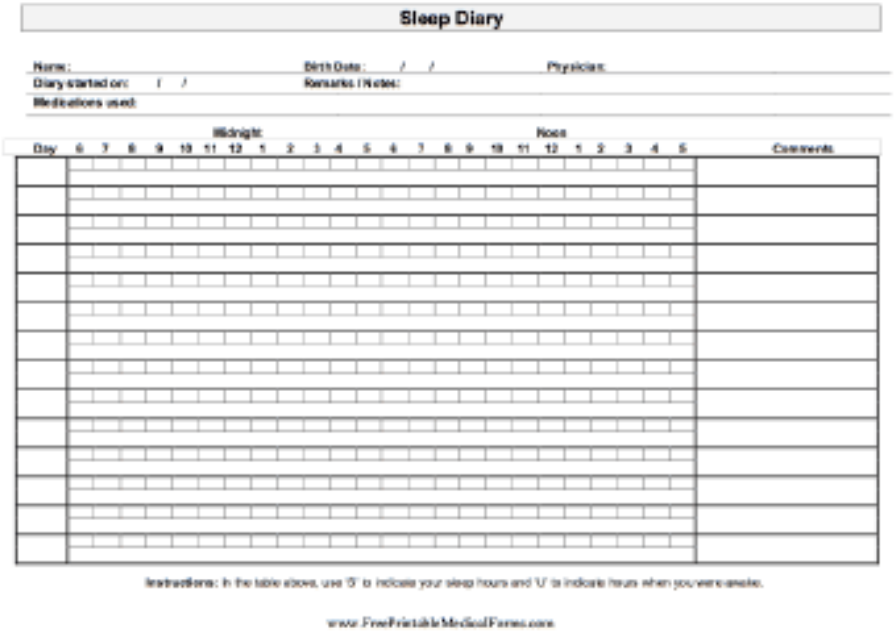
Sleep

Who needs sleep? YOU!! It is quite easy to fall into a pattern of staying up late texting, surfing the web, or watching TV. This behavior can impact your health and well-being. It is important to consider not just the number of hours you sleep, but also what you do and eat/drink before going bed. Not getting enough sleep leads to decreased concentration, difficulty controlling your emotions, and some physical difficulties including headaches. Have you tried limiting caffeinated beverages before bedtime? Do you exercise on a daily basis? Have you tried some relaxation exercises before bed such as listening to soothing music?

<u>Experiential/Community Activity</u>

Self – Sleep Experiment Activity

Do you have trouble sleeping at night? What do you do prior to bedtime? Knowing your sleep patterns can be very helpful to discover ways to increase the rest that your mind and body needs. Complete this one week self–sleep diary to find out what your sleep patterns are.



Sleep Diary

Name: Birth Date: / / Physician:

Diary started on: / / Remarks / Notes:

Medications used:

Day	Midnight 6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	Noon 12	1	2	3	4	5	Comments

Instructions: In the table above, use 'S' to indicate your sleep hours and 'U' to indicate hours when you were awake.

www.FreePrintableMedicalForms.com

My Journal

What did you find in your self–sleep experiment? Describe in your journal what you found out about yourself from tracking your activities right before bed, what is your sleeping pattern? Did you learn anything new about yourself?

Strategies for getting to sleep

By getting the 7 to 9 hours sleep each night you need, you will have better concentration, improve your grades, sharpen your attention and increase your energy and memory. What a great deal! It is important to manage your time and learn how to relax. Let's review some strategies that have been successful to other people in helping them fall asleep.

5 Ideas for Better Sleep

1. **Be active during the day.** You have probably noticed how much running around little kids do and how soundly they sleep. Take a tip from a toddler and get at least 60 minutes of exercise a day. Physical activity can decrease stress and help people feel more relaxed. Just do not work out too close to bedtime. Exercise can wake you up before it slows you down.
2. **Avoid alcohol and drugs.** Lots of people think that alcohol or drugs will make them relaxed and drowsy, but that's not the case. Drugs and alcohol disrupt sleep and increase a person's chance of waking up in the middle of the night.
3. **Say goodnight to electronics.** Experts recommend using the bedroom for sleep only. If you can't make your bedroom a tech-free zone, at least shut everything down an hour or more before lights out. Nothing says, "Wake up, something's going on!" like the buzz of a text or the ping of an IM.
4. **Keep a sleep routine.** Going to bed at the same time every night helps the body expect sleep. Creating a set bedtime routine can enhance this relaxation effect. So unwind every night by reading, listening to music, spending time with a pet, or writing in a journal, playing Sudoku, or doing anything else that relaxes you.
5. **Expect a good night's sleep.** Stress can trigger insomnia, so the more you agonize about not sleeping, the greater the risk you'll lie awake staring at the ceiling. Instead of worrying that you won't sleep, remind yourself that you can. Say, "Tonight, I will sleep well" several times during the day.

Experiential/Community Activity

Self – Sleep experiment Activity #2

Now that you have more information about your personal sleep patterns and strategies to get a restful night's sleep, complete a second sleep study again for one week. Note in the activity sheet any new strategies you may be trying and answer the questions each day.

My Journal

How are you feeling after week 2 of your experiment? Did your experiment show any changes? Write in your journal about information you discovered during your second experiment and strategies that you tried during the week. Include which strategies worked for you and which strategies did not work for you.

Resources

8 Ezzz Sleep Tips for Teens
http://teens.webmd.com/features/8-ezzz-sleep-tips-teens?page=2

Building Better Coping Skills
http://au.reachout.com/building-better-coping-skills

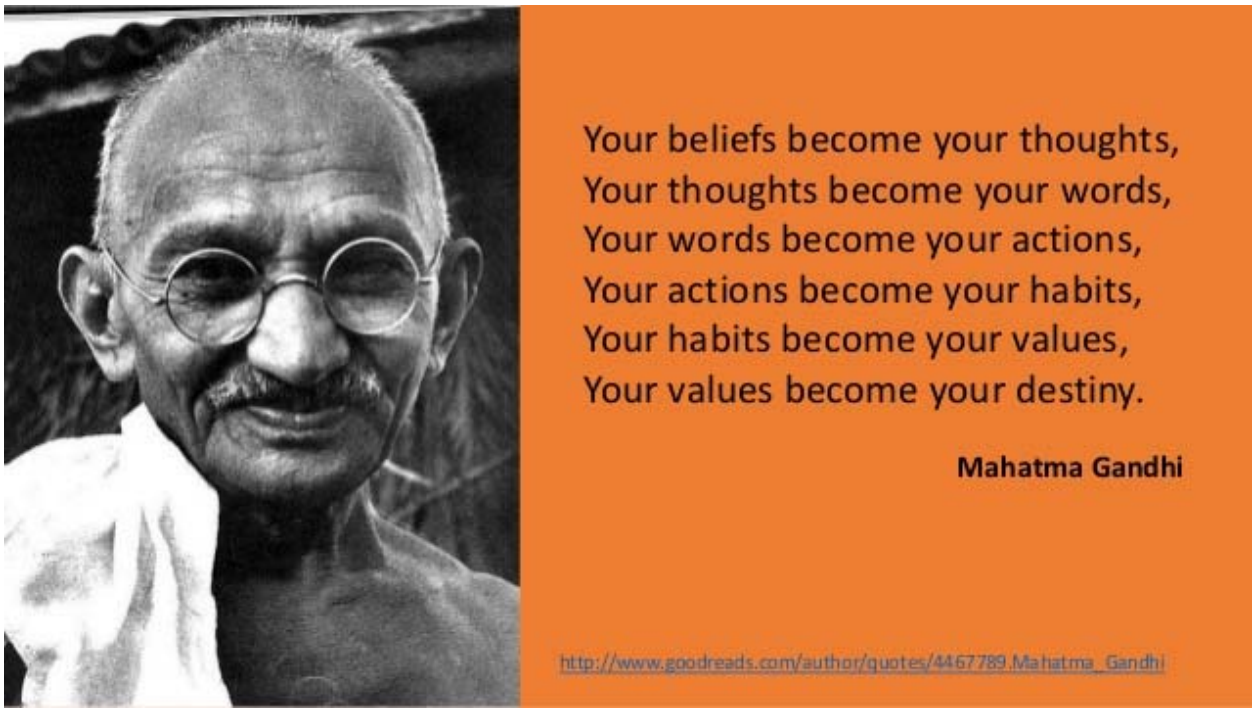
What is Mindfulness?
http://au.reachout.com/what-is-mindfulness

Section 6
Emotional Wellness

Staying Positive - Caring for our Thoughts

Life is not always predictable, and it's important to be prepared for disappointments and frustrations in life. Being aware of your thoughts, having a positive attitude, seeking support, and learning from your mistakes are all important. As you work through this section remember the steps you have learned which lead to good decisions.

Mahatma Ghandi once said:



My Journal

In your journal entry share your thoughts on the quote from Mahatma Ghandi.

Understanding Emotional Health

To understand your emotional health, take a look at what you think is important about yourself. Examples may be being a good friend, working hard, being a role model to younger siblings, or keeping your body healthy. You can use these as guide posts to making healthy decisions, and to keep you feeling good about yourself and your life. Exercises, eating good food, laughing and having fun, and even crying, are all ways to eventually change feelings from negative to positive. Surround yourself with people who make healthy choices, and try to not spend time with people who may make unhealthy or negative choices.

My Journal

Complete a journal entry identifying 5 positive characteristics about you and answer the following questions. You can choose these on your own or ask a close friend, family member, coach, or teacher. Was this exercise hard or easy for you to do? What do you do to maintain emotional well-being?

Managing Your Stress

Managing stress can sometimes feel like a complicated puzzle, trying to figure out where each piece fits in your life. With the amount of tasks to complete each day from school assignments, managing relationships, keeping up with chores, making decisions and working towards your goals can all be stressful. Becoming overstressed may put you in an emotional place where you do not want to think about anything. Everyone experiences stress, but finding a balance in your life is the most important piece of the puzzle.

What is Stressful?

Before you can deal with stress, you must learn to recognize what causes it. On the following page read each of the following situations and identify with an X stressful or not stressful.

What Stresses You Out?		
Potentially stressful situations	**Place a check mark for each situation that you find stressful.**	**Place a check mark for each situation that you do not find stressful.**
Being late to school, game, date etc.		
Busy schedule		
Early morning events		
Interruptions while busy		
Too much homework		
Sitting through the school day		
Taking tests		
Reading		
Math		
Arguments with friends		
Asking someone to the prom or dance		
A friend betrays you		
Speaking in public		
Loud places		
Large groups of people		
Loud people		
Small spaces		
Not having money		
Not having transportation		
Getting a part in the play or making the sports team		
Going to the dentist		
Parents arguing or fighting		
Getting an injection		

After you have completed your checklist compare your answers to the Stressful Situation Categories table on the next page.

Stressful Situation Categories	
Schedule	**Environment**
Being late to school, game, date etc.	Speaking in public
Busy schedule	Loud places
Early morning events	Large groups of people
Interruptions while busy	Loud people
	Small spaces
School	**Needs/wants**
Too much homework	Not having money
Sitting through the school day	Not having transportation
Taking tests Reading	Getting a part in the play or making the sports team
Math	
People	**Fears**
Babysitting siblings or other children	Going to the dentist
Arguments with friends	Parents arguing or fighting
A friend betrays you	Getting a shot or immunization from the doctor.
Asking someone to the prom or dance	

Activity Questions

1. Did you check more boxes in one category more than any of the others?
2. Are you surprised by the idea that certain kinds of stress may fall into specify categories?
3. What have you learned about yourself and how your respond to stressful situations?

Strategies to Manage Stress

How will you manage stress in your life? Here are four strategies to help you manage stress.

1. **Positive Self Talk** – Positive self-talk helps you calm down and control stress. With practice, you can learn to turn negative thoughts into positive ones.

Negative Self Talk	Positive Self Talk
• I can't do this. • Everything is going wrong.	• I can do this. • I can handle things if I take one step at a time.

2. **Emergency Stress Stoppers** - Emergency stress stoppers help you deal with stress on the spot. Try these emergency stress stoppers. You may need different stress stoppers for different situations and sometimes it helps to combine them.

- Count to 10 before you speak.
- Take three to five deep breaths.
- Walk away from the stressful situation, and say you'll handle it later.
- Go for a walk.
- Don't be afraid to say "I'm sorry" if you make a mistake.
- Set your watch five to 10 minutes ahead to avoid the stress of being late.
- Break down big problems into smaller parts. For example, answer one letter or phone call per day, instead of dealing with everything at once.
- Drive in the slow lane or avoid busy roads to help you stay calm while driving.
- Smell a rose, hug a loved one, or smile at your neighbor.
- Consider meditation to break the negative cycle.

3. **Have Fun** - Having fun and fulfillment participating in activities you enjoy can re-energize you and give your mind rest to sort through all the information your brain is thinking about. This allows you to be more productive in making healthy decisions.

- Reading
- Gardening
- Lifting weights
- Playing an instrument
- Writing music
- Journaling
- Sports
- Quilting
- Volunteering
- Jogging
- Socializing with a friend
- Going for a walk

4. **Daily Relaxation -** Relaxation is more than sitting in your favorite chair watching TV. To relieve stress, relaxation should calm the tension in your mind and body. Some good forms of relaxation are yoga, tai chi (a series of slow, graceful movements), deep breathing and meditation. Like most skills, relaxation takes practice. Many people join a class to learn and practice relaxation skills.

Experiential/Community Activity

Problem Solving Stress

Stress is very real and something that has to be practiced throughout your life. In this activity choose, one source of stress you selected during the What Stresses You Out activity. Then answer the following questions.

1. List your stressful situation.
2. What will your positive self-talk be?
3. What emergency stress stoppers will you use? Example count to 10
4. What enjoyable activity will you do? When will you do it?
5. What type of daily relaxation strategy will you use? When will you do it?

My Journal

In your journal entry share what you have learned about yourself and stress. Do you have a particular category of stressors? Also include what you have learned about strategies to manage your stress and specific steps that you are going to take.

Section 7
Survival Skills

What should I do in an emergency? Is my school safe? These are just a few questions to ask yourself when thinking about some general survival skills you need to learn as you prepare to live on your own. What survival skills do you think you already know?

Feeling Safe

Everyone deserves to feel safe at school! If you feel threatened in any way or have knowledge of someone who has threatened violence, you must report this immediately to a teacher, guidance counselor, or other school staff person. The US government Homeland Security Division has produced this training video on what to do in an active shooter situation either at school or work, https://www.youtube.com/watch?v=oI5EoWBRYmo&feature=youtu.be.

Staying Safe in Relationships and Dating

Some studies suggest that in one out of every ten romantic relationships there is some type of abuse, including physical, emotional, verbal, and/or sexual abuse. If your partner is trying to control you by demeaning you, intimidation, jealousy, threats, embarrassment, suicide threats, or being "out of control", you are at great risk. These are not signs of love. This is abuse. You have the right to be safe. Talk with an adult you trust, or call a toll free hotline for advice, 1-866-644-3574, www.nhcadsv.org for more information.

Bullying

Bullies use threats and violence to feel in control and powerful. Threats do not have to be made in person; they can be through the Internet, cell phone or in writing. Most schools have programs to stop school bullying. If you are being bullied or know someone who is, talk with the guidance counselor, teacher or resource officer. If you are being bullied outside of school, you can contact the police for advice.

Cyber-Bullying

Although it can be easy to act differently on the internet because you are not seeing the other person's reaction, words do have power. Cyber bullying has become another form of bullying. Common forms of cyber-bullying include:

- Flaming and Trolling – sending or posting hostile messages intended to "inflame" the emotions of others
- Happy-Slapping – recording someone being harassed or bullied in a way that usually involves physical abuse, then posting the video online for public viewing
- Identity Theft/Impersonation – stealing someone's password and/or hijacking their online accounts to send or post incriminating or humiliating pictures, videos, or information
- Photo shopping – doctoring digital images so that the main subject is placed in a compromising or embarrassing situation
- Physical Threats – sending messages that involve threats to a person's physical safety
- Rumor Spreading – spreading gossip through e-mail, text messaging, or social networking sites
- Consider how using any online trend which is meant to demean, humiliate, or embarrass someone may affect other people.

For more information go to:
http://www.stopbullying.gov/laws/new-hampshire.html.

http://nobullying.com/six-unforgettable-cyber-bullying-cases

My Journal

Read and discuss these stories with your caregiver. Have you ever been cyber-bullied? Have you ever cyber-bullied someone? How did you feel if you have been bullied or have bullied? Write down your thoughts.

Internet Safety

Having access to the internet is a very helpful tool with resources. Always be cautious and courteous when using the internet and wireless communication. Review these five tips:

Internet Safety Tips

1. **Think twice before you post or text**: Before you press the "send" button, imagine the last person in the world that you would want seeing what you are about to share. Remember that everything you post or text can be saved, copied, and sent far and wide. For more information on how to keep yourself safe go to https://www.privacyrights.org/social-networking-privacy-how-be-safe-secure-and-social.
2. **Ditch the drama**: When rumors and fights start online, there is a clear record of who got involved and when. It is also not worth the chance that you and your friends will end up feeling upset. Take the high road. Find positive ways to support those who are being teased or harassed.
3. **Give and get credit**: We all have a responsibility to respect one another's creative work, especially online. Illegal downloading, digital cheating, and cutting and pasting other people's stuff may be easy, but that doesn't make those activities the right thing to do. Cutting and pasting material from others in your school work is plagiarism. This may cause you to fail a class, or be suspended from school. If you are college, you may even be expelled. Do your own work.
4. **Nothing is as private as you think**: Check out the privacy policies on sites and apps you use most, then change your account settings accordingly. Never share your passwords or private information online.
5. **Remember sexting is a form of cybercrime.** For more information go to https://www.privacyrights.org/social-networking-privacy-how-be-safe-secure-and-social.

6. **Make this a world you want to live in**: Spread the good stuff, and contribute to your online world in positive ways!

Videos

Safe Web Surfing: Top Tips for Kids and Teens Online.
https://www.youtube.com/watch?v=yrln8nyVBLU

Human Trafficking

Human trafficking is a form of modern slavery where people profit from the control and exploitation of others. Victims are frequently lured by false promises of a lucrative job, stability, education, or a loving relationship. In the U.S., victims can be men or women, adults or children, foreign nationals, or U.S. citizens. While they share the trait of vulnerability, victims have diverse ethnic and socio-economic backgrounds, varied levels of education, and may be documented or undocumented.

As defined under U.S. law, victims of human trafficking can be divided into three populations:

- Children under age 18 induced into commercial sex.
- Adults aged 18 or over induced into commercial sex through force, fraud, or coercion.
- Children and adults induced to perform labor or services through force, fraud, or coercion.

While you may think you are not at risk for becoming a victim, it is important to be aware of the risks. Human Trafficking occurs in NH and New England, and you need to protect yourself from. Traffickers are tricky. They use information they find out about you to try to win your trust. They may promise you a great job, gifts, parties and fun, or an escape from a difficulty you are having. The fact is Traffickers will force you into dangerous situations. Human trafficking can happen to anyone. Some people are at higher risk for example:

1. Runaway and homeless youth
2. Victims of domestic violence or sexual assault
3. Victims of war or conflict
4. Victiums of Social discrimination

Victims face many challenges in accessing help. Their traffickers may confiscate their identification and money. They may not speak English. They may not know where they are, because they have been moved frequently. They are often not allowed to communicate with family or friends. And they may have trouble trusting others, due to their traffickers' manipulation and control tactics.
Modified from the Polaris Project http://www.polarisproject.org/human-trafficking/overview

Warning Signs of Human Trafficking

- Not free to leave or come and go as he/she wishes
- Under 18 and is providing commercial sex acts
- Is in the commercial sex industry and has a pimp / manager
- Was recruited through false promises concerning the nature and conditions of his/her work
- Shows signs of physical and/or sexual abuse, physical restraint, confinement, or torture
- Has few or no personal possessions
- Is not in control of his/her own money, no financial records, or bank account
- Is not in control of his/her own identification documents (ID or passport)
- Is not allowed or able to speak for themselves (a third party may insist on being present and/or translating)

Protecting yourself from Human Trafficking

1. Know who your friends are and who their friends are. It is possible for you or your friends to be friends with someone who is involved in a sex trafficking ring. Watch people you meet closely even if your friend says they know them. If you do not know who they are…find out! Middle school and high school age youth are often the prime targets for human trafficking, so get your friends, parents and teachers at school involved in spreading safety tips for students.

2. Keep your Facebook pages and any social media profile pages private. Predators use social media sites to find girls and boys they want to traffic.

3. Stay active in healthy extracurricular activities that you enjoy. Pimps and predators surf malls, parking lots, fast food restaurant parking lots and quick stop gas stations to find their next victims.

If you child is telling you they are going to "hang out", ask questions and check in with them frequently.

4. Educate yourself about human trafficking. It is a reality in our world. One of the main things for you to know is that the pimp or predator will more than likely call you or your friend by name. They find out information about people on Facebook or through conducting some research. Never walk over to a car that you do not know. Having said this, it is not uncommon for you to know the pimp/predator. Whenever you head out for the day or night, have a safety buddy, and stick with this person.

5. Ask your parent, foster parent or care taker to look into a GPS device for you. Many professionals recommend the Amber Alert GPS system. The software can be added to a smart phone or can be a small device that you keep in a pant or coat pocket.

6. Cooperate with your parents, foster parents or care taker's guidelines on going out. Be where you say you will be and if you are going to change the location of where you are going, call them first and let them know. If you have suspicions, about someone that you are with or meet, call home or leave that location with your safety buddy. If you have a hunch that something is wrong, your hunch is probably right. Cell phones, computers, and other mobile devices are common ways predators obtain your information so don't accept invites or give your number to people you do not know.

Modified from Friend to Friend http://friendtofriend.me/how-to-keep-your-child-safe-from-human-trafficking/

Resources

- National Human Trafficking Resource Center - http://www.traffickingresourcecenter.org/resources Hotline 888-373-7888
- Polaris- http://www.polarisproject.org/human-trafficking/sex-trafficking-in-the-us Be free text helpline (233733)

- National Center for missing and exploited children - http://www.missingkids.org/cybertipline/

Section 8
Wellness and Sexuality

Being involved in a relationship can be exciting, fun, and fulfilling. There is also the reality that being in a healthy relationship means caring for another person. Sincerely caring for another is a serious commitment. Making the right choices regarding your sexuality may prevent you from being emotionally hurt, entering into a violent or unhealthy relationship, contracting a sexually transmitted disease, or becoming pregnant before you have the personal, emotional, and financial resources to care for a child. Some of you may be struggling with these issues right now or are trying to figure out just what decisions to make in your life. Learning more about what choices you do have, and making sure you have accurate information, is essential to your health and well-being.

The concept of sexuality includes how we deal with our sexual feelings, and the decisions we make, and how we establish boundaries to protect our overall well-being. Sexual relationships involve respect, communication, and the many ways we can give and receive love. It is important for you to keep in mind that sex includes a wide range of activities, all of which involve the exchange of bodily fluids. If you are involved in an activity, which includes an exchange of bodily fluids, you are having sex. Making the decisions about sex that are right for you is more important than ever, not only to protect you from negative experiences or unwanted pregnancy, but also to protect you from sexually transmitted diseases, which can render you infertile, threaten your health, and possibly threaten your life. Sexual activity is not to be engaged in lightly. It has the potential to influence your life for many years. This is your body and soul we are talking about here, and we want to keep you healthy on all fronts. Check out this website for more information on healthy relationships,
http://www.loveisrespect.org/healthy-relationships/

Following are some common myths and misconceptions about sex	
Myths	**Truths**
Sex equals love.	All too often people think that love and sex are interchangeable when they are really two vastly different notions. It is possible to have a healthy sexuality, love someone, and not sleep together.
Everyone is having sex and it really isn't a big deal.	Sex is a complex and intimate step to take, one which requires not only physical maturity but emotional and mental maturity as well.
Sex is always a wonderful and pleasurable experience.	The truth is that often, particularly if you are not ready, it is not and you will end up getting hurt.
Having sex makes you mature.	If your partner is pressuring you into having sex, this might be what they may tell you. Keep in mind that you are your own person and need to make decisions that you feel are right for you.
Having sex will help to keep someone in a relationship.	The reality is that if a relationship is not working without sex, it won't work with it. Sex has so many complex implications that it can be disastrous for a relationship that isn't on solid ground.
Some people can become closer and find love through sex.	The act of sex itself will not provide anyone with the love they are looking for.
People have to live up to their partner's expectations.	Some people might believe that if their boyfriend or girlfriend is ready to have sex, they should be ready as well. The only expectation you have to live up to is your own!
Kissing and fondling inevitably leads to sex.	Sex is never inevitable. It is a choice. We all set our own boundaries as to how far we're willing to go and what we can handle emotionally. It is important that both partners respect those boundaries.

Case Study Activity

1. Jimmy and Jenny are both 16 and have been dating for 4 months. One night when Jimmy's parents are out, they are watching a movie in his parent's living room. They start to kiss and hug on the couch and Jenny tells Jimmy that she wants to have sex with him. Jimmy tells Jenny that he likes her a lot but that he thinks they are too young to have sex. Jenny tells Jimmy that she still wants to have sex with him so they can be closer in their relationship.

    a. What advice would you give to Jimmy?

    b. What advice would you give to Jenny?

2. After the night at Jimmy's house, Jimmy and Jenny broke up 2 weeks later. Jenny started dating her new boyfriend Rob who was 2 years older than Jenny. Jenny and Rob really liked each other and spent a lot of time together. Jenny told Rob that she and Jimmy never had sex before because Jimmy thought they were too young to have sex. Rob told Jenny that Jimmy has it backwards and that having sex is the mature thing to do. Then Rob told Jenny that he wanted to show her how much he loved her and have sex with her when they went out that night.

    a. What advice would you give Jenny?

    b. What advice would you give Rob?

Sexual Orientation

A person's sexual orientation is determined by the sex you are romantically, physically, emotionally, and sexually attracted to. For more information about the difference between sex and gender go to https://en.wikipedia.org/wiki/Sex_and_gender_distinction.
Discovering your sexual orientation can sometimes be confusing. It takes time, and it is normal not to be sure. If you are questioning your feelings of attraction for people of the same sex there are many feelings you may experience as you develop self – acceptance. Because society can be hostile and prejudice towards gay, lesbian, and transgendered people it is normal to feel confused, isolated, lonely, guilty or depressed. This is not something that you should face alone. Talking to others about your questions and feelings is the healthiest step you can take. The best case scenario is that you have an understanding adult that you can talk with. If you do not have an adult in your life you are comfortable talking to, don't worry, there are many resources you can access by phone or the internet.

The Internet has great resources for teens who might have questions about their sexual orientation. Just be careful, there are a lot of dangerous people who use the Internet to get young people to engage in inappropriate relationships. Never agree to meet with someone you met on the Internet, and never give your name, phone number, school or home address.

Resources

LGBT youth and kids uncertain about their sexual identity;

- IYG National Hotline for LGBT Youth (1-800-347-TEEN): Fri/Sat 7-10pm EST
- Trevor Helpline: Crisis and Suicide Prevention for LGBTQ Youth (866.4.U.TREVOR), 24 hrs/day, 7 days/week
- Gay & Lesbian National Hotline (1-888-THE-GLNH): Mon- Fri 4-Midnight; Sat Noon-5 EST
- Amplify Your Voice – a great website and source of support for LGBT youth www.amplifyyourvoice.org/youthresource
- Transgender NH http://www.tg-nh.org/resources.html

Birth Control

The effectiveness of birth control methods is critically important for reducing the risk of unintended pregnancy. The best way to reduce the risk of unintended pregnancy among women and men who are sexually active is to use effective birth control correctly and consistently.

Information about effective birth control methods can be found at:

- https://www.plannedparenthood.org/learn/birth-control
- http://www.cdc.gov/reproductivehealth/unintendedpregnancy/pdf/contraceptive_methods_508.pdf

You can also get information by asking your primary care doctor, gynecologist, or a nurse practitioner. Information, in the form of brochures and fact sheets, can also be found at community health centers.

A list of community health centers that provide this type of information can be found here:

- http://www.dhhs.state.nh.us/dphs/bchs/mch/documents/familyclinics.pdf
- http://www.bistatepca.org/find-a-health-center/nh

How effective are birth control methods?

The effectiveness of birth control methods is critically important for reducing the risk of unintended pregnancy. The best way to reduce the risk of unintended pregnancy among women and men who are sexually active is to use effective birth control correctly and consistently.

For each method of birth control for women, effectiveness with typical use is provided below. We present this as the percent of women who experience an unintended pregnancy within the first year of typical use (also known as the failure rate).

Resource from CDC.Gov

Continuous Abstinence
This means not having sex (vaginal, anal, or oral) *at any time*. It is the only sure way to prevent pregnancy and protect against sexually transmitted infections (STIs), including HIV.
Barrier methods — Put up a block, or barrier, to keep sperm from reaching the egg
Contraceptive Sponge This barrier method is a soft, disk-shaped device with a loop for taking it out. It is made out of polyurethane (pah-lee-YUR-uh-thayn) foam and contains the spermicide (SPUR-muh-syd) nonoxynol-9. Spermicide kills sperm. Before having sex, you wet the sponge and place it, loop side down, inside your vagina to cover the cervix. The sponge is effective for more than one act of intercourse for up to 24 hours. It needs to be left in for at least 6 hours after having sex to prevent pregnancy. It must then be taken out within 30 hours after it is inserted. Only one kind of contraceptive sponge is sold in the United States. It is called the Today Sponge. Women who are sensitive to the spermicide nonoxynol-9 should not use the sponge
Diaphragm, cervical cap, and cervical shield These barrier methods block the sperm from entering the cervix (the opening to your womb) and reaching the egg. • The diaphragm is a shallow latex cup. • The cervical cap is a thimble-shaped latex cup. It often is called by its brand name, FemCap. • The cervical shield is a silicone cup that has a one-way valve that creates suction and helps it fit against the cervix. It often is called by its brand name, Lea's Shield. The diaphragm and cervical cap come in different sizes, and you need a doctor to "fit" you for one. The cervical shield comes in one size, and you will not need a fitting. Before having sex, add spermicide (to block or kill sperm) to the devices. Then place them inside your vagina to cover your cervix. You can buy spermicide gel or foam at a drug store. All three of these barrier methods must be left in place for 6 to 8 hours after having sex to prevent pregnancy. The diaphragm should be taken out within 24 hours. The cap and shield should be taken out within 48 hours.
Female Condom This condom is worn by the woman inside her vagina. It keeps sperm from getting into her body. It is made of thin, flexible, manmade rubber and is packaged with a lubricant. It can be inserted up to 8 hours before having sex. Use a new condom each time you have intercourse. And don't use it and a male condom at the same time.

Male Condom

Male condoms are a thin sheath placed over an erect penis to keep sperm from entering a woman's body. Condoms can be made of latex, polyurethane, or "natural/lambskin". The natural kind do not protect against STIs. Condoms work best when used with a vaginal spermicide, which kills the sperm. And you need to use a new condom with each sex act.

Condoms are either, Lubricated, which can make sexual intercourse more comfortable or Non-lubricated, which can also be used for oral sex. It is best to add lubrication to non-lubricated condoms if you use them for vaginal or anal sex. You can use a water-based lubricant, such as K-Y jelly. You can buy them at the drug store. Oil-based lubricants like massage oils, baby oil, lotions, or petroleum jelly will weaken the condom, causing it to tear or break.

Keep condoms in a cool, dry place. If you keep them in a hot place (like a wallet or glove compartment), the latex breaks down. Then the condom can tear or break.

Oral Contraceptives — combined pill ("The pill")

The pill contains the hormones estrogen and progestin. It is taken daily to keep the ovaries from releasing an egg. The pill also causes changes in the lining of the uterus and the cervical mucus to keep the sperm from joining the egg.

Some women prefer the "extended cycle" pills. These have 12 weeks of pills that contain hormones (active) and 1 week of pills that don't contain hormones (inactive). While taking extended cycle pills, women only have their period three to four times a year.

Many types of oral contraceptives are available. Talk with your doctor about which is best for you. Your doctor may advise you not to take the pill if you:

- Are older than 35 and smoke
- Have a history of blood clots
- Have a history of breast, liver, or endometrial cancer

Antibiotics may reduce how well the pill works in some women. Talk to your doctor about a backup method of birth control if you need to take antibiotics. Women should wait three weeks after giving birth to begin using birth control that contains both estrogen and progestin. These methods increase the risk of dangerous blood clots that could form after giving birth. Women who delivered by cesarean section or have other risk factors for blood clots, such as obesity, history of blood clots, smoking, or preeclampsia, should wait six weeks.

The Patch

Also called by its brand name, Ortho Evra, this skin patch is worn on the lower abdomen, buttocks, outer arm, or upper body. It releases the hormones progestin and estrogen into the bloodstream to stop the ovaries from releasing eggs in most women. It also thickens the cervical mucus, which keeps the sperm from joining with the egg. You put on a new patch once a week for 3 weeks. You don't use a patch the fourth week in order to have a period.

Women should wait three weeks after giving birth to begin using birth control that contains both estrogen and progestin. These methods increase the risk of dangerous blood clots that could form after giving birth. Women who delivered by cesarean section or have other risk factors for blood clots, such as obesity, history of blood clots, smoking, or preeclampsia, should wait six weeks.

Shot/injection

The birth control shot often is called by its brand name Depo-Provera. With this method you get injections, or shots, of the hormone progestin in the buttocks or arm every 3 months. A new type is injected under the skin. The birth control shot stops the ovaries from releasing an egg in most women. It also causes changes in the cervix that keep the sperm from joining with the egg.

The shot should not be used more than 2 years in a row because it can cause a temporary loss of bone density. The loss increases the longer this method is used. The bone does start to grow after this method is stopped. But it may increase the risk of fracture and osteoporosis if used for a long time.

Vaginal ring

This is a thin, flexible ring that releases the hormones progestin and estrogen. It works by stopping the ovaries from releasing eggs. It also thickens the cervical mucus, which keeps the sperm from joining the egg.

It is commonly called NuvaRing, its brand name. You squeeze the ring between your thumb and index finger and insert it into your vagina. You wear the ring for 3 weeks, take it out for the week that you have your period, and then put in a new ring.

Women should wait three weeks after giving birth to begin using birth control that contains both estrogen and progestin. These methods increase the risk of dangerous blood clots that could form after giving birth. Women who delivered by cesarean section or have other risk factors for blood clots, such as obesity, history of blood clots, smoking, or preeclampsia, should wait six weeks.

Birth control methods, failure rates, and side effects		
Method	**Failure rate (the number of pregnancies expected per 100 women)**	**Some side effects and risks**
Shot/injection (Depo-Provera)	**Less than 1 pregnancy**	• Bleeding between periods • Weight gain • Sore breasts • Headaches • Bone loss with long-term use
Oral contraceptives (combination pill, or "the pill")	**5 pregnancies** Being overweight may increase the chance of getting pregnant while using the pill.	• Dizziness • Upset stomach • Changes in your period • Changes in mood • Weight gain • High blood pressure • Blood clots • Heart attack • Stroke • New vision problems
Oral contraceptives (continuous/extended use, or "no-period pill")	**5 pregnancies** Being overweight may increase the chance of getting pregnant while using the pill.	• Same as combination pill • Spotting or bleeding between periods • Hard to know if pregnant
Oral contraceptives (progestin-only pill, or "mini-pill")	**5 pregnancies** Being overweight may increase the chance of getting pregnant while using the pill.	• Spotting or bleeding between periods • Weight gain • Sore breasts
Skin patch (Ortho Evra)	**5 pregnancies** May not work as well in women weighing more than 198 pounds.	• Similar to side effects for the combination pill • Greater exposure to estrogen than with other methods
Vaginal ring (NuvaRing)	**5 pregnancies**	• Similar to side effects for the combination pill • Swelling of the vagina • Irritation • Vaginal discharge
Male condom	**11-16 pregnancies**	• Allergic reactions

Diaphragm with spermicide	15 pregnancies	• Irritation • Allergic reactions • Urinary tract infection • Toxic shock if left in too long
Sponge with spermicide (Today Sponge)	16-32 pregnancies	• Irritation • Allergic reactions • Hard time taking it out • Toxic shock if left in too long
Cervical cap with spermicide	17-23 pregnancies	• Irritation • Allergic reactions • Abnormal Pap smear • Toxic shock if left in too long
Female condom	20 pregnancies	• Irritation • Allergic reactions
Spermicide alone	30 pregnancies It works best if used along with a barrier method, such as a condom.	• Irritation • Allergic reactions • Urinary tract infection
Emergency contraception ("morning-after pill," "Plan B One-Step," "Next Choice")	1 pregnancy It must be used within 72 hours of having unprotected sex. Should not be used as regular birth control; only in emergencies.	• Upset stomach • Vomiting • Lower stomach pain • Fatigue • Headache and dizziness • Irregular bleeding • Breast tenderness

Resources

http://www.womenshealth.gov/publications/our-publications/fact-sheet/birth-control-methods.html#conabs

https://www.plannedparenthood.org/learn/birth-control

http://www.cdc.gov/reproductivehealth/unintendedpregnancy/pdf/contraceptive_methods_508.pdf

http://www.dhhs.state.nh.us/dphs/bchs/mch/documents/familyclinics.pdf

Sexually Transmitted Diseases

If you are engaging in sex - oral, anal or vaginal intercourse and genital touching, you are at risk for a sexually transmitted disease (STD) or sexually transmitted infection (STI). Although condoms are highly effective for reducing the spread of some STD's, no method is 100% effective. STD's often have no symptoms, so it is best to seek medical attention if you think you have an STD or have been exposed to one. The following chart gives you more specific information about STD's, symptoms, testing and treatment.

Resources

The following link will take you to a chart that explains the different types of sexually transmitted infections (STI's).
http://smartsexresource.com/sites/default/files/Smartsex_SUPERCHART_2014_v2.png

http://www.cdc.gov/hiv/basics/testing.html

http://teens.webmd.com/features/teens-stds-get-facts

http://www.iwannaknow.org/teens/sti/sti_overview.html

http://www.medicinenet.com/stds_pictures_slideshow/article.htm

"You should have sex when you're ready emotionally and should be aware of all of the consequences that come along with your actions."

Natasha, age 16 - teen parent

Teen Pregnancy

Having a child and becoming a parent is a huge responsibility no matter what your age. The only way that you can prevent becoming a parent before you are ready is to NOT have sex. As you learned in the previous section, using birth control properly can reduce the risk of pregnancy but it is not 100% all the time. You also learned about the chance of contracting a sexually transmitted disease. Waiting until you are emotionally and financially ready for parenthood is the best option. If you are sexually active, there are certain facts that you should consider very carefully.

Facts about Teen Pregnancy

1. 3 in 10 teen American girls will get pregnant at least once before age 20. That's nearly 750,000 teen pregnancies every year.
2. Parenthood is the leading reason that teen girls drop out of school. More than 50% of teen mothers never graduate from high school. Aid young parents by starting a Babysitters Club so they can take GED classes. Sign up for Babysitters Club.
3. About 25% of teen moms have a 2nd child within 24 months of their first baby.
4. Less than 2% of teen moms earn a college degree by age 30.
5. The United States has one of the highest teen pregnancy rates in the western industrialized world.
6. In 2011, the teen birthrate in the United States fell to the lowest level recorded in nearly 70 years of tracking teen childbearing.
7. In 2008, the teen pregnancy rate among African-American and Hispanic teen girls, ages 15 to 19, was over two and a half times higher than the teen pregnancy rate among white teen girls of the same age group.
8. 8 out of 10 teen dads do not marry or stay with the mother of their child.
9. A sexually active teen who does not use contraceptives has a 90% chance of becoming pregnant within a year.
10. More than half of all mothers on welfare had their first child as a teenager. In fact, two-thirds of families begun by a young, unmarried mother are poor.
11. Teens had fewer babies in 2010 than in any year since the mid-1940s.

https://www.dosomething.org/facts/11-facts-about-teen-pregnancy

My Journal

Do you know a teen mother or father? How do you plan on preventing yourself from becoming a parent before you are emotionally and financially ready? What impact would teen parenthood have on your future goals? Share your answers to these questions and any other thoughts about teen pregnancy in this journal entry.

Expecting Teens

Pregnancy is a journey that should not be taken alone and all parents regardless of their age need emotional, educational, and medical guidance throughout their pregnancy. Make sure that you talk with an adult that you trust who can help you through this time in your life. This might be your foster parent, family friend, and teacher or guidance counselor. Keeping pregnancy a secret is not healthy for the mother or the baby. Pregnant mothers go through many changes physically and emotionally. Pregnancy requires regular care from a doctor as early as possible. Good prenatal care protects your health and your baby's. There are many wonderful resources that are available to help you during pregnancy.

Interesting side note- New Hampshire ranks 51st in the United States for teen pregnancy, meaning that NH has the lowest rate in the country (The District of Columbia was included in the rankings). We're doing something right! One of the reasons could be that NH has state educational standards which include pregnancy prevention education. Check out the following guidelines for more information, http://education.nh.gov/instruction/school_health/documents/curr_high.pdf.

If you are a teen parent please refer to the information and resources in the Teen Parenting section of TRAILS.

Resources

Teen Guide to Pregnancy and Parenting - http://www.dartmouth-hitchcock.org/teen_guide/pregnancy_and_parenting.html

What to Expect - http://www.whattoexpect.com/wom/pregnancy/advice-on-teenage-pregnancy-articles-from-a-former-teen-mom.aspx

PART II

Money Management

Spend, Spend, Spend or Save, Save, Save?

Before you can develop your own personal plan or budget, you need to ask yourself, "Do I even know what a budget is?" A budget is a plan that indicates how much money is available for a particular purpose. Knowing how to develop and stick to a budget is one of the most important independent living skills to learn. Figuring out how much you really can spend versus what you want to spend is a big difference. Ask anyone who has lived on his or her own before…getting into debt is EASY, getting out of debt is HARD. The way you spend money now is a good indicator of how you may spend it in the future and what things you may need to change.

Section 1
Values Clarification

Your $ Values - Think about your current spending habits and answer the following, circle to answer that best describes you.

1. When you get your paycheck do you?
   A. Spend it all.
   B. Save some, spend some
   C. Save it all.

2. When shopping for clothes do you?
   A. Always buy brand names, no matter what the price.
   B. Buy brand names only when they are on sale.
   C. Never buy brand names because of the high cost.

3. Do you buy things just because you like them, even if you don't need them?
   A. Yes, definitely because I am a compulsive shopper.
   B. Sometimes because I get tempted by an item that I like.
   C. No, never because I am careful with my money.

4. Do you loan money to others (friends, co-worker, etc.)?
   A. Yes, frequently.
   B. Sometimes, it depends how well I know the person.
   C. No, never.

5. Do you have a "slush fund", which is money set-aside for emergencies?
   A. No
   B. Yes

My Journal

After completing the Your Values survey, review your answers… Do you think that you spend money wisely? Are there areas of your spending which you could improve? What do you think motivates your spending money? Complete a journal entry answering these questions.

Goal Setting

Whether you are satisfied with how you spend your money, or think that maybe you could be a little smarter with your money, it is important to think about setting financial goals.

"Setting goals is the first step in turning the invisible into the visible." - Anthony Robins

Consider the following two examples. What would you choose to do?

1. You are making $7.25 an hour at your current job. You want to have your nails done at your favorite salon, which will cost you $30.00. This means you will have to work 5 hours straight in order to pay for your nails. Is it worth having your nails done by a professional or would you rather do it yourself to save the extra money?

2. You will need a pair of new shoes for your first day on the job. The shoes you really want cost $150.00, but the ones you need cost only $50.00 at a discount department store. Is it more valuable to own the expensive shoes or save the$100.00 to put towards other necessities?

Where Am I Now?

Do I earn an allowance each week? Do I work part-time? Is the money I make enough to get me started on my own? Am I responsible for all of my expenses or does someone pay for the things I need?

These are just a few questions to begin to ask yourself as you look at your current financial situation and where you want to go in the future. It is especially important to begin the process of figuring out just how much you make and how much you currently spend.

Experiential/ Community Activity

For the next four weeks, keep a record of all the money you earn (job, allowance, etc.) and make a list of what you purchase with your money to get a clearer sense of your spending and saving habits. There is a

Spending and Saving Habits

4 Week Spending Research		
	Money earned (Allowance, job earnings)	**Cost of items purchased** (List item purchased and cost)
Week 1		
Week 2		
Week 3		
Week 4		

Case Study

Jason has been living on his own for the past six months. When he decided to move out on his own, he had $500 in savings, which he put down as a security deposit on a one-bedroom apartment. Jason had considered renting a room from a friend's parents, but thought it wasn't "cool" and wouldn't give him enough privacy. He has been employed with the same manufacturing firm for the past year and was promised a raise within the next month, based upon his job performance. Jason has been spending more time going out after work for dinner or joining friends at a movie, concert, etc. Jason also got his first VISA card about six months ago with a 15% interest rate if the balance isn't paid off each month. With his VISA card, he charged new furniture for his apartment, two pairs of expensive sneakers and a HD Ultra 55" TV, anticipating his upcoming raise. His rent is due the first of every month.

When Jason reported to work today, he was told that the company was having some financial difficulty and he would not be getting the raise they had anticipated. He was in jeopardy of being laid off if the company's sales didn't increase within the next two weeks. Jason is concerned about making payments on his bills and not being evicted from his apartment.

Take some time to reflect on and answer the following questions:

1. What would you have done differently if you were Jason?
Answer:
2. What is the best advice you could give Jason now?
Answer:

Section 2
Spending and Savings Plan

<u>Budget Benefits</u>

Using a personal budget is a responsible strategy to manage your money. Have you ever been in a store and saw something that you really wanted, but did not have the money to buy it? In managing your money, you will also need to decide between what you "need" vs. what you "want". The good news is that budget planning will assist you in thoughtfully planning where you will spend your money, starting with your needs first and then planning for other items or expenses that you may want.

A Personal Budget

Why do I need to budget my money?

1. Helps you identify how you spend your money and how much in a given period of time.
2. Helps you plan the savings you'll need for unexpected expenses or changes in your income (paycheck).
3. Helps you make decisions about your money both today and as your situation changes over time.

Remember, your budget is a general plan. If your expenses change, or if you have an emergency expense, your budget will have to change, too. So try to allow yourself a few dollars left over every month for pocket change – or for the unexpected.

Budget information that you will need to know

1. How much money you have coming in during a given period = income. (Example: pay check - when you get paid depends upon your employer)
2. How much money you have going out in a given period of time = expenses. (Example: paying your rent)
3. How you can adjust your spending habits to save for unexpected events. (Example: car repair)

Types of Expenses

- **Fixed Expenses** - These expenses occur regularly and don't change from month to month. Examples of fixed expenses are rent and car payments.
- **Flexible Expenses**: Like fixed expenses, flexible expenses occur on a regular basis. The difference is that with flexible expenses, you have some control over how much you spend. Examples of flexible expenses include food and gasoline.
- **Discretionary Expenses**: This is money that you choose to spend – like money for movies or having pizza with friends. It also includes the money that you save.

What is in a Good Personal Budget?

3 Tips to a Good Personal Budget

1. The budget will cover basic expenses that occur on a routine basis.
    a. Utility Bills (water, electric, phone, cable), grocery, rent etc.

2. The budget will have money available for unexpected expenses
    a. Gas prices go up
    b. Purchase medicine
    c. Car or home repair

3. The budget will include regular savings for future expenses.
    a. Saving for vacation.
    b. Savings in case of being laid off or losing a job.
    c. Saving for a down payment to buy a house or condo.

Videos

Bank of America: How to Set Up a Budget -
https://youtu.be/pN709oX9Bzk

Now you are going to really think closely about creating a budget for the next four weeks. With the help of your caregiver, review the information below. Use the Monthly Budget sheet below to practice creating your own personal budget based on the scenarios provided. Read through each of the scenarios and choose one to use for this activity.

_____ Monthly Budget

Items	Budget Amt	Actual Amt	Difference	Notes
INCOME				
Income Total				
Other Income				
EXPENSES				
Mortgage/Rent				
Household Maintenance				
Taxes				
Insurance				
Electricity				
Water				
Sewage				
Gas				
Phone				
Trash				
Cable				
Cell Phone				
Groceries				
Entertainment				
Charity/Donations				
Fuel				
Auto Insurance				
Car Payment				
Child Care				
Credit Cards/Debt				
Loans				
Life Insurance				
Health Insurance				
Clothing				
Child Support/Alimony				
Other				
SAVINGS				
Retirement				
College				
Basic/Other				
TOTALS				

Total Income - Total Expenses $_____

Rent

The monthly cost to rent an apartment has risen dramatically across our state in the past few years. Certainly choosing a two-bedroom apartment instead of a one-bedroom apartment will increase your cost. On the other hand in some cases you may find that renting a two-bedroom apartment with a roommate may be less expensive. Another big influence on the price is where the apartment is located within the state. Certain geographic areas are more desirable and conveniently located, which increase the rental rates. These two factors will be important when considering how much rent you can afford.

Activity

Excluding any utilities, you are estimating $ _____ for rent. Record this estimate on "My Spending and Savings Plan" next to "Rent" at the beginning of part B, Spending and Savings Plan.

Food

Eating in might not always be as fun as going out, but it will SAVE you money. Preparing a brown bag lunch each day for work or school could save you well over $20 or more a week. Even buying one large pizza a couple of times a week, means you could spend close to $90 a month just for ordering pizza! You will learn more about shopping skills in a later section, but for now, rely on your own knowledge of food prices, etc.

Experiential/ Community Activity

Considering the kinds of food you eat now. Keep a food log for one day. What foods did you eat? Did you eat fast food? Did you buy brand name or store brand items? Take a trip to the grocery store and total up the cost of each meal and record it in your food log.

What if I can't afford groceries? Fortunately there are supports available to help those in need. The State of NH has specific programs to help people who are struggling to feed themselves and their families.

Food Assistance Programs

1. Federal Supplemental Nutrition Assistance Program (SNAP) https://nheasy.nh.gov/
2. Women Infants and Children (WIC) http://www.fns.usda.gov/wic/aboutwic/
3. New Hampshire Food Bank http://www.nhfoodbank.org/index.php/agencies or http://www.nhfoodbank.org
4. Local communities also have pantries but they are often not open every day. Check your local resources for help.

Activity

Including going out to dinner, you are estimating $_____ for food. Record this estimate on "My Spending and Savings Plan" next to "Food" at the beginning of Part B, Spending and Savings Plan.

Utilities

Do you often leave lights on when you leave a room? Do you get cold in the winter and crank up the heat? These are just a few questions to ask when considering how much to budget for utility costs. The cost of utilities will vary depending upon how often you use them, which company you choose, and where you are located within the state.

Utilities Include:

- Electricity
- Propane Gas or Oil (heat)
- Telephone (landline or cell phone)
- Cable or Satellite T.V.
- Internet service

Experiential/ Community Activity

For each of the five utilities listed, research the following information for the company that covers your area. If there is more than one company to choose from, ask if they offer competitive rates.

Electric Company Company Name: Address: Phone #: Website:			
Initial costs: set up, installation, phone hook-up etc.	Estimated costs based upon the size of your apartment	Extras that may cost additional money	Any specials that are being offered: one month free, etc.

Propane Gas or Oil Heating Company Company Name: Address: Phone #: Website:			
Initial costs: set up, installation, phone hook-up etc.	Estimated costs based upon the size of your apartment	Extras that may cost additional money	Any specials that are being offered: one month free, etc.

Cable/ Satellite/ Internet Company

Company Name:
Address:
Phone #:
Website:

Initial costs: set up, installation, phone hook-up etc.	Estimated costs based upon the size of your apartment	Extras that may cost additional money	Any specials that are being offered: one month free, etc.

Telephone/ Internet Company

Company Name:
Address:
Phone #:
Website:

Initial costs: set up, installation, phone hook-up etc.	Estimated costs based upon the size of your apartment	Extras that may cost additional money	Any specials that are being offered: one month free, etc.

Cell Phone Company Company Name: Address: Phone #: Website:			
Initial costs: set up, installation, phone hook-up etc.	Estimated costs based upon the size of your apartment	Extras that may cost additional money	Any specials that are being offered: one month free, etc.

Ask a parent or adult to help you contact a cell phone provider to ask some important questions:

- How much is a monthly plan?
- How long of a contract do I need to sign?
- What are my phone options and what are their costs?
- What are the costs of a data plan?

If there is more than one company to choose from, do they offer competitive rates?

Activity

You are estimating $_____ for monthly utility costs. Record your estimate on "My Spending and Savings Plan" next to "Utilities" at the beginning of part B, Spending and Savings Plan.

Household

There will be some start-up costs associated with this item, as you need to obtain furniture, appliances and other items in setting up your apartment. For now, you will need to budget for cleaning supplies, paper goods, and replacement items such as light bulbs or batteries.

Cleaning Supplies

Make a list of cleaning supplies and paper goods (toilet paper, paper towels, etc.) that you will need to keep your apartment clean. Go to your local grocery or department store (ex: Walmart, Target) to compare store brand and brand name items. Record the different prices and compare. Which product is the better buy?

Products and Prices

Don't forget about laundry detergent, fabric softener and stain remover or bleach. Again looking for the lowest price, let's compare the brand name detergent with the store brand type.

Brand Name - Tide	Store Brand - Xtra
$13.67 - 50 ounces	$2.95 - 75 ounces

What if you had a 50 CENTS OFF coupon for the brand name detergent? Would this make it cheaper?

If you bought all store brands, how much money can you expect to save? What should you estimate per month just for cleaning supplies and paper goods?

Replacement Items

Think about the items that you will need to periodically replace, keeping in mind that these are items that you will not need to buy every month. List them below. Take a trip to your local grocery or department store to estimate prices. Here's an example to get you started:

Liquid Laundry Detergent

Brand Name	$cost (fl. Oz)	Store Brand	$cost (fl.oz.)
All	$8.99 for 94.5	Home 360	$5.99 for 100

Laundry

1. First, think about how many loads of laundry you may do per week. When thinking about this, don't forget to include washing your sheets, towels, etc. How many loads do you think you'll do?
2. Second, take a trip to the nearest Laundromat and check out the prices. What is the cost to wash a load? Dry a load?
3. Third, do the math.

cost to wash + cost to dry x loads of laundry per week = $ total

Personal Care

Many different products fall under this item including shampoo, haircuts, soap, body lotion, deodorant, etc. Many personal care items will last longer than a month. You will need to buy them less frequently.

Experiential/ Community Activity

The next time you go to the grocery store with your family or friends take your Personal Care Price sheet with you. Before you go write down the products that you use in the area provided. During your trip to the store fill in the price of the products that you currently use and then find a different brand of the same product with the lowest price. Be sure to compare the fluid ounces (fl.oz) to make sure that they are the same amount. This could affect the price. Total up the two columns of cost when you are done.

Current Product	Cost	Less expensive product	Cost
Soap			
Shampoo			
Deodorant			
Body Spray			
Hair Gel			
Tooth paste			
Razors			
Shaving Cream			
Lotion			
Other			
Total Cost			

My Journal

Complete a journal entry sharing your findings with the cost of your self-care products compared to the cheaper brand. Will you change brands to save money? Do you currently pay for your own self-care products?

Activity

You are estimating $_____ for personal care products. Record this estimate on "My Spending and Savings Plan" next to "Personal Care" at the beginning of part B, Spending and Savings Plan.

Clothing – "Can I Afford It?"

Inventory

Before buying anything new, take a clothes inventory of your current wardrobe. Look way back in your closet or drawers…are there items you don't wear anymore? If so, bag them up and give away to a friend, donate to a local shelter, or Good Will and/or sell them to a consignment shop. It's important to remember that places such as Good Will and Savers are stores where you can purchase work or casual clothes, including name brands, for a discounted price.

What to Wear

Now, think about some of the things you may be doing when living on your own, including working or attending school. What would you wear?

Activity

You are estimating $_____ for clothing. Record this estimate on "My Spending and Savings Plan" next to "Clothing" at the beginning of part B, Spending and Savings Plan.

Medical

Insurance

The cost of health care insurance can be an expensive "out-of-pocket" expense, especially if you are not covered under a health insurance plan. Most people who work full-time receive medical (sometimes dental) benefits through their employer. Most plans require that you (the employee) pay a certain % on a weekly basis. This is usually automatically deducted from your paycheck. In addition, there is usually a co-payment that you make at a doctor's visit or for having a prescription filled. A co-payment cost anywhere from $5-40 for the visit or prescription. Emergency room visits will typically have a higher co-payment associated with them.

If you are planning to attend college versus entering the work force, it will be important to contact the college or university as soon as possible to inquire about any health insurance they may offer to students.

If neither of these options will work for you, it will be important to find out about low cost or free health care options available to you in your local community. In some larger cities, there are often "walk-in" clinics that will provide services to you on a sliding scale. (based upon your

ability to pay) Also, some hospitals run an "Ask- the-Nurse" program where medical questions can sometimes be answered over the phone.

It is important for you to find out information about insurance available to you through the Affordable Care Act. This ensures that every individual has health insurance. For more information about the type of healthcare and costs associated, follow this link: https://www.healthcare.gov/get-coverage/.

Vitamins and Over the Counter Medications

- Do you take a multi-vitamin on a daily basis?
- Do you have occasional headaches that require some type of pain reliever?
- Do you suffer from seasonal allergies and take an antihistamine to control the symptoms?
- Do you take cough syrup when you have a cold?

ITEM	DAILY USE Y/N	PRICE
Cough Syrup		
Tylenol		
Antacid		
Other		

Again, as with some personal care products, you may not need to purchase each of these items every month. Before purchasing any medications, be sure to check the expiration date and check that the safety seal hasn't been broken or tampered with in any way.

What can you expect to spend for vitamins and over the counter medications?

Prescription Medication

If you are now or in the future prescribed a medication, it is important that you continue to take your medication as prescribed by the doctor. Depending on your type of insurance, there may be a co-pay which means you will have to pay a smaller amount than the actual cost of the medicine. Even with insurance, prescription medication can be expensive, so be sure to plan for this in your budget.

Activity
Including health insurance and medications, you are estimating $_____ for medical expense. Record this estimate on "My Spending and Savings Plan" next to "Medical" at the beginning part B, Spending and Savings Plan.

Transportation

Depending on the location of your home, workplace, or school, you will most likely need some means to get around. On a limited budget, it may be difficult for you to afford a car. Aside from the money it will take to obtain a car, there are also costs associated with maintaining one.

Vehicle Insurance
Refer to the following NH Department of Motor Vehicles web site on your insurance obligations http://www.dmv.org/nh-new-hampshire/car-insurance.php.

The cost of car insurance is based on your age, the type of car you have, your driving record, and what type of insurance you require. You need to be very careful when obtaining insurance. Always be a good comparison shopper. Ask for quotes from 4 to 5 companies before committing your hard earned money to any policy. Refer to the following State of NH website on insurance before making a decision http://www.nh.gov/insurance/consumers/auto.htm.

Public Transportation
Relying on public transportation may be your only means of getting around. Unlike transportation in major U.S. cities, there is no subway or metro system in the State of NH. However, there is bus and train transportation (longer distance). Taxi service is available in more populated areas. You should expect to pay a flat fee of $2.50- $3.50, and then an additional $1.00- $2.00 for each mile afterwards. Traveling by bus is probably the least expensive way to get around. The cities of Manchester, Nashua, Portsmouth, and Concord all offer bus service.

Experiential/ Community Activity

Call or go to your local bus or Taxi Company in your area and find out the different pricing options. Most companies offer a onetime cost, monthly cost, and yearly cost. Ask if there is a cost savings. Based upon these options, you are estimating $_____ for transportation.

Recreation

As discussed in the Exercise and Community section, there are many health benefits linked to exercise. The thought of working or going to school all week without any "down" time in between probably does not sound like have fun! At times sticking to your budget can be hard when your friends want you to join them for dinner, go see your favorite band, or you want to splurge on some new clothes. Keep in mind that your local library (need to live in that town/city) has free passes available to local attractions, including museums. Plus, certain events (fairs, shows, etc.) advertised in your local paper may have discounted coupons attached or offer free admission. On certain nights of the week, many restaurants will offer a 2 for 1 meal or a dessert free with a dinner purchase. Taking advantage of discounts that are available can save you money.

My Journal

Thinking back to the section on exercise and activities, complete a journal entry sharing the recreational activities that you would like to do. Include any costs associated with the activity and ideas that you may have to be able to afford those activities.

Activity
Considering the kinds of activities you enjoy, you are estimating $_____ for recreation expenses. Record this estimate on "My Spending and Savings Plan" next to "Recreation" at the beginning of part B, Spending and Savings.

Section 3
Getting the Most for Your Money

Case Study
Consider the following:

Joe and Mary both want to buy a device to listen to their music. Joe finds a brand new iPod Touch 5th generation for $187.48 at a computer store and Mary finds an MP3 player with the same features on eBay for $98.75. Is Mary's MP3 player a better buy? What do you think?

What other factors would you consider when purchasing an electronic device like this? List the pros and cons?

The cheapest item might not always be the best buy. The quality and durability has to be considered as well. Additionally, as in the example above, you would have to ask yourself how much memory does each have, what the warranty is, etc. And while the cheapest item may not be the best bargain, the opposite may also be true: the most expensive items are not necessarily better quality!

Rewards Cards

Many stores today such as gas stations, grocery stores and pharmacies offer customers reward cards that are free of charge. Depending on the store you might receive discounts, coupons, or other benefits by swiping the card with each purchase you make in that store. At times it may be wise to purchase certain products from a particular store if the rewards system will result in saving you money over time.

Experiential/ Community Activity

Ask your caregiver which grocery store they most frequently shop? Why do they shop there? Set aside two hours with your caregiver. Pick 2-3 local grocery stores and price the following items:

Strawberries (1 pint); gallon of milk; 1 large loaf of store brand white bread; 1 package of cheese, and 1 pound of smoked turkey breast.

Item	Store 1	Store 2	Store 3
Strawberries 1pt.			
1 Gallon of milk			
1 large loaf of bread (store brand white)			
Cheese			
1 pound of smoked turkey breast			

My Journal

How was your trip to the different grocery stores? Which store is the cheapest for these items? Will the results of your research influence where you shop? Why or why not? Share your thoughts in this journal entry.

Coupons

Utilizing coupons is one possible way to save money, although it takes time to clip them, and then you must remember to bring them with you to the store. There are basically three categories of coupons that you can take advantage of:

- In-store coupons
- Manufacturer's coupons
- Online coupons

In-store coupons are usually found directly in the store's sale flyer or at the store on a coupon board. Typically, you can only use those coupons in that one particular store. Manufacturer's coupons are those found in the newspaper itself or the coupon inserts found in the Sunday edition of your local paper. If you have access to the Internet, there are a few different sites geared exclusively toward coupons. One particular site is www.coolsavings.com. The majority of all coupons have an expiration date on them, meaning you must utilize the coupon prior to that date.

Clip and Save - Visit an online coupon site or look at the coupons in the Sunday paper and cut out the ones that you might use during one week. How much money could you save?

Checking the Warranty

Since January 1, 1977, federal law requires that warranties on consumer products costing more than $15.00 must be available for you to look at before you buy the product. Read the warranty very carefully, don't rely on what the salesperson tells you. The warranty describes what type of service you can get when you have bought a defective product.
There are two types of warranties. A full warranty usually means that a defective product reported within a specific period of time will be fixed or replaced at no cost to you. A limited warranty means that some feature provided by the full warranty is missing. For example, it may only cover the cost of parts, not labor, or it may cover only certain parts of the product.

Make sure that you understand exactly which services are covered by the limited warranty.

Warranty Questions to know

1. Under what conditions will the item be repaired for free?
2. Where does the item need to be sent to be repaired?
3. Who must pay for mailing the item to be repaired?
4. Is there any service or handling charges?
5. What do you have to send with the item?
6. How long do you have to wait for the item to be repaired and returned?
7. What can you do if you broke the item by dropping it while you were sitting up?

Here is some information about scams to be careful of - http://www.investopedia.com/financial-edge/1012/common-scams-targeted-at-teens.aspx

Section 4
Banking and Credit Skills

Bank Accounts and Paying Bills

Now that you have created your own personal budget, it is important to decide exactly where you want to deposit your money. Will it be your local bank or a credit union? Hiding money at home or keeping large sums of money on you is not a smart choice and you are putting yourself at risk to be robbed. Also, keep in mind that it is never safe to send cash through the mail.

Checking and savings accounts are the easiest ways to store your money for future use. It is important to note that not all banks or credit unions operate the same way or charge the same rates. You must actively compare the interest rates, service charges, overdraft charges, and the minimum balance you need to maintain in your account to avoid any additional fees.

Savings Account

Saving large sums of money every month may not be possible for someone starting out on their own. However, by putting aside as little as $5.00 each week means that you will have more than $250 saved by the end of the year. Not too bad at all! In a savings account, the bank pays you "interest" for basically holding onto your money. Savings accounts are considered a safe and predictable way to invest your money. If you prefer to open a savings account versus a checking account, you can use cash or money orders to pay your bills.

Bank Comparaison Activity

Name of Bank Address Office hours		Name of Bank Address Office hours	
Describe at least 2 types of savings accounts		Describe at least 2 types of savings accounts	
What is the rate of interest on a passbook/savings account?		What is the rate of interest on a passbook/savings account?	
What is the minimum amount of money you are required to keep in a savings account?		What is the minimum amount of money you are required to keep in a savings account?	
How do you withdraw money from the account?		How do you withdraw money from the account?	
Are there any fees or service charges associated with the account? If so, list them.		Are there any fees or service charges associated with the account? If so, list them.	
What happens if you lose a passbook?		What happens if you lose a passbook?	

Checking Account

Checking accounts differ from savings accounts and provide you with an alternative to paying your bills in cash or by money order. Instead of buying items or paying bills with cash, you can write out a check instead from your account. The bank operates as the "middle man" and withdraws your money to pay the person or company indicated on your check.

You need to keep track of all the deposits and checks that you write in your check register so you have an accurate balance of your account at all times. (If you have access to a computer, there are several programs that you can use as well.) Should you withdraw more money than what is in your account, you will be charged an overdraft fee, which varies from bank to bank. On a monthly basis, the bank will issue a bank statement (sent to you in the mail or available online) itemizing all your deposits, withdrawals, and any other miscellaneous fees. You should keep all bank statements and copies of canceled checks for a minimum of three years after the date as a matter of financial record.

Most banks or credit unions offer an ATM (Automated Teller Machine) or Debit card as standard with a checking account. There is typically sometimes an annual fee (usually between $20-25) to carry an ATM card. Having an ATM card gives you an alternative to writing checks, which can become costly as some banks charge you a minimal fee for each check written during the month. It is easy to check your account balance on the ATM. An ATM card also allows you to withdraw money, obtain your account balance and make purchases directly at a store, gas station, etc. The biggest disadvantage of an ATM card is also one of the advantages…the EASE of withdrawing money. If managing your money and sticking to your budget is something that you struggle with, getting an ATM card may not be a smart option for you. With an ATM card there is also a tendency to forget to record any withdrawals or purchases in

your check register so keep that in mind. More importantly, depending upon where you use your ATM card, there may be an additional fee that is charged, ranging anywhere from $1.00 to more than $2.00.

When an ATM card is issued, you will need to indicate a "Personal Identification Number" or PIN (safety code) that will allow you to access your account. Do not use your birth date, age or any other numbers that are common knowledge to many people. It is important that you never share your PIN with anyone in case your card becomes lost or stolen. Should this occur, call your bank or credit union immediately to report it.

Use this online activity to practice using an ATM card:

http://www.gcflearnfree.org/everydaylife/edlmoney/atm

Do you think you will open a checking account? Yes No

Bank Comparaison Activity

Name of Bank Address Office hours		Name of Bank Address Office hours	
Describe at least 2 types of checking accounts:		Describe at least 2 types of checking accounts:	
How do you open a checking account?		How do you open a checking account?	
What does it cost to have a checking account? (Is there a cost per check cashed? Service charges?)		What does it cost to have a checking account? (Is there a cost per check cashed? Service charges?)	
What are some of the services the bank will charge you for?		What are some of the services the bank will charge you for?	
Is there a minimum balance you must maintain?		Is there a minimum balance you must maintain?	
What happens if a check bounces? What does the bank charge you if they cover the check for you?		What happens if a check bounces? What does the bank charge you if they cover the check for you?	
Does the bank have a 24-hour Automatic Teller Machine (ATM)? Is there a fee per transaction or a monthly fee to use the ATM?		Does the bank have a 24-hour Automatic Teller Machine (ATM)? Is there a fee per transaction or a monthly fee to use the ATM?	

Writing a Check

Always follow these rules when you are writing a check:

1. Always fill out the check entirely in blue or black ink. You cannot use a marker or a pencil.
2. Make sure to date the check the day you are writing it. If you pre-date a check and it gets lost or stolen, someone may be able to cash it.
3. Do not leave any blank spaces when filling in the payee's name or the amount of the check.
4. The dollar amount must match the handwritten amount exactly. If it does not the handwritten amount is what the bank recognizes.
5. Never sign a blank check. Again if it is lost or stolen, someone will be able to cash it. Never endorse a check before you are ready to cash it.

Sample Check

JOHN DOE OR JANE DOE
123 MAIN STREET
ANYTOWN, TN 01234
PHONE 555-1212

2670
87-823/641

8/4/2012

Pay to the Order of HUD or Jane Doe or John Doe $ 1,000

One Thousand and no/100 ---------- Dollars

Security details on back

6-73

Bank of Yourtown
YOURTOWN, TN

For 987-654321 / 1234 Any Street, Anytown, AZ 85212

MP

⑆012345678⑆ ⑈98765432⑈

Experiential/ Community Activity

Now, select a bank. With the assistance of your caregiver and adolescent worker, determine if it is a good time to set up a bank account. Consider setting up a checking account so that you can begin to practice using your budget, keeping an ATM card, and withdrawing/depositing money. If you will set up an account, pick a time with your caregiver to go into a local branch of the bank you select. Before going to the bank, call to verify what documents you need to bring with you to set up an account (Ex: photo ID, proof of address)

Online Banking

Use of the internet has made banking more convenient and accessible 24 hours per day. With access to your accounts on line you can check your balance, transfer funds, and pay bills even after the bank is closed. Banking online is password protected to protect customers from theft. If and when you decide to use online banking, be sure to protect your password and do not give your password out to any other people. Many banks that provide online banking have tutorials, videos, and help chat to assist you if you have any questions.

Banking Apps

The internet has many free financial Apps (technology applications) for your computer or phone to help you with organizing and connect your expenditures to your bank account in real time. You can also build a personal budget through Apps which will give you daily or hourly updates on your budget goal and also provide you with alerts regarding bills due and payments made.

Resources

Learn more about writing checks-
http://www.teensguidetomoney.com/Saving/checking-account-basics/

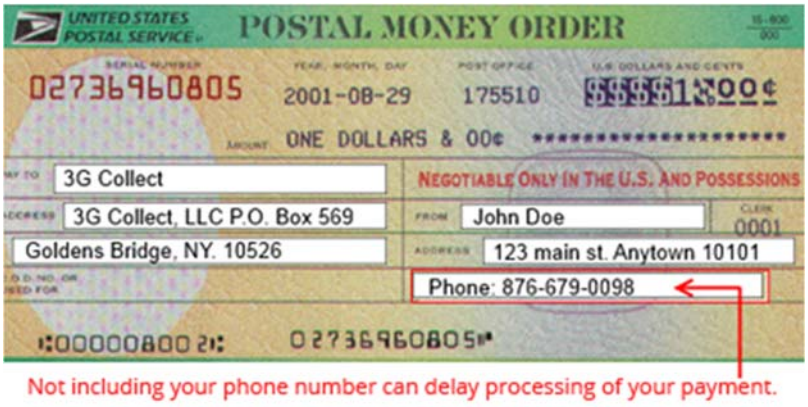
Mint https://www.mint.com/how-mint-works

Money Orders

(Borrowed from PAYA: Independent Living Skills Module I, page 86)

Money orders can be purchased for a fee ranging from $1.00 to $2.00 at any bank or post office and in many convenient stores. Money orders can be used to pay bills (rent, utilities, etc.) in the same manner as a personal check. The amount of the bill is paid in cash to the teller or salesperson, who then issues the money order in the same amount. The order needs to be signed and dated, and information about the agency you are paying needs to be filled out in the appropriate places.

Sample Money Order



Section 5
Credit Cards

A credit card is a type of loan from the credit card company allowing you to charge your purchases instead of paying cash. This does not mean that it is FREE and you never have to pay the company back. Before applying for a credit card, be sure to read all the fine print. Most credit card companies charge an annual fee just to have the card and some are as high as $50 a year! You are also charged an interest rate each month for any unpaid balance and some interest rates are as high as 23%! Some companies may offer a lower interest rate (3-5%) to start as a way to entice you to apply for their card. Often the lower rate is only valid for a short period of time and then it will increase. In essence, if you don't pay the entire balance on a monthly basis, you can expect to spend a lot more than the original cost of the item you charged. Today credit card companies provide their customers with online access to their accounts which allows them to view their balance and make monthly payments. If you are responsible and pay your credit card on time, some companies will negotiate a lower interest rate on your credit card.

As mentioned early on, getting into debt is EASY, getting out is HARD. (Borrowed from PAYA: Independent Living Skills Module I, page 90)
Many people get themselves into dangerous "credit holes" meaning they buy much more than they can afford because it seems so simple to use the credit card now and pay later. Most of these people can never pay off the debt they owe, and the high interest rate on credit cards makes things worse. Some people spend years paying off debts that they have created through careless charging.

A good credit history will be important to your future if you ever plan to take out a loan for a car or house. You can develop a good credit history by using a credit card for small expenses, such as gas, and then paying all your bills in full and on time.

While credit and charge cards can be helpful in establishing a good credit history, necessary to apply for larger bank loans or to finance a car for example, they can negatively impact your ability to get credit if they are misused. You should beware of the long range effects of bad credit.

Credit History

(Borrowed from PAYA: Independent Living Skills Module I, page 90)

Susan struggled for quite some time to pay off the charges for her purchases. She was late with her payment several times and actually missed one or two. Now, three years later, Susan (who has gotten a promotion and a raise at work) is shopping for a used car. After looking around she finds a car she likes and can afford with reasonable monthly payments. She then applies at the car dealership for financing. The salesperson checks Susan's credit history through one of the computerized credit rating companies and informs her that her loan has been disapproved. What do you think has happened?

My Journal

After evaluating all the information, do you feel that credit and charge cards are a good option for you now or in the future? Explain your choice in your journal entry.

If you think that credit cards are a good option for you, remember to be very cautious when using them and never charge more than you can afford! As stated in the beginning of this section, although there are advantages to credit and charge cards, there are also substantial risks.

Charge Card Consequences

(Borrowed from PAYA: Independent Living Skills Module I, page 89)

John has been working full-time as a nurse's aid for the past twelve months. He is on a fairly tight budget and, after paying for rent, utilities, food, and transportation, John has approximately $100 a month for miscellaneous expenses. A few months ago, John was approved for a credit card with a $500 credit line. As soon as he got the card, John went shopping and charged $200 for clothes. Two days later, John bought a new TV for $280. When John got his statement in the mail three and a half weeks later, he was a little surprised. He had not anticipated that he had to pay for all these items and interest as well. Actually, it almost felt as if the items he charged were free, since charging did not have an influence on his cash flow.

1. How do you think John will pay the money back?
2. How long do you think it will take him to pay off his credit card balance?
3. Do you think John would have bought the items if he had not had a charge card?

Section 6
Understanding Your Paycheck
(Borrowed from PAYA: Independent Living Skills Module I, page 91)

Congratulations, you received your first paycheck! It's important to understand that there are a number of deductions that are taken from your paycheck. Your check stub (attached to your check) will identify your gross pay, which is the total amount of money that you earned, and your "take-home pay" or net income, the amount that is left for you after all the deductions are taken.

The standard payroll deductions are:
- Federal income tax
- Social Security/Retirement
- State income tax (outside NH)

Other possible deductions:
- Health and hospital insurance
- Life insurance
- Union dues

Pay Stub Sample

Sample Company Name, Sample Company Address, 95220 — EARNINGS STATEMENT

EMPLOYEE NAME	SOCIAL SEC.ID	EMPLOYEE ID	CHECK No.	PAY PERIOD	PAY DATE
James Robert	XXX-XX-6565	454545	259248	01/23/14-01/29/14	01/31/14

INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR-TO-DATE
GROSS WAGES			1,000.00	FICA MED TAX	14.50	72.50
				FICA SS TAX	62.00	310.00
				FED TAX	159.50	797.48
				CA ST TAX	44.26	221.31
				SDI	10.00	50.00

YTD GROSS	YTD DEDCTIONS	YTD NET PAY	TOTAL	DEDUCTIONS	NET PAY
5,000.00	1,451.28	3,548.72	1,000.00	290.26	709.74

Activity

Let's get a better understanding, using the pay stub above answer the following questions.

1. What is the gross income?
2. How much do is paid in Federal taxes?
3. How much is paid in State taxes?
4. How much is paid to F.I.C.A.?
5. Are there any other deductions? If so, describe.
6. What are the net earnings?

Filing Income Tax Forms

All people who work in the United States must pay federal income taxes. As shown in the paycheck section, taxes are usually taken directly out of your check by your employer. After January 1 of each year, your employer will mail you a "W4", summing up your last year's earnings and taxes. You use this to calculate your federal income tax and submit forms to the IRS by April 15. These forms are available at libraries, post offices or online. Visit this link to print out a blank W4 - http://www.irs.gov/pub/irs-pdf/fw4.pdf

You may have to pay money to the IRS if you haven't had enough taken out during the year. Most teens have overpaid the government and receive a check, called a refund, after sending in the forms. Filing taxes is the law and you can be fined if you do not. Completing your taxes is tricky when you are first learning. It is helpful to have your caregiver or a trusted adult teach you how to complete your income tax returns.

Resources

This link will help you learn more about completing taxes: http://www.teensguidetomoney.com/earning/teens--taxes/

This link will connect you with volunteer tax sites in NH that will help you prepare your taxes for FREE: http://www.nhlegalaid.org/self-help-guides/taxes/vita-and-aarp-taxaide-sites-nh

PART III
Home Management

Section 1
Finding a home

What are my options for housing? How do I feel about adult living? These are just a few questions that may come to mind when thinking about taking the big step of leaving "home". Even for those of you who say, "I can't wait", you may still have some feelings of uncertainty, anxiety and possibly fear even though you don't want to admit it. There are many pros and cons to consider.

My Journal

The planning ahead for this moment becomes even more crucial, so having some money saved is essential. As you think about leaving to be on your own, who are the people that can help to prepare you? In what way can they be supportive? Answer these questions in your journal. Also talk to them about their own experiences of living on their own.

Finding an Apartment

Getting your own place is a very exciting time in your life and a big step in your independence. Apartments vary in price based on their size and location. Go back to your monthly budget form, how much did you budget for rent? Now that you have determined the amount of rent you can pay each month, you can begin to search for an apartment. At this point you will begin to make decisions based on the location of the apartment, the size or type of building the apartment is located in and whether you will live alone or with roommates. Here are some resources that you can begin to use to locate available apartments.

- Local Newspaper - http://www.unionleader.com/section/classifieds
- Craig's List NH - http://nh.craigslist.org/
- Rent.com - http://www.rent.com/
- Apartments.com - http://www.apartments.com/new-hampshire/

Vocabulary

Efficiency apartment: A small apartment, usually furnished, with a private bathroom and kitchenette (small kitchen).

Lease: A contract/legal agreement that allows you to rent an apartment/house for a certain amount of money for a specific time period.

Security deposit: A specific amount of money that the landlord requires you to pay before you move in just in case you cause some damage to the apartment while you're living there. The landlord keeps your money until you move out. He/she will then inspect the apartment and return your deposit to you if there is no damage. If there is some damage, the landlord may use all or part of your deposit to repair the damage.

Studio apartment: A small apartment consisting of one main living space, a small kitchen, and bathroom.

Sublet: To rent an apartment you have signed a lease for to another person.

Resources

http://www.emerson.edu/student-life/support-services/off-campus-student-services/renter-information/international-students/apartment-vocabulary

Experiential/ Community Activity

Using the resources listed above begin to research 1 and 2 bedroom apartments in 4 different towns in NH. Use the information in the advertisements to answer the questions below.

	Town or City	# of bedrooms	Pets Yes or No	Apartment building or House	Security Deposit	Rent per Month
Location 1						
Location 2						
Location 3						
Location 4						

My Journal

What did you learn about searching for apartments in the Getting Started activity? Were you able to find affordable apartments in the locations that you searched? Was the price of the apartment different in one location than another? Complete a journal entry to share what you learned in your research.

Section 2
Completing a Rental Application

A landlord is a person who owns an apartment or house that is being rented by someone else. Imagine for a moment that you are a landlord. What kind of qualities would you look for in a tenant (renter)?

Some landlords or rental agencies may be untrusting of first time renters, so it is important that you are prepared. You will want to be dressed appropriately, show proof that you have a steady income and have someone that can be a reference for you.

Activity

Landlords usually ask potential tenants to fill out a rental application. For practice, fill out the sample application below. Ask your caregiver or trusted adult for help.

Rental Application

Applicant Information		
Name:		
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own Rent (Please circle)	Monthly payment or rent:	How long?
Previous address:		
City:	State:	ZIP Code:
Owned Rented (Please circle)	Monthly payment or rent:	How long?
Employment Information		
Current employer:		
Employer address:		How long?

Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:

Emergency Contact

Name of a person not residing with you:			
Address:			
City:	State:	ZIP Code:	Phone:
Relationship:			

Co-applicant Information, if Married

Name:		
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own Rent (Please circle)	Monthly payment or rent:	How long?
Previous address:		
City:	State:	ZIP Code:
Owned Rented (Please circle)	Monthly payment or rent:	How long?

Co-applicant Employment Information

Current employer:		
Employer address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:

References		
Name:	Address:	Phone:
I authorize the verification of the information provided on this form as to my credit and employment. I have received a copy of this application.		
Signature of applicant:		Date:
Signature of co-applicant:		Date:

Important Tips

- It is very important that you read the rental applications carefully to understand what you are reporting and agreeing to.
- Before listing a person's name as a reference, ask for their permission.
- Answer all of the questions truthfully. Writing incorrect information could have legal consequences.

Section 3
Resourceful Living

Besides deciding where you want to live, you must think about what kind of living situation will be the best fit for you, both financially and emotionally. Let's take a closer look at some options that may be available to you:

Option A - Roommate

Due to the high cost of rent and utilities, it may be a wise choice to consider living with a roommate and share the cost of these expenses.

What might be the pros (positive) and cons (negative) of having a roommate? Make your list here.

Would I like to have a roommate?

+Pro's	-Con's

How to Find a Roommate

If you are considering finding a roommate the best place to start is by asking your close family, friends, and co-workers if they or someone they know is looking to share an apartment. When looking for a roommate, you want to be sure that a potential roommate is trustworthy, friendly, and responsible. Community bulletin boards that post roommate wanted advertisements can be found at the library, local churches or schools. Keep in mind that certain towns, located near colleges or universities, may be used to renting to young adults. You can also check on-line.

Activity - Know Your Roommate

There are many things to consider before deciding that the roommate option is right for you. You want to be sure that the person you choose to live with is "compatible" with you, meaning you have similar interests and can get along well. You and your roommate must work as a team in

sharing the living space. This requires trust and communication. You and your potential roommate will want to take a closer look at the following issues before moving in together.

Would we make good roommates?
Take this on-line quiz with your roommate to see if you would be a good match. http://www.proprofs.com/quiz-school/story.php?title=njy3mjay

It is important to remember that each of you has responsibilities in agreeing to be roommates. If your roommate decides to move out unexpectedly or loses his or her job, YOU are responsible for paying the rent. If for some reason, you are late paying your rent or you get evicted, this could affect your credit history in the future.

Option B - Renting a Furnished Room
Due to the minimal start-up costs involved and the lower cost to rent, this may be an option for some of you to consider. Typically, furnished rooms are located in large houses (privately owned) or in a rooming house. Most likely, the bathroom and kitchen are shared space, which helps to reduce the cost of utilities. Although this can be an inexpensive at $100 - $150 per week, there are some disadvantages to consider. Since there is typically no lease to sign, you could be asked to leave at any time and only given short notice to do so. Also, there is a lack of privacy due to sharing a bathroom and a kitchen. Some tenants may not be as respectful of privacy, noise or property and likely there are restrictions on guests visiting, etc. You may want to ask an adult you already know if they have a room you could rent rather than renting from a stranger.

Would you consider renting a furnished room, why or why not?

Option C - Transitional/ Subsidized Housing
There are programs that assist young adults with housing and job skills. The programs are often short term, temporary, and are different depending on which area of the state you live in. See your adolescent worker for specific information and programs near you.

Option D - Adult Living Program

Some teens may be eligible for an adult living program. The Granite State Independent Living Program helps youth who have disabilities that make it difficult for them to live on their own. Your adolescent worker can provide more information on this option.

Option E - College Housing

For those of you who will be leaving home to attend college, living on campus versus off campus can save you a lot of money. Each college or university differs, but the majority offers dormitory housing and meal plans. In a dorm, you would share a room with 1-4 other students depending upon the size of the room. This limits your privacy, but it also gives you many opportunities to interact and meet new people. In your second or subsequent years of college, you may have the opportunity to become an R.A. (Resident Assistant). R.A.'s often have their own room and receive a reduction in their housing or meal plan costs. Becoming an R.A. is a decision to be made with great care and taken seriously. You would be in a position of leadership and authority and responsible for the care, safety, and wellbeing of all those residents on your floor or in your building.

If you are planning to live on campus, what are the housing and meal costs?

Section 8

Section 4
Legal Contract/ Leases

Signing a Lease

When looking for an apartment, you will need to decide if you are willing to sign or not sign a lease. A lease is a contract regarding real estate or equipment that specifies a certain period of time and price. In essence, you are agreeing to rent the apartment for "X" amount of months (usually 12 months) and for "Y" price per month. A lease will also offer protection to the landlord and to you as the tenant. Leases specify rules and restrictions regarding the apartment itself, the grounds around the apartment and any other buildings associated with the apartment (club house, laundry area, etc.). Most leases also indicate that you cannot rent or sublease the apartment to anyone else without obtaining permission from the landlord or rental agency. Ask questions if you are unclear about anything and be sure to read the lease entirely before signing it.

Lease Sample

http://rentalleaseagreement.org/nh/

ROCKETLAWYER Sample

APARTMENT LEASE

This Apartment Lease Agreement (this "Lease") is made effective as of February 16, 2012, by and between James Smith ("Landlord"), and Javier Espinoza , Adriana Espinoza and Alicia Espinoza ("Tenant"). The parties agree as follows:

1. PREMISES. Landlord, in consideration of the lease payments provided in this Lease, leases to Tenant a 2 bedroom apartment located at 13 Blue St, San Rafael, California 94901 (the "Premises").

2. TERM. The lease term will begin on February 23, 2012 and will terminate on February 23, 2013.

3. LEASE PAYMENTS. Tenant shall pay to Landlord monthly installments of $1,300.00 per month, payable in advance on the first day of each month, for a total lease payment of $15,600.00. Lease payments shall be made to Landlord at 13 Blue St, San Rafael, California 94901, which address may be changed from time to time by Landlord.

4. SECURITY DEPOSIT. At the time of the signing of this Lease, Tenant shall pay to Landlord, in trust, a security deposit of $300.00 to be held and disbursed for Tenant damages to the Premises or other defaults under this Agreement (if any) as provided by law.

5. POSSESSION. Tenant shall be entitled to possession on the first day of the term of this Lease, and shall yield possession to Landlord on the last day of the term of this Lease, unless otherwise agreed by both parties in writing. At the expiration of the term, Tenant shall remove its goods and effects and peaceably yield up the Premises to Landlord in as good condition as when delivered to Tenant, ordinary wear and tear excepted.

6. USE OF PREMISES/ABSENCES. Tenant shall occupy and use the Premises as a dwelling unit. Tenant shall notify Landlord of any anticipated extended absence of greater than seven (7) days from the Premises not later than the first day of the extended absence.

7. PROPERTY INSURANCE. Landlord and Tenant shall each be responsible to maintain appropriate insurance for their respective interests in the Premises and property located on the Premises.

8. MAINTENANCE. Landlord shall keep the following in good repair: roof, exterior walls, foundation, sewer, plumbing, heating, wiring, air conditioning, driveways, and sidewalks, except when such repairs are necessitated by the misuse or negligence of Tenant, its agents, employees or invitees, and all other maintenance responsibilities required by law. Tenant shall maintain the premises in a reasonable safe, serviceable, clean and presentable condition, and except for the repairs and replacements to be made by La[illegible]nant to the preceding sentence, shall make all repairs, replacements and improvement[illegible]s, including all changes, alterations or

GUARANTEE

Create this document with step-by-step instructions at RocketLawyer.com

Experiential/ Community Activity

Lease Questions

1. How long is the lease for?
2. When does the rent have to be paid?
3. How much is the security deposit?
4. Are pets allowed?
5. Are utilities included in the rent?
6. Can the Lessee sublet?
7. Is the Lessee responsible for damages he/she caused?
8. How long before the lease expires does the Lessee have to notify the Lessors of his/her intention to renew or not renew the lease?

Beyond High School: A Guide to Your Rights and Responsibilities by the NH Bar Association is a great resource for many legal issues that you will face in young adulthood. On page 32 you will find information about renting an apartment, signing a lease, security deposits, safe and sanitary housing, evections, moving out, and your rights as a tenant. You can find this document at https://www.nhbar.org/pdfs/bhs02comp.pdf.

Section 5
Homelessness

Data collected from the 2011 Midwest Evaluation of the Adult Functioning of Former Foster Youth estimates that as many as 31% of former foster youth will spend time homeless or couch surfing by the time they are 26 years old (Chapin Hall at University of Chicago, 2016).

A 2010 report by the Childrens' Coalition, "Homeless Teens and Young Adults in New Hampshire", states:

> "More than 1,000 adolescents and young adults live in New Hampshire without a stable, permanent home every year. This is a conservative estimate; the real number is probably much higher. …Homelessness is a traumatic experience for these young people, putting them at risk of disease, injury, isolation from family and friends, mental illness, addiction, incarceration, and further homelessness."[1]

[1] Wauchope, Barbara; 2010, Homeless Teens and Young Adults in New Hampshire; Children's Alliance of New Hampshire, Carsey Institute
Retrieved from http://scholars.unh.edu/cgi/viewcontent.cgi?article=1108&context=carsey

New Hampshire State Administrative Rules He-M 314.02(b) defines someone who is homeless as:

- An individual or family that lacks a fixed, regular, and adequate nighttime residence [couch surfing]; or
- An individual or family that has a primary nighttime residence that is:
    1. a supervised publicly or privately operated shelter or transitional housing;
    2. an institution other than a penal facility that provides temporary residence for individuals intended to be institutionalized; or
    3. a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings [streets, abandoned buildings, bus stations, cars].

It is so important for you to have a concrete housing plan before you go out on your own. In the event that you are unable to find housing or you lose your housing. There are supports and services that may be able to help.

Some things to consider:

- Identify a trusted adult with whom you can leave important papers (birth certificate, social security card, NH TRAILS binder, etc.);
- Establish a mailing address either "in care of" (c/o) a trusted adult or a post office box (P.O.);
- Check your mail frequently;
- If you are on a waiting list for a shelter – check in with the shelter daily. The squeaky wheel gets the grease!
- If you are on a waiting list for housing – check in with them regularly to get updates on your status;
- If you have a phone – check your messages regularly. If you do not have a phone find a trusted adult that can take messages for you;
- Most public libraries have public access computers and free WiFi where you can research housing options, submit applications and check email. Some libraries require proof of residency.

The following are descriptions and contact information for programs and services to help in the event you become homeless.

RESOURCES

If you aged out of DCYF placement at the age of 18 or older you are eligible for DCYF Aftercare Services which includes help for housing. Contact the DCYF Adolescent Worker nearest to your location http://www.dhhs.nh.gov/dcyf/documents/adolescentworkers.pdf

2-1-1 New Hampshire provides the residents of NH with easy and accurate **access to health and human services** and to meet their needs daily and in times of crisis. In addition 2-1-1 NH maintains a searchable database of resources and services on the website. http://www.211nh.org/default.aspx

Child and Family Services Runaway and Homeless Youth Program
Helps youth in the Manchester and Seacoast areas who are under 18 and have runaway or become homeless, or are at risk of either. http://www.cfsnh.org/index.php/programs-services/teen-young-adult-services/runaway-and-homeless-youth

Child and Family Services Transitional Living Program
Child and Family Services' Transitional Living Program (TLP) is a voluntary, 12- 18 month program that provides supportive housing, life skills training and support services to young people, ages 18 to 21, who are homeless or transitioning out of foster care. The program is designed to promote self-sufficiency and reduce the risk of future homelessness. Through TLP, young people get the chance to identify their own personal goals and receive help in reaching them. http://www.cfsnh.org/index.php/programs-services/substance-abuse/transitional-living-program

Homeless Outreach/Intervention Prevention Program
The HUD-funded Homeless Outreach/Intervention Prevention (HOIP) program is a statewide collaborative project among five Community Action Agencies and the State of New Hampshire, Bureau of Homeless and Housing Services. The HOIP is designed to provide aggressive street

outreach and intervention services to the unsheltered homeless throughout the state. HOIP unsheltered homeless contacts are followed up systematically to ensure the appropriate service is provided. **To contact a HOIP worker in your area please contact the NH Homeless Hotline at 211 or (866) 444-4211.**

JobCorps
A residential career technical training center provided at no cost to eligible 16-24 year olds. Located in all 50 states including New Hampshire where it is in Manchester. JobCorps provides all of its participants with free housing for the duration of the program.
http://newhampshire.jobcorps.gov/home.aspx

Nashua Children's Home Transitional Living Program
The Nashua Children's Home Transitional Living Program was developed to assist young adults in transitioning into self-sufficiency and prevent long term dependency on the social service system. Housing is provided at a nominal rent, along with continuing staff support and guidance for young adults that have exited the child-protective or juvenile justice system. The program is located at 123 Amherst Street (an apartment building with 3 one-bedroom units and 2 two-bedroom units) and 117 Amherst Street (a two-bedroom single-family home). Young Adults entering the TLP must be between 18 and 20 years of age, and will have, in most instances, remained in care until "aging out." Participants must qualify for "low-income" housing, as defined by the U.S. Department of Housing and Urban Development.
https://nashuachildrenshome.org/transitional-living/

NH Young Adult Resource Guide Contains a list of statewide housing, employment, education and well-being resources.
http://www.dhhs.nh.gov/dcyf/documents/youngadult.pdf

Projects for Assistance in Transition from Homelessness
The Projects for Assistance in Transition from Homelessness (PATH) program is funded through a grant from the Substance Abuse and Mental Health Services Administration (SAMHSA). PATH workers

assess for immediacy of needs, and continue to work with individuals to enhance treatment and/or housing readiness while linking clients to vital supports such as shelter, health care, mental health treatment, financial assistance and ultimately housing.
http://www.dhhs.nh.gov/dcbcs/bhhs/homelessness.htm

Homeless Shelter Directory:
New Hampshire Homeless Shelters
This website has links to information on homeless shelters for cities and towns in NH. This is an open source website – information can be added by anyone visiting the site. It is not clear how often the information is checked for accuracy.
http://www.homelessshelterdirectory.org/newhampshire.html

NH Coalition to End Homelessness
This website includes links to a variety of services and supports including shelters specifically for victims of domestic violence, below market rental assistance, housing outreach, etc.
http://www.home4hope.com/category.cfm?CID=1

VIDEOS

Aging out
In this video Cordale Manning, a former foster youth, talks about his journey from foster care to independent living.
http://jjie.org/video-life-after-foster-care/104741/

Young and Homeless: What would have helped you?
In this video several former foster youth reflect on their experience of aging out of foster care and being homeless.
http://www.seattletimes.com/opinion/video-what-would-have-helped-you/

Section 6
Clothing

Depending upon what job you will hold will determine the style of clothes you will want to purchase. If you will be working in an office, chances are jeans and a t-shirt will not be acceptable to wear. This means you need to plan ahead and shop wisely since office clothes (suits, skirts) can cost more. Other jobs, like working as a mechanic or for a landscaping company, require heavy-duty footwear and other protective gear. Some companies, like retail stores and some restaurants, provide you with a uniform. For others, you must provide your own uniform.

Go back to your monthly budget form, how much did you budget for clothes? As discussed in the budget section, brand names will typically cost more, but shopping at discount department stores that carry brand names is one way to find the item at a lower cost. Second hand shops, Goodwill, Salvation Army, thrift shops, consignment stores and tag sales are other places to check for lower prices. Always keep your receipts until you are sure you do not want to return the item.

PART IV
Managing Transportation

There are many ways to get from one place to another. Walking is free, healthy and does not harm the environment. But some trips are too far to walk, or walking could put you in danger due to traffic or darkness. Carpooling is an option, sharing rides with coworkers or others going to the same destination. Another option is to pay a coworker for rides.

Section 1
Public Transportation

For many of you, public transportation will be the most inexpensive and easiest way to get around. As mentioned previously, there is no subway or metro system in our state. If you are planning to move outside of NH to a city with a subway or metro system, you should search the web for location and pricing.

Experiential/ Community Activity

Find out the following information about public transportation in your community:

1. What kinds of public transportation is available in the community in which you plan to live?

2. What kind of distance is there between your home and the bus station, train station, etc.?

3. Does it operate 24 hours per day or just during normal business hours? What about weekend hours?

4. What are the current prices for a one way fare? Monthly pass?

Bus Schedules

Obtain a current bus schedule and plan out your route from home to work and back. How many buses will you need to travel on? What is the approximate time? How much do you estimate this will cost?

Section 2
Understanding Directions

It is important that you become familiar with the city or town you plan to live in, especially if you have never lived there before. Once you know how to get yourself somewhere, would you be able to help someone else? Being able to read and understand a road map is an important skill to learn even if you have an electronic device that has GPS. Based upon where you live right now, would you be able to give someone clear directions to the nearest gas station? Why or why not?

Reading a Map

Resources

How to Read a Map - https://youtu.be/8QlJn_iMeAg

Locations and Directions - https://youtu.be/-dUK4cC2WxE

Section 3
Getting Your Driver's License

Driver's Education

Driver's education courses are generally offered through your high school or through driving schools in the community. You do need your parent's permission to take driver's education. Your CPSW or JPPO can help you complete the necessary forms for parental permission. The fee will vary greatly and it is typically less expensive to go through your high school. In driver's education, you will benefit from not only the classroom instruction, but from a series of driving lessons that are also part of the class. Some insurance companies will offer a discounted rate for those who have successfully completed a driver's education course. Without driver's education, a person must wait until 18 to obtain their license in the state of NH.

Compare Driver Education Programs

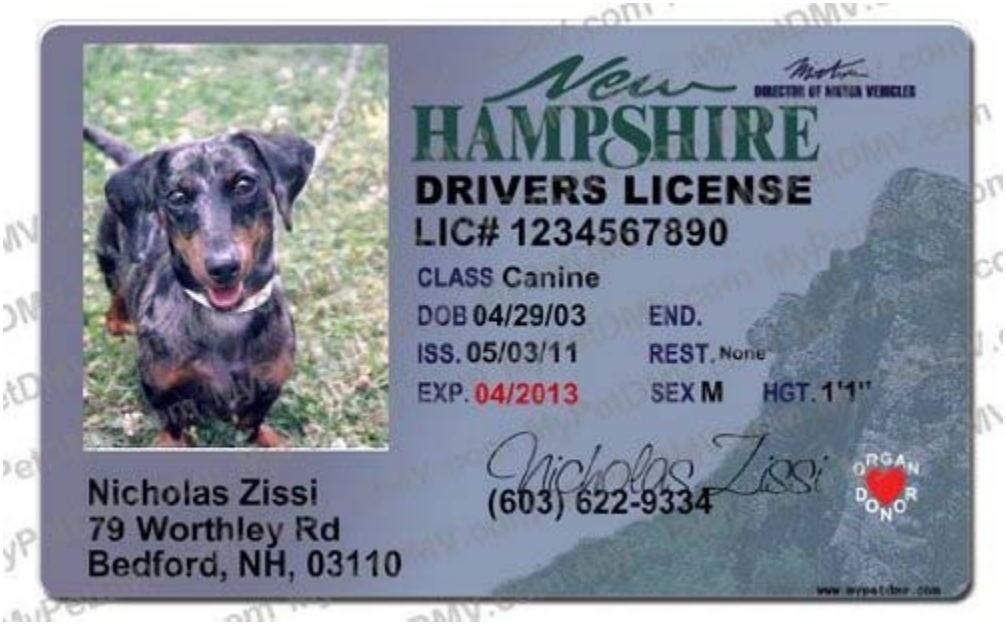
	High School Driver's Education	Private Driving School
Cost of Enrollment		
Is there a wait list (yes/no)		
# of lessons included in the cost		
Required age to begin the class		
Day and time of the classes		

Getting Your License

Now, that you have completed driver's education, you are ready to get your actual license. Assuming that you have studied your driving manual! If you are under 18, you will need to obtain your parents signature to apply for a driver's license. If you are in the guardianship of the state, you must have the permission of DCYF or wait until you are 18 to get a license.

Experiential/ Community Activity

Visit the NH Department of Motor Vehicles (DMV) - Driver's licensing website to learn more about applying for your first driver's license and closest DMV locations.
http://www.nh.gov/safety/divisions/dmv/driver-licensing/index.htm



Section 4
Owning or Using a Car

Buy new, buy used, or can I even afford to buy at all? Keep in mind that buying a new or used car is a major purchase. Do your research first and talk with your caregiver or an adult your trust before buying a car!

Experiential/ Community Activity

Work with a trusted adult to research used cars with the options that you would like on the internet (Craig's List, Cars.com), newspaper or at a car dealership. When you find a car that you like write down the cost of the car and the mileage. Now choose two cars from your list that you would consider purchasing.

	Car #1	Car #2
Make		
Model		
Year		
Price		
Car Options		

My Journal

Based on the two cars that you selected check out Consumer Reports or the Official Kelly Blue Book web site, http://www.kbb.com/ to see how your car stacks up according to the experts. Complete a journal entry about what you have learned about the cars that you selected. With this new information would you make the same choice? If you would make the same choice, explain why.

Car Buying Questions

Learning about the car's history
Before purchasing a car it is important that you take the time to find out where the car has been, has it been in any accidents or has it been in a flood area. All of these things can affect how well the car runs and how long it will continue to run for you.

Carfax – This is a report that you can get through the internet to find out important information about the car you are considering buying. Good dealerships and private owners will either have records of the cars maintenance and location or a copy of the Carfax.
To learn more visit: www.carfax.com

If you are considering purchasing a used car, you have three options:

1. Used car dealer – large selection of cars, may try to haggle with the price, usually don't know the car's history, some are reputable, others are not. Always ask the dealer for a Carfax which they should pay for.

2. New car dealer – may have car's history due to a trade, may offer limited 90 day warranty, price may be higher, may try to get you to buy new instead. Usually have the Carfax for you to review.

3. Private sale – may have been the car's only owner, could provide maintenance records, may only be asking "blue book" price, usually motivated to sell

Resources
http://www.edmunds.com/car-buying/10-steps-to-buying-a-used-car.html
http://www.teensguidetomoney.com/spending/first-time-car-buying-tips-for-teens/
https://www.carbuyingtips.com/first-time-buyer.htm

Getting your car on the road
In the state of NH, cars must be registered before driving them on the road. Driving an unregistered vehicle on the road can result in an expensive ticket, a possible court appearance or the police could impound (take away) your vehicle.

Registration
When you first purchase your vehicle you will need to register your car with the NH (DMV) Department of Motor Vehicles. This can be done at a DMV location or at your local town hall. It is important to know which location you will use and check the days and hours of operation.

Insurance
The state of New Hampshire does not require insurance for all vehicles, however in the case of an accident; not having insurance can lead to serious legal consequences. If you are in an accident, you could be responsible for your entire medical and car repair bills, as well as all the bills for the other people involved in the accident. Driving without insurance is not just risky, it is foolish.

Finding affordable Insurance
Insuring your car can be expensive, but it is a very smart step in protecting your vehicle and the cost of getting into an accident. When looking for automotive insurance it is important to know that there are many different companies that provide this service to people and their pricing can vary. Take the time to do your research and contact at least three companies to get prices. When you compare prices with auto insurance, it is important that you compare not only the price but also what types of accidents or situations for which they will provide you protection.

Note: When you first insure a car, insurance companies will usually require the first three monthly installments up front.

Which insurance would you choose and at what cost?

Explain your choice:

NH State Inspection
Each car must also pass a NH State Inspection. If your car does not pass, it may require some costly repairs and replacement parts before your car can legally be on the road. The cost of having the State Inspection done ranges from $45-55.

Experiential/ Community Activity

Getting your car on the road legally involves a number of steps and will require you to plan ahead to accomplish each step. Using the worksheet below research where you would go in your local area to register, insure, and inspect your car. With the support of your caregiver or trusted adult, contact each of these places to get the information you need.

Getting Your Car on the Road

1. Ask a friend or an adult the name of an automotive garage where they get their car inspected. Contact the Garage and find out how much a NH State Inspection cost and times that they schedule appointments.	Garage: Times: Cost:
2. Using the insurance estimates from the previous activity, select the company and cost of insuring your car.	Insurance Company: Cost per year:
3. Contact your local Town Hall and ask to speak with the person who registers vehicles. This is usually the Town Clerk who handles vehicle registrations.	Town Payment: State Payment:

Cost of Inspection $_____

Cost of Insurance $_____

Cost of Registration $_____

Total Cost to Get your Car on the Road $_____

My Journal

Good work completing your research on the cost of getting your car on the road. In your journal, complete an entry discussing how easy or hard it was to find get answers to your questions at each of the places that you contacted. Also share your thoughts on the total cost that you will need to pay to get your car on the road and your plan to earn the money for this.

Car Operating and Maintenance Costs

Keeping your car running well will require your attention on a regular basis. If you find that there are changes in how your car drives or you begin to hear unusual noises when driving your car, it is best to have a mechanic check your car sooner than later to prevent breaking down on the road or causing more damage. This will usually mean extra expenses. Managing your money is an important part of being a car owner and you will need to set some money aside each time that you get paid to prepare for expected and unexpected repairs.

Weekly Operation Cost and Monthly Maintenance Cost

Weekly Operation Cost	
Average weekly cost of gas.	
Parking lot fees or Parking meters.	
Tolls	
Total Weekly Expense	
Monthly Maintenance Cost	
Monthly Insurance Payment	
Money set aside for Unexpected Repairs/ Replacement parts – As a vehicle owner you will have to plan for unexpected repairs such as a flat tire or mechanical failure.	
Cost of Oil Change – Oil changes are recommended every 3000 miles or 5000 miles depending on your specific car's make and model and the type of oil that it requires.	
Cost of the owner's manual Maintenance Guide – You may be familiar with the term "tune up", which is used to describe service that happened yearly with older model cars. Modern cars today each car have a schedule of maintenance that is required to be done at specific vehicle mileages. If your car does not come with an owner's manual, you can find one on line for most vehicles.	
Monthly savings for Yearly Registration – Each year you will need to register your vehicle. This amount will be the same or less than the cost of your original registration payment. You can determine your monthly savings amount by dividing your original registration payment by 12 (each month of the year). Example: 150 Registration fee divided by 12 months would equal $12.50 each month that you should set aside for the next years registration.	
Total Monthly Cost	

Resources

Teen pregnancy facts

Kost, Kathryn, and Stanley Henshaw. “U.S. Teenage Pregnancies, Births and Abortions 2008: National Trends by Age, Race and Ethnicity.” New York: Guttmacher Institute. [Online]. Accessed February 11, 2014, .

StayTeen. "Stay Informed: Teen Pregnancy." StayTeen. Accessed March 10, 2015. .

HealthResearchFunding.org. "22 Important Unplanned Teenage Pregnancy Statistics." HealthResearchFunding.org. Accessed March 10, 2015. .

StayTeen. "Stay Informed: Teen Pregnancy." StayTeen. Accessed March 5, 2015. .

Boonstra, H. "Teen Pregnancy: Trends And Lessons Learned." The Guttmacher Report on Public Policy 5, no. 1 (2002). Accessed February 11, 2014, http://www.guttmacher.org/pubs/tgr/05/1/gr050107.html.

Planned Parenthood Federation of America, Inc. "Pregnancy and Childbearing Among U.S. Teens." PlannedParenthood.org. Accessed February 11, 2014, http://www.plannedparenthood.org/files/PPFA/pregnancy_and_childbearing.pdf.

Kost, Kathryn, and Stanley Henshaw. “U.S. Teenage Pregnancies, Births and Abortions 2008: National Trends by Age, Race and Ethnicity.” New York: Guttmacher Institute. [Online]. Accessed February 11, 2014, http://www.guttmacher.org/pubs/USTPtrends08.pdf.

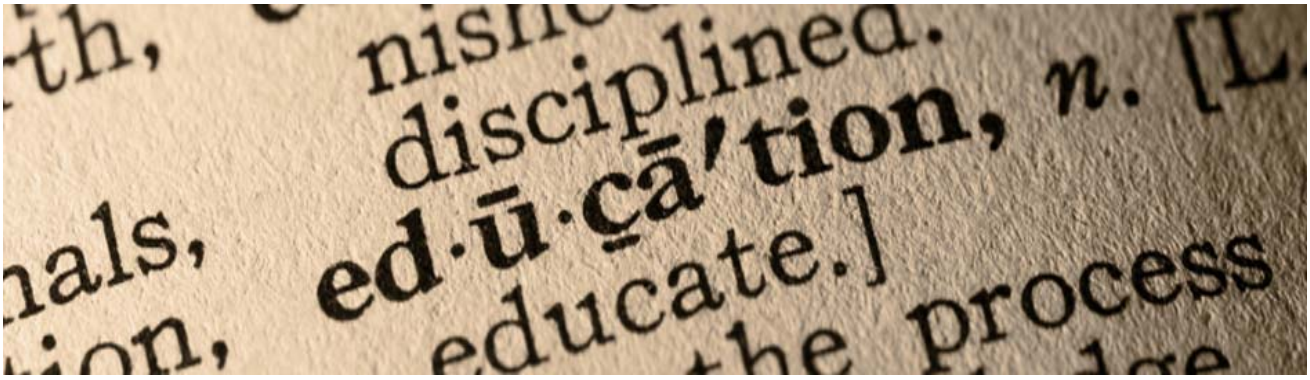
StayTeen. "Stay Informed: Teen Pregnancy." StayTeen. Accessed March 10, 2015. .

American Civil Liberties Union. "Preventing Teenagers from Getting Contraceptives Unless They Tell a Parent Puts Teens at Risk." ACLU.org. Accessed February 11, 2014, https://www.aclu.org/reproductive-freedom/preventing-teenagers-getting-contraceptives-unless-they-tell-parent-puts-teens-.

StayTeen. "StayInformed: Teen Pregnancy." Stay Teen. Accessed March 10, 2015. .

Hamilton, Ph.D., Brady E., and Stephanie J. Ventura, M.A.. "Birth Rates for U.S. Teenagers Reach Historic Lows for All Age and Ethnic Groups." CDC.gov. Accessed February 11, 2014, http://www.cdc.gov/nchs/data/databriefs/db89.htm.

Education and Vocational Training



In this part of Trails, you will:

1.) Learn about the requirements for a High School diploma or high school equivalency test certificate (HiSet).

2.) Explore post-graduation career and work interests and goals.

3.) Compare the pros and cons of military service, vocational training, and college.

4.) Think about which option or combination of options might be best for you.

Introduction:

Becoming an adult is exciting. For the first time in your life you make all of the decisions that affect your life. This newfound freedom, however, also has its limits. One limit is the need to make money in order to pay for your housing, transportation, food, and other life needs. The good news is that you can, with the right choices, find work that is rewarding and even fun. The pathway to rewarding work is education and training.

Section 1

Completing High School

In New Hampshire, every student must attend school until they are 18 years of age. Aside from this legal requirement, there are many reasons to see high school through to completion. High school graduates earn much more money than non-graduates, and earning a diploma is also a worthwhile personal achievement.

Graduation Requirements for New Hampshire High Schools
In order to receive a diploma from a high school in New Hampshire you must have completed the following:

- 4 credits of English
- 2 credits of Mathematics
- 1 credit of Physical Sciences
- 1 credit of Biological Sciences
- 1 credit of US and NH History and Government
- 0.5 credit of Basic Business and Economic Education
- 1credit of Physical Education
- 0.75 credit of Health Education
- 0.5 credit of Arts Education
- 0.5 credit of Computer Education
- Seven units of Electives

There is a record of all the courses you have attended which is kept by the high school that you have attended. This record is called a **transcript**. If you have attended multiple high schools, a copy of your other transcript(s) would have been sent to the last high school that you attended. You can request a copy of your transcript by contacting the guidance department at your high school. Most public schools and colleges will accept a transcript from the school you last attended or graduated from without requiring you to obtain transcripts from every high school you may have attended. Some schools also make transcripts available online. If you aren't able to obtain a transcript in any other

way, you can contact the State of New Hampshire's Department of Education at: http://education.nh.gov/highered/closed/transcript_procedures.htm, to request a copy of your transcript. Your transcript includes what requirements for graduation are still incomplete or have been completed. An official transcript will be required for any application for military service, vocational training, or college. An official transcript is a copy of educational record which has been certified by the school as a true and approved proof of your current level of accomplishment.

Alternatives to Attending High School

Students have many reasons for not physically attending school every day. Fortunately, there are many alternative ways to complete course work and earn a high school diploma. Many of these can be accessed through the internet. Even if there is not internet access where you live, public libraries welcome young people and encourage students to use library computers to complete assignments.

There are many things to consider when deciding to take courses online or physically at a school. Many students enjoy the experience of working with teachers and other students to master a skill or to learn about a subject. On the other hand, online coursework allows you to take courses not otherwise offered at your school, or to take alternates to fulfill required courses. The availability of online courses open to you will depend you're your districts' policies pertaining to online learning. Although online learning is more flexible, there are still deadlines and requirements to be completed in order to receive a passing grade and credit for online learning. Most schools have online learning coordinator to help you connect to your online learning options while also maintain your progress. Many high schools in NH offer courses through the Virtual Learning Academy (VLACS). VLACS is a public charter school. VLACS offers online versions of all of the classes also you need to earn credits a for High School diploma in the state of New Hampshire. VLACS is the

only online school that is recognized by the State of New Hampshire, Department of Education. This is an important consideration, as you want to be sure that your diploma will be accepted by future employers, schools, or the military.

Resources:

Go to the VLACS website for more information.
http://vlacs.org/

Another resource is online Learning NH is an organization that provides information for people interested in doing coursework online. Their website can be found at:
http://www.nheon.org/onlinelearning/

Another path to achieve a high school diploma is through the JobCorps program. It is located in Manchester and offers a High School diploma program for students aged 16 to 24. More information about JobCorps can be found in **Section Four.**

The High School Equivalency Test

If you are 18 and haven't completed the requirements for a diploma through taking courses, you have the option of taking the High School Equivalency Test (HiSet). This test includes Math, Language Arts (Reading and Writing), Science, and Social Studies. A passing score on the test is the equivalent of a high school diploma. HiSet scores are accepted by colleges, universities, training and vocational programs, and the United States military. The test costs $95.00 and must be taken at an approved testing center. The test is challenging. It is designed to show that a student has mastered the skills and knowledge needed to pass High School courses and to earn a diploma. Because of this, a great deal of study and practice is required to be successful on the test.
For more information about HiSet go to the State of New Hampshire Department of Education webpage:
http://education.nh.gov/career/adult/equivalency-test-faq.htm

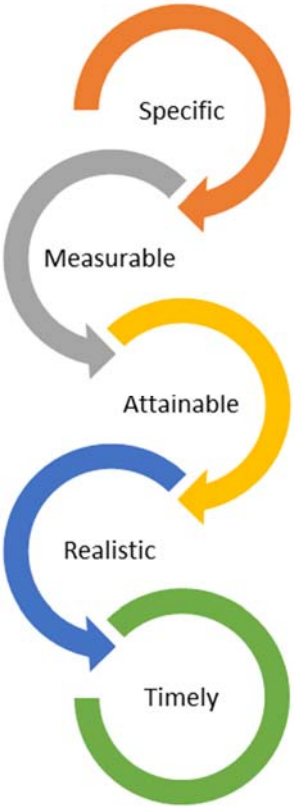
Section 2
Goals and Interests

What do you want out of life? What kind of life would you like to live? Where do you see yourself living in the future? These are the kinds of "big picture" questions that you might find yourself asking as you transition from identifying yourself as a teenager to becoming an adult. "Big picture" questions are often complicated with many possible answers influenced by a variety of factors.

Image courtesy of Master isolated images at FreeDigitalPhotos.net

Goals are specific accomplishments you see yourself obtaining. Setting goals for yourself helps with planning. Here is an example of how to define and set goals for your immediate and long term future.

Effective goals are **SMART** goals:



Specific.
- What exactly are you going to do?

Measurable.
- How will you know when you have achieved the goal?

Attainable.
- The goal has to be something that a human person can achieve. For example, becoming a flying unicorn isn't attainable.

Realistic.
- The goal must be realistic, when you consider factors like time and money.

Timely.
- Effective goals include a timeframe for when they will be completed by. This allows you to plan, but also to keep the

goal realistic.

Creating a series of small, manageable goals is a great way to get you on the path to creating a desirable future. For example, while it might be really difficult to commit to a big, general aspiration such as getting healthy. It is very possible to accomplish a goal such as going for a walk for 30 minutes every day after school for the next two weeks. The example provides specific information about what you need to do to reach the goal of getting healthy. It also does not describe what the end result of getting healthy means. The second goal, on the other hand, is not only realistic, but it also results in a measurable outcome. At the end of two weeks, you can review your activities and verify you did actually go for a 30 minute walk each day after school. The second goal also provides you with an action plan to improve your health. The first only implies that you want to be healthier.

Interests

One of the cool things about being an adult is that you can decide how you want to spend your time. This is true of both leisure (free) time and what you do for employment nearly everyone needs to work to earn money to finance our lives. As an adult, you will spend six to twelve hours at work every day. Working is much more enjoyable if you do something you find interesting.

Image courtesy of Stuart Miles at FreeDigitalPhotos.net

Here are a few questions to ask yourself when thinking about future work interests:

1. Do you like spending more time inside or outside?
2. Do you like working with your hands?
3. Do you like making things?
4. Do you enjoy computers?
5. Do you like animals?
6. Do you like spending time talking with people, or would you prefer being alone?
7. Do you like having a predictable schedule, or do you like to have a flexible schedule?

There are many things to think about when considering work interests. A great way to explore your interests is to take a job/career quiz or to fill out an **interest inventory**. Job/career quizzes and interest inventories can be easily found with a Google search online. The results can help you to narrow down the types of work you may be interested in pursuing. Thinking about possible interests and types of employment will also help you determine future educational needs or trainings required to perform a specific job. For example, if you are interested in becoming a teacher or nurse, you will need substantially more education. If you are interested in being a welder, hair stylist, electrician, plumber, or chef, you will need additional training and education.

Activity

Go online and find an interest inventory. Answer the questions and look at your results. Use your results to create a **SMART** Goal and action plan. Use the example below to help.

Example: Katarina completed an online interest inventory survey and found that she likes working with people and animals, and she likes working outdoors. The results of her interest inventory suggested she may be well suited to be a Conservation Officer. She used the information to create the following goal and action plan:

SMART Goal	Action Plan
1) I will go to the N.H. Fish and Game Department's website and check out the careers section by the end of this week. **2)** Research what type of education is need for careers I find interesting.	• Look up the web address online. • Find the careers section. • Read through the section. • Write down career options find interesting. • Write down what type of education is required for each.

Notice that Katarina created two basic goals to complete. She wrote down the steps she will need to take in order to meet the goal by the deadline that she set for herself.

You can create a SMART Goal and Action Plan template using Microsoft Word, or you can create a handwritten plan. The advantage of the computer plan is that you can save it and easily add to it.

Section 3
Military Service

If you ask a veteran of the United States Military (Army, Navy, Air Force, Marines, Coast Guard) why they enlisted, most will tell you that they did it because they wanted to serve their country. While that is a worthwhile reason, there are also many practical careers to consider attaining connected to military service. Serving in the military provides you with training, skills, opportunity for travel, and many valuable life experiences. It is important, however to remember that the United States is involved in armed conflicts around the world. It is highly possible that you could be assigned to combat duty. Active combat will expose you to risk of serious and permanent injury or even death. This harsh reality is something to seriously consider if you are thinking about enlisting in any branch of military service.

The G.I. Bill

The G.I. Bill is a benefit you earn after two years of military service. This benefit covers a significant amount of tuition, fees, and on-campus housing for any public college, university, or training program. You may also qualify for up to $21,084.00 for cost to attend a private college, university, or training program. Always check with your recruiter as benefits under the bill vary depending on time served and types of service.

Types of costs eligible under the G.I. Bill may include:

- College degree programs including Associate, Bachelor, and advanced degree programs
- Vocational/Technical Training including non-college degree programs
- On-the-job/Apprenticeship Training
- Licensing & Certification Reimbursement
- National Testing Programs such as SAT, CLEP, AP, etc
- Flight Training
- Correspondence Training
- Work-study programs

Requirements for Military Service

There are different rules for enlisting and for officer programs.

Enlisting: Enlisted members do the hands-on work of the military. They need at least a high school diploma. Various position and branches of the military may or may not accept a HiSet diploma.

Officer: Officers are the managers of the military. Most officer programs require a college degree at minimum. Obtaining the rank of officer is very competitive. The military requires many officers to obtain a Master or higher degree to maintain their commission.

Your local recruiter will help determine if you meet the minimum qualifications for serving in the U.S. Armed Forces. The following qualifications are required by all five services:

- You must be a U.S. citizen or resident alien.
- You must be at least 17 years old (17-year old applicants require parental consent).
- You must (with very few exceptions) have a high school diploma.
- You must pass a physical medical exam.

For each branch, there are slightly different enlistment requirements:

To join the…	You must:
Air Force	⌑ Be between the ages of 17-27. * ⌑ Have no more than two dependents. ⌑ Pass the Armed Services Vocational Aptitude test. (Minimum AFQT Score: 50)
Army	⌑ Be between the ages of 17-34. * ⌑ Have no more than two dependents. ⌑ Pass the Armed Services Vocational Aptitude test. (Minimum AFQT Score: 31)
Coast Guard	⌑ Be between the ages of 17- 39* ⌑ Have no more than two dependents. ⌑ Pass the Armed Services Vocational Aptitude Battery test. (Minimum AFQT Score: 45) ⌑ Have a willingness to serve on or around the water.
Marines	⌑ Meet exacting physical, mental, and moral standards. ⌑ Be between the ages of 17-29. * ⌑ Pass the Armed Services Vocational Aptitude Battery test. (Minimum AFQT Score: 32) ⌑ Women are eligible to enlist in all occupational fields with the exception of combat arms specialties: infantry, tank and amphibian tractor crew.
Navy	⌑ Be between the ages of 17-34. * ⌑ Pass the Armed Services Vocational Aptitude Battery (ASVAB) test. (Minimum AFQT Score: 50) ⌑ Women are eligible to enlist in all occupational fields, with the exception of serving in the Navy Seals or on submarines.

Adapted from: http://www.military.com/join-armed-forces/join-the-military-basic-eligibility.html

The ASVAB Test

Each branch of the military requires a certain score on the Armed Services Vocational Aptitude Battery Test (ASVAB). The acceptable score is different for each branch. The test helps to determine what a potential recruit might do well in the Army, Navy, Air Force, Marines, or Coast Guard. For example, if you have high scores on the items that indicate that you would do well repairing equipment or fixing parts for aircraft, then your assignment might include training in those areas. Most high schools provide students with the opportunity to take the ASVAB test.

For more information about the ASVAB, including information on what to study and how to find an online practice tests go to: http://www.military.com/join-armed-forces/asvab

Activity

Go to http://asvabtutor.com/asvab-practice-tests/?gclid=CjwKEAiA8K20BRDetNv3p6DNhXwSJADSwa3tIEbBEAlH0DUwtt4seYtkP6oGu6QqZld488icYA3BMBoCIkPw_wcB and take a practice ASVAB test.

1. How did you do?
2. What areas were indicated as strengths?
3. How do these strengths line up with your interests?

Recruiters

Before going to see a recruiter, ask any veterans that you might know about their experiences in the military. There are many people in your community who have served: relatives, neighbors, teachers, coaches, police, firefighters, or local business owners. A conversation about military service with someone who has been in the military is a valuable resource in helping you to weigh the positives and negatives.

The next step in information gathering is to go to a recruiter. Each branch of the military has a recruiting office staffed by men and women who are there to provide information about that branch of the service. They can answer any questions. It is a good idea to go to the website for

each branch of the military to find information about programs before going to see a recruiter. This will help you be able to ask good questions to obtain information you need to make an informed decision.

Activity

Identify 3 military veterans in your community. Ask them the following questions:

1. Why did you join the military?
2. What was your time in the service like?
3. Do you have any advice for someone thinking of going into the service?

Record their responses in a journal. Then ask yourself how their responses compare with your ideas about military service.

Resources

Army: http://www.goarmy.com/

Air Force: http://www.airforce.com/joining-the-air-force/enlisted-overview/

Coast Guard: http://www.gocoastguard.com/careers?gclid=CjwKEAiA2IO0BRDXmLndksSB0WgSJADNKqqo47Ukne_7JeHXGjKOdc6zxsBlHWLTura5k9tq0yZMaxoClvjw_wcB

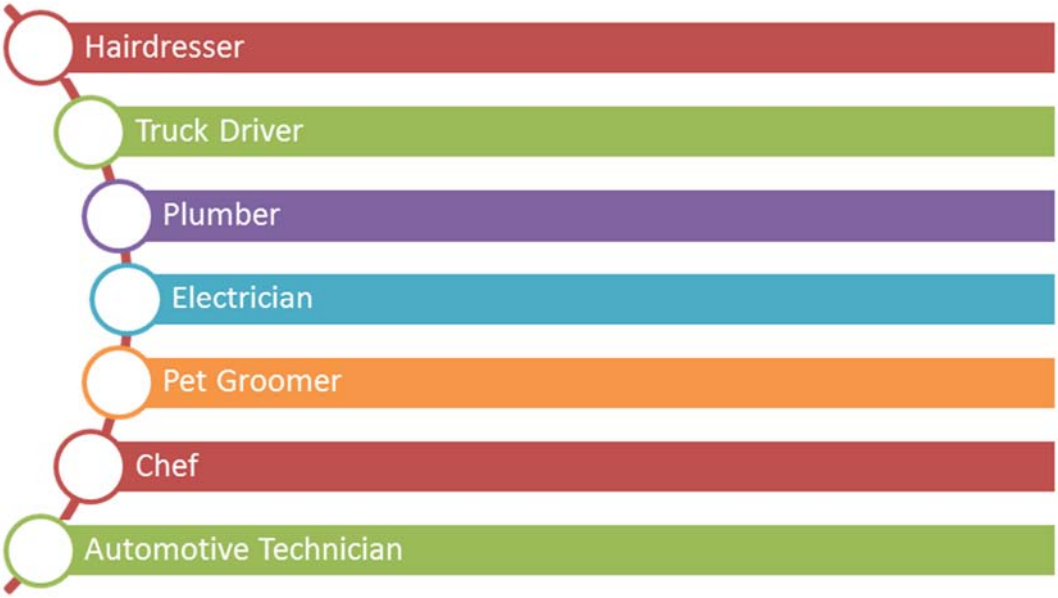
Marines: http://www.marines.com/becoming-a-marine

Navy: https://www.navy.com/joining.html

Section 4
Vocational Training and JobCorps

Many jobs require technical skills that can only be developed through training. The payoff is that the jobs that require technical skills are usually very interesting and often pay well.

You may have seen or heard the term "skilled trade". Skilled trades are jobs and careers that require specialized skills and training. These jobs and careers also require that people doing these jobs have a license or special certificate which proves they possess the skills needed to safely provide these services to the public. There are hundreds of skilled trades. A sampling can be seen in the list below:



Most high school programs in New Hampshire offer training to students to become a skilled worker while you are in high school. You can earn your high school diploma and become licensed. More information about career and technical education centers in New Hampshire go to: http://education.nh.gov/career/career/cate_links.htm

A student can pursue further training and earn a certificate or license (if needed) for skilled trades after High School. This training takes place in **vocational programs**. Often these programs are located in community colleges. For more information about vocational programs in New Hampshire go to: http://www.directorynh.com/NHEducation-Instruction/NHTechnical.html. You can also Google search vocational

training programs often referred to as Certificate programs if a license or certificate is needed to practice skilled trade.

If you are interested in enrolling to take courses, you will need to find out about the amount and type financial aid available to help pay for your training. There are two types of financial aid.

1) Grants and scholarships need to be applied for, and are awarded to students and do not need to be repaid. For more information please refer to http://www.collegescholarships.org/

2) Loans are often easier to obtain, but the money given for the costs of training must be repaid, with interest, by the student. Paying back student loans can be a burden. You will need to weigh your options for financing your education.

Another option for gaining the skills and knowledge necessary for practicing a skilled trade is **apprenticeship**. Apprenticeship is when a skilled tradesperson (like an electrician or carpenter) agrees to hire an unskilled worker to train them while they are working together. One huge advantage of apprenticeships is that you can earn money while working and gaining skill while not having to take on the debt of loans. Apprenticeships can be difficult to find. You will have to know someone working in a skilled trade and then ask them to take you on as an apprentice. Having good relationships with people in your community, and demonstrating that you are responsible and reliable will be very helpful when looking to become an apprentice to a skilled tradesperson. More information about apprenticeships in New Hampshire can be found here: http://education.nh.gov/career/career/appren_faq.htm

Activity

Identify at least 3 people in your community that work in a skilled trade. Ask them the following questions:

1. What do you like about what you do?
2. What is a typical day like for you?
3. How did you learn the skills that you need to know for your work?

Think about their responses. Did their description of a typical work day sound good to you?

JobCorps

JobCorps is an incredible opportunity offered by the United States Department of Labor. It is an educational program that provides young people with training for skilled trades and careers. Best of all, it is free!

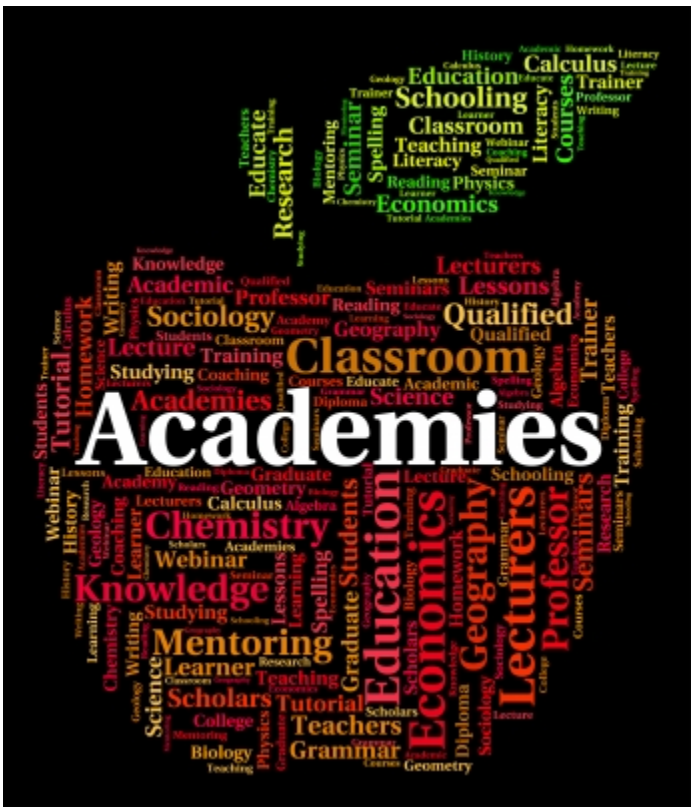
The JobCorps program is open to students aged 16 to 24. During the program students live on campus in dormitories with roommates. They are also paid a living expenses allowance twice a month. Three meals a day in the cafeteria on campus are also included, and there is a Wellness Center on campus to meet the medical and dental needs of students.

In addition to academic classes, JobCorps has specialized vocational training. The campus in Manchester offers Hotel and Restaurant Management and Robotics, along with many other career options. Employers report they value JobCorps graduates and that they actively look to hire them.

Another benefit of the JobCorps program is that graduates are paid a thousand dollar cash bonus if they remain employed for six months by an employer in their field who hires them upon graduation.

More information about JobCorps and the Manchester New Hampshire campus can be found here: http://newhampshire.jobcorps.gov/Home.aspx

Section 5
College



People have many reasons to go to college. There are almost as many types of colleges, universities, and degree programs as there are reasons to go to college. This section will explain different types of colleges and will offer some things to think about regarding the decision to attend college.

Why College?

There are practical reasons for going to college, and there are personal reasons for going to college. Many (but certainly not all) of the best paying jobs in the United States right now require a college degree of some kind. Earning a college degree is also a personal achievement that represents a great deal of discipline and hard work. The intellectually stimulating environment found on college and university campuses is exciting, and college offers an opportunity to explore academic interests that you might otherwise have no idea even existed. If you choose to live on-campus, there are social and life experiences you might not have if you live off campus or choose not to go to college.

Concerns

College is expensive. Unless you are able to qualify for a grant or scholarship that pays most or all of your tuition (fees to attend college) and expenses, you will have to apply for student loans. The average graduate of a four-year program in New Hampshire owes $33, 800 in student loans. Loans must be paid back with interest. Student loan payments can be a financial burden on a young person getting started with their adulthood even if they land a high-paying job.

College is challenging. You will have to manage your coursework and schedule balancing your social life and schoolwork. It adds a layer of complication if you have a part-time job while taking college courses. There are also a lot of complicated, confusing processes, like applying for student loans and registering for courses. You will have to navigate all of it as a college student.

It is especially challenging to be a first-generation college student. This means that you will be the first person in your family to go to college. The advice and support that would come from college-experienced family members isn't there if you are a first-generation college student. For that reason, it is crucial for first-generation college students to reach out to their school's counseling center or academic advising center for help when they need it.

Financial Aid for Foster Children to Attend College

As was mentioned before, college is very expensive. In addition, the process of finding and applying for financial aid can be very confusing and stressful. The good news is that youth who have been in foster care in New Hampshire have some options available to them to pay for college more easily.

The STAR Program:

The Center for College Planning is an organization dedicated to helping youth achieve their goal of attending college. This organization has teamed with the New Hampshire Department of Youth, Children, and Families (DCYF) to create the STAR program. STAR stands for "Students Training and Achieving Results". This program provides assistance with applying for admission to college and with filling out financial aid forms.

More information about the STAR program can be found here: http://www.nhheaf.org/index.asp?page=events_star

The New Hampshire Higher Education Assistance Foundation (NHHEAF) has an excellent frequently asked questions (FAQ) page. This page answers specific questions youth in foster care have about

applying for college admission and financial aid. The FAQ page can be accessed here: http://www.nhheaf.org/index.asp?page=events_starfaqs

DCYF Tuition Waivers:

There are a limited number of tuition waivers offered to former foster youth in New Hampshire who would like to attend college. Tuition waivers help with the cost of going to college. Information about tuition waivers can be found here: http://www.dhhs.nh.gov/dcyf/documents/faqs-tuition-waiver.pdf

Education and Training Vouchers and Chafee Funds:

Education and Training Vouchers (ETV's) and Chafee Funds are both grants available to foster youth who would like to continue their education and/or vocational training after high school. Detailed information about both can be found at this DCYF website: http://www.dhhs.nh.gov/dcyf/aftercare.htm

FAFSA:

The Free Application for Federal Student Aid (FAFSA) is used to determine your eligibility for all student loans offered through the United States federal government. You must fill out a FAFSA in order to get student loans. Go to the "FAFSA on the Web" page for more information. This website is the only place where you can begin the FAFSA process. Be very careful, as there are fraudulent websites which ask for credit card information or other personal details, and which advertise themselves as places to get FAFSA information or to fill out a FAFSA. A FAFSA is free to fill out, and any website asking for payment for a FAFSA or for information about a FAFSA is not trustworthy. The following link is to the official U.S. government website.

FAFSA on the Web: https://fafsa.ed.gov/.

Degree Programs

There are two types of degree programs people pursue after high school: **Associate's Degree** and **Bachelor's Degree**. An Associate's Degree takes two years of continuous study to complete and a Bachelor's Degree takes four years of continuous study to complete. Both types of degree programs have a combination of required courses and elective (choice) courses necessary to complete your degree.

Image courtesy of David Castillo Dominici at FreeDigitalPhotos.net

Community Colleges

New Hampshire has several excellent community colleges. Community colleges offer Associate's Degrees and many also have vocational and career training centers on campus. New Hampshire's Community College System also offers the NH Dual Admission Program, which allows students to begin their studies at a community college and then transfer to another State of New Hampshire college or university to complete their Bachelor's Degree at the same rate of tuition they would be paying at the community college.

For more information about community colleges in New Hampshire go to: http://www.ccsnh.edu/

Colleges and Universities

New Hampshire also has many colleges and universities that offer Bachelor's Degrees. The University System of New Hampshire is the public state university system and includes: Granite State College, Keene State College, Plymouth State University, and the University of New Hampshire. For more information on each of the schools in the University System of New Hampshire go to: https://www.usnh.edu/

There are also several high-quality private colleges and universities in New Hampshire. However, it's worth noting that private schools are

much more expensive than public state colleges and universities. One factor to consider when looking at colleges and universities is the size of the student body.

Public colleges and universities in other states, as well as private colleges and universities in other states are also something to consider. Out-of-state tuition for public schools in other states will often be much more expensive than in-state tuition in New Hampshire. Travel expenses, to return to see relatives or friends in New Hampshire during holidays and semester breaks are an additional expense. This is something to consider as well when making your decision. Investing in your college education is an important decision. You should feel comfortable and excited about whatever school you choose to attend.

Activity

1. Arrange to take a campus tour at one of the colleges or universities in New Hampshire. Information about campus tours can be found on the websites for each college or university. Actually being on campus will help you decide if a particular school is a good fit for you.
2. Make an appointment with your high school guidance counselor to begin discussing potential college plans.

Resources:

Information about community colleges in New Hampshire can be found here: http://www.ccsnh.edu/

Information about public colleges and universities in New Hampshire can be found here: https://www.usnh.edu/

Pregnancy & Parenting

Introduction

Parenting a child can be one of life's greatest joys. It is exciting to see all of the firsts in a child's early years: their first steps, first words, and first day of preschool. Being a parent is also a tremendous responsibility. The prenatal period (pregnancy), infancy, and early childhood are extremely important periods of development. Babies and young children need a lot of care, supervision, and love in order to grow and be physically, emotionally, and cognitively healthy. Research has also shown that the involvement of fathers is also very important to the development of young children. Therefore, this material should not be considered for girls only. Young parents, especially teen parents, need a lot of help and support. Parenting can be especially challenging for young people. Balancing the responsibilities of school, work, and social life are often difficult. When a baby or toddler is part of that mix, life can be very stressful. In this part of TRAILS you will learn about pre-natal care, child development, safety, nutrition, and who you can turn to for help as a young parent.

Section 1

Pre-natal Care

Pre-natal care is the step taken by a mother to ensure the health of her baby when it is born. Prenatal care includes: doctor's visits, nutrition, and avoidance of the use of alcohol, drugs, cigarettes, and other hazards to your health.

If you are pregnant or your partner is pregnant, you need to make sure you see a doctor as soon as you think there is a pregnancy. Immediate prenatal care is essential for the development of a healthy baby and it is also vitally important to ensure your health as you progress through your pregnancy. This section of New Hampshire TRAILS includes detailed information about how to care for your unborn baby and yourself during pregnancy.

Doctor's Visits

If you think you may be pregnant, the first step will be to check in with your primary care physician (your PCP, the doctor you usually see). They will refer, or recommend, you to an **obstetrician. Obstetricians** are doctors who specialize in the care of pregnant women and developing babies.

Your doctor will give you a schedule of all the doctor's visits you should have while pregnant.

Most experts suggest you see your doctor:

- ✓ About once each month for weeks 4 through 28 weeks of pregnancy.
- ✓ Twice a month for weeks 28 through 36 weeks.
- ✓ Weekly for weeks 36 to birth

As you can see good pre-natal care requires on going consultation with your doctor to protect the health of both you and your baby.

What Happens at your first Visit

During the first prenatal visit, you can expect your doctor to:

- Ask about your health history including diseases, operations, or prior pregnancies
- Ask about your family's health history
- Do a complete physical exam, including a pelvic exam and Pap test if you have not recently had one.
- Take your blood and urine for lab work
- Check your blood pressure, height, and weight
- Calculate your due date
- Answer your questions

At the first visit, you should ask questions and discuss any issues related to your pregnancy. Find out all you can about how to stay healthy.

Later prenatal visits will probably be shorter. Your doctor will check on your health and make sure the baby is growing as expected.

Most prenatal visits will include:

- ✓ Checking your blood pressure
- ✓ Measuring your weight gain
- ✓ Measuring your abdomen to check your baby's growth (once you begin to show)
- ✓ Checking the baby's heart rate

During your pregnancy, you will have routine tests. Some tests are suggested for all women, such as blood work to check for anemia, blood type, HIV, and other factors. Other tests might be offered based on your age, personal or family health history, your ethnic background. Adapted from: http://womenshealth.gov/publications/our-publications/fact-sheet/prenatal-care.html#f

It is not unusual to experience nausea, heartburn, or other stomach issues when pregnant. Nausea tends to occur during the first three months of pregnancy (first trimester). Nausea during the early stages of pregnancy is often called morning sickness. Your doctor will recommend safe methods to treat nausea or heartburn while pregnant. Do not take over the counter medications while pregnant without your doctor's recommendation. Even over the counter medications have the potential to harm you child or compromise your health.

Nutrition

Good nutrition is always important but, when you are pregnant, it is even more important. Food you eat provides essential nutrients you need to keep strong and healthy. Good nutrition also provides your baby with what he/she needs to develop into a healthy full term infant.

Mother and baby are connected by a tube called the **umbilical cord**. The umbilical cord passes nutrients taken in by the mother from food and drink to the developing baby. Basically, the foods you eat and the beverages you drink when you are pregnant are shared with your baby. This is why it is important to be conscious of everything you put into your body.

Food Do's and Don’ts

Eat a variety of healthy foods. Choose fruits, vegetables, whole grains, calcium-rich foods, and foods low in saturated fat. Also, make sure to drink plenty of fluids, especially water.

Get all the nutrients you need each day, including iron. Eating iron risch foods prevents you from developing anemia, which is linked to preterm birth and low birth weight. Eating a variety of healthy foods will help you meet the nutritional needs of your baby. Your doctor will let you know if you need to take a daily prenatal vitamin or iron supplement. Never take any vitains when pregnant without consulting your doctor.

Protect yourself and your baby from food-borne illnesses, including toxoplasmosis (TOK-soh-plaz-MOH-suhss) and listeria (lih-STEER-ee-uh). Wash fruits and vegetables before eating. Don’t eat uncooked or undercooked meats or fish. Always handle, clean, cook, eat, and store foods properly.

Don’t eat fish with lots of mercury, including swordfish, king mackerel, shark, and tilefish.

Adapted from: http://womenshealth.gov/publications/our-publications/fact-sheet/prenatal-care.html#d

Some women develop a form of diabetes while they are pregnant. This type of diabetes is called **gestational diabetes**. If you develop gestational diabetes, your doctor will recommend treatment, including a special diet. Gestational diabetes generally lasts only for the duration of a pregnancy, and most women who maintain a healthy weight after they have given birth are not at a greater risk for Type 2 diabetes (the most common non-gestational form of diabetes).

Avoidance of Hazards

When you are pregnant you are responsible for two lives: your own life and the life of your baby. Intelligent choices and avoidance of hazards by you as a parent give your baby a much better chance of being born healthy. Your behavioral decisions during pregnancy are the key for proper development of your baby.

Alcohol

Recent studies and reports by doctors have found that there is no guaranteed amount of alcohol that can be safely consumed by a pregnant woman. Alcohol has a negative effect on fetal development. Drinking alcohol while pregnant will cause mental and developmental disabilities, such as fetal alcohol syndrome. Fetal alcohol syndrome contributes to behavioral and attention difficulties in young children. It causes permanent brain and physical damage. If you drink while you are pregnant you baby will most likely be born with brain damage. To keep your child safe do not drink at all while you are pregnant.

Tobacco

Smoking tobacco while pregnant doe s two things. First, when a mother smokes, she limits the amount of oxygen he baby receives in the womb. This lack of oxygen can contribute to a variety of developmental problems and possible birth defects. Second, the mother transmits nicotine through her umbilical cord to the baby. Nicotine is highly addictive and causes significant brain changes in unborn babies. These brain changes can cause attention and behavioral problems during childhood. Smoking during pregnancy is also known to cause epigenetic changes to your baby. For example, a mother smoking during pregnancy has the ability to turn on genes in her baby which cause asthma and other respiratory (breathing) problems.

Other Drugs

Some drugs, like cocaine and heroin, are very addictive. These drugs are shared between mother and baby through the umbilical cord. If a mother does drugs when she is pregnant, every time she gets high her baby gets high, too. Babies that are born addicted to drugs have very difficult early lives, and experience a lot of pain and discomfort. The Department of Youth, Children and Families (DCYF) will place a baby in foster care at birth if it is known that the baby is being born to an addicted mother.

Environmental Hazards

Pregnant women's immune systems are weakened. They are more likely to get sick. Because of this, it is important to be careful about remembering to wash your hands frequently. You should also avoid raw chicken, and should never come in contact with animal feces. Raw chicken can be contaminated with salmonella, which can lead to salmonellosis, a serious and possibly life threatening type of food poisoning. Cat feces can contain the bacteria that cause toxoplasmosis, which is a very serious disease that can affect both mother and baby.

Exercise

You need regular exercise to stay healthy. This is also true during pregnancy. Check with your doctor to see what level of activity is right for you.

Section 2

Child Development

Children go through incredible changes from birth until age 5. They go from being completely dependent on parents for everything to walking, talking, and being able to think on their own. In this section you will learn about the social, emotional, and physical changes children go through during this important stage of development.

The following chart shows the important stages of social, emotional, and physical growth for infants from birth until one year of age. Pediatricians (doctors that specialize in the care of young children) recommend that a child be examined by a doctor if they are not meeting these developmental milestones.

Child Development Videos:

This video shows milestones for children's physical development from one year old to two years old: https://youtu.be/F9Njfu3SdfE .

This video shows developmental milestones for two year olds: https://youtu.be/y9Mm85UAWvM .

This video shows developmental milestones for three year olds: https://youtu.be/w5DWCwUcOxc

This video shows the developmental milestones for ages 3 to 5: https://youtu.be/rIUHWZrBSSs

Child Development Milestone Chart

Age	Physical Development	Social and Emotional Development	Intellectual Development	Language Development
At Birth	Lies in fetal position with knees tucked up. Unable to raise head. Head falls backwards if pulled to sit. Reacts to sudden sound. Closes eye to bright light. Opens eye when held in an upright position.	Bonds with mother. Smiles at mother.	Beginning to develop concepts e.g. becomes aware of physical sensations such as hunger. Explores using his senses. Make eye contact and cry to indicate need.	Cries vigorously. Respond to high-pitched tones by moving his limbs.
3 Months	Pelvis is flat when lying down. Lower back is still weak. Back and neck firm when held sitting. Grasps objects placed in hands. Turns head round to have a look at objects. Establishes eye contact.	Squeals with pleasure appropriately. Reacts with pleasure to familiar routines. Discriminates smile.	Takes increasing interest in his surroundings. Shows interest in playthings. Understand cause and effect… e.g. if you tie one end of a ribbon to his toe and the other to a mobile, he will learn to move the mobile.	Attentive to sounds made by your voice. Indicates needs with differentiated cries. Beginning to vocalize. Smile in response to speech.
6 Months	Can lift head and shoulders. Sits up with support. Enjoys standing and jumping. Transfers objects from one hand to the other. Pulls self up to sit and sits erect with supports. Rolls over prone to supine. Palmer grasp of cube. Well established visual sense.	Responds to different tones of mother. May show 'stranger shyness'. Takes stuff to mouth.	Finds feet interesting. Understand objects and know what to expect of them. Understand 'up' and 'down' and make appropriate gestures, such as raising his arms to be picked.	Double syllable sounds such as 'mama' and 'dada'. Laughs in play. Screams with annoyance.
9 Months	Sits unsupported. Grasps with thumb and index finger. Releases toys by dropping. Wiggles and crawls. Sits unsupported. Picks up objects with pincer grasp. Looks for fallen objects. Holds bottle. Is visually attentive.	Apprehensive about strangers. Imitates hand-clapping. Clings to familiar adults.	Shows interest in picture books. Watches activities of others with interest.	Babbles tunefully. Vocalizes to attract attention. Enjoy communicating with sounds.
1 Year	Stands holding furniture. Stands alone for a second or two, then	Cooperates with dressing. Waves goodbye.	Responds to simple instructions. Uses trial-and-error to learn about	Babbles 2 or 3 words repeatedly. Responds to simple instructions.

Resources:

For a more detailed breakdown of each developmental stage, please go to: http://www.cdc.gov/ncbddd/actearly/pdf/checklists/all_checklists.pdf and http://www.cdc.gov/ncbddd/actearly/milestones/index.html and refer to the milestone checklists found there.

Attachment

Attachment is also known as bonding, and is very important for a child's healthy social, emotional, and even cognitive (brain and thinking) development. According to psychologist Mary Ainsworth, attachment "may be defined as an affectional tie that one person or animal forms between himself and another specific one – a tie that binds them together in space and endures over time." The process of attachment happens when a parent feeds an infant, talks to them, and holds them. This combination of nurturing and affection helps a baby to learn to communicate, to trust other people, and to experience positive human contact. When a baby knows that its needs will be met, he or she is able to develop in a healthy manner. If attachment is disrupted through abuse or neglect, a baby will develop a distrust of people, and will possibly have social and emotional problems throughout childhood.

Section 3

Health Care and Pediatrician Visits

Children's health is extremely important. If a child or infant isn't physically healthy, other aspects of their growth might be delayed or even damaged. Health is also important to a child's overall comfort and well-being. Because of this, it is important to get the facts about health care and to make sure your child has preventative cane and that you make sure you take your child to a doctor whenever he or she is ill.

Doctors who specialize in the care of children are called pediatricians. They have the best information and training to provide care for young children.

Pediatricians are responsible for two key parts of health care for children. They diagnose illnesses and prescribe treatments for the symptoms of illnesses or injuries. They also monitor the development of healthy children to make sure that they are meeting important developmental milestones. Pediatricians can identify any abnormalities or possible disabilities in infants and toddlers. This early identification can help with putting helpful interventions in place before children begin preschool. Because of this, it is important to have children see a pediatrician throughout their early years.

The American Academy of Pediatrics (AAP) recommends babies get checkups at birth, 3 to 5 days after birth and then at 1, 2, 4, 6, 9, 12, 15, 18, 24 months, and once a year there after.

The following should take place at each checkup

Taking Measurements

The doctor will always measure baby's length (which later will be referred to as his height), weight and head circumference. These measurements will be recorded on a growth chart. You will be able to see how your baby compares to other infants his or her age to make sure he or she is growing normally.

Developmental surveillance

At most visits, the doctor will also gauge whether baby's development is on track. Your doctor will observe of your child's behaviors, ask you about his/her milestones (like sitting up and rolling over), and ask you if you have any concerns.

Psychosocial/Behavioral assessment

Your child's doctor will ask you about your child's behavior and also observe the child's actions and reactions.

Physical exam

Baby will get a head-to-toe exam from the doctor at each visit ears, eyes, mouth, skin, heart and lungs, abdomen, hips and legs, and genitalia will all be examined to be sure everything looks healthy. In the beginning, the doctor will check the soft spots on baby's head (fontanels), which typically disappear within 12 to 18 months as the skull bones fuse together. The doctor will also check the shape of baby's head to make sure it's rounding out nicely.

After this series of infant checkups, a child should have a yearly checkup. If they have persistent symptoms of an illness, or are showing signs of a behavioral or developmental disorder, you need to make sure your child has medical care between check-ups.

Vaccinations

There has been a great deal of inaccurate information about vaccinations in social media like Facebook and Twitter. Doctors and scientists agree that vaccinations are safe and are a crucial part of preventing diseases that can harm a child's cognitive (thinking and learning) development, physical development, or even lead to death. The most common immunization vaccines given to infants and young children are the Hepatitis B vaccine and the MMR (Measles, Mumps, and Rubella), and the polio vaccine.

Resources:
More information about vaccinations for children can be found here:
http://www.immunize.org/catg.d/p2010.pdf

Section 4
General Safety

Children, especially infants, rely on their parents to keep them safe. They do not possess the judgment or physical abilities adults use to avoid danger. The following list is of common hazards to be aware of when taking care of young children and babies:

In the Kitchen

Put all plastic wrapping or bags where children can't reach them	Check floors and low places for small bits of food. A young child could place the food in his mouth and choke on it.	Always supervise children when they are eating.
Install child safety locks on cabinets where you store chemicals, cleaners and other toxic products.	Post the poison control center phone number (1-800-222-1222) and other emergency numbers next to every phone.	Children should stay three feet away from the stove to prevent burns.
Store matches, lighters, candles, and other fire tools out of children's sight and reach, preferably in a locked cabinet.	Keep appliances and cords away from table and counter edges.	Don't use tablecloths that can be pulled down

In Your Child's Room

Locate cribs, beds, chairs, and other furniture away from windows.

Install window locks or safety guards on above-ground windows. Be sure they have a quick-release mechanism in case of fire.

Put babies to sleep on their backs and keep soft things out of the space where they sleep.

Make sure book cases are fastened to the wall. Book cases that are not secured can topple and crush a child.

In the Bathroom

Keep medicines, cosmetics and other hazardous substances in locked cabinets.

Keep soap, lotion and shampoo out of a child's reach.

Install toilet seat locks; turn over all buckets and store them up high.

Test faucet water at the tap and adjust water heater to 120F or below.

Purchase products with child resistant packaging.

Never leave a child unattended in the bathtub, even for a moment.

In Every Room

Check floors and low places for small objects like buttons, beads, marbles, coins, pins and stones. Young children can choke on these items.

Keep plants out of a child's reach. Some plants are poisonous.

Cover sharp corners on furniture with rubber guards or soft fabric.

Install baby gates at the top and bottom of stairs.

Toy Safety Tips

- Buy toys that suit your child's current age, interest, and abilities.
- Look for the letters "ASTM," which show that the product meets the national safety standards set by the American Society for Testing and Materials.
- Look for safety labels like "Not recommended for children under 3 years of age," "non-toxic," and "washable/hygienic materials."
- Check toys regularly for damage and safety hazards such as sharp edges. Make necessary repairs immediately or throw away damaged toys.
- Toys are frequently recalled for safety reasons. Check the U.S. Consumer Product Safety Commission site atwww.cpsc.gov for updates and information on toy recalls.
- Always watch your children while they play.
- Teach your children to put toys away safely after playing. Safe storage prevents falls and other injuries.

List Adapted From: http://www.mass.gov/eohhs/consumer/community-health/family-health/early-childhood/home-safety-for-infants-and-young-children.html

A video on how to "baby proof" your home or apartment can be seen here:
https://youtu.be/kZ_7Kad2tWg

Car Seats

New Hampshire state law requires that all children under the age of 7 be in a federally-approved car seat. A child must be secured in the car seat, and it is important to check to be sure that they child cannot wiggle out of the safety straps. Inappropriate use of car seats is a major cause of serious injuries and death for young children in car accidents in the United States. It is crucial to use car seats properly. If you are unsure of how to install your car seat, your local hospital and many nurses at predication offices will help you correctly install and lean to use the seat.

Resources:
Information on how to use car seats the right way can be found at:
http://www.safercar.gov/parents/index.htm

Section 5
Safe Sleep

Unsafe sleeping conditions and positions are a major cause of accidental death for infants. The main causes of infant death related to sleeping are: Sudden Infant Death Syndrome (S.I.D.S), suffocation or asphyxia (lack of oxygen), and trauma caused by crushing. Safe sleeping guidelines published by the American Academy of Pediatrics establish clear safety rules to prevent any dangerous and life-threatening situations caused by unsafe sleeping.

Sudden Infant Death Syndrome

Sudden Infant Death Syndrome (also known as S.I.D.S) occurs when an infant is not placed on their back to sleep. Deaths from S.I.D.S have decreased as more parents and caregivers have become aware that any sleeping position that does not put an infant on their back is very dangerous. Infants cannot sleep on their stomachs or sides, as these positions can contribute to the risk of S.I.D.S. While the exact cause of S.I.D.S is not known, doctors and other researchers agree that the safest sleeping position for infants is on their backs.

Asphyxia and Suffocation

If the airway (nose and mouth) of an infant is blocked in some way, they can die from a lack of oxygen and a buildup of carbon dioxide in the blood. This is called Asphyxia or Suffocation. Toys, pillows, loose blankets, crib bumpers, and other objects in a crib can lead to lack of air or an obstructed airway in a baby. Sleeping on a couch or in the same bed with other children or adults may also lead to asphyxia and suffocation. Infants should always sleep on their back and should not share a sleeping surface with anyone.

Safe Sleeping Tips - This list includes key safe sleeping tips for infants:

- ✓ Always put the baby on the back for naps and at night.
- ✓ Keep the baby near you, but in his/her crib, with a firm mattress and a tight-fitting sheet.
- ✓ Do not put toys, blankets, pillows, or bumper pads in the crib with the baby.
- ✓ Breastfeed, but place infant on his/her own sleep surface after breastfeeding is done.
- ✓ Do not smoke near the baby, inside and outside of the home.
- ✓ Keep baby cool, but not overheat them or the room.
- ✓ Supervised tummy time (For optimal motor and muscle development, babies need to be able to turn themselves over when lying down).

Resources

More information about safe sleeping can be found here:
http://www.cribsforkids.org/

A full webpage of videos about safe sleeping can be seen at:
http://www.cribsforkids.org/videos/

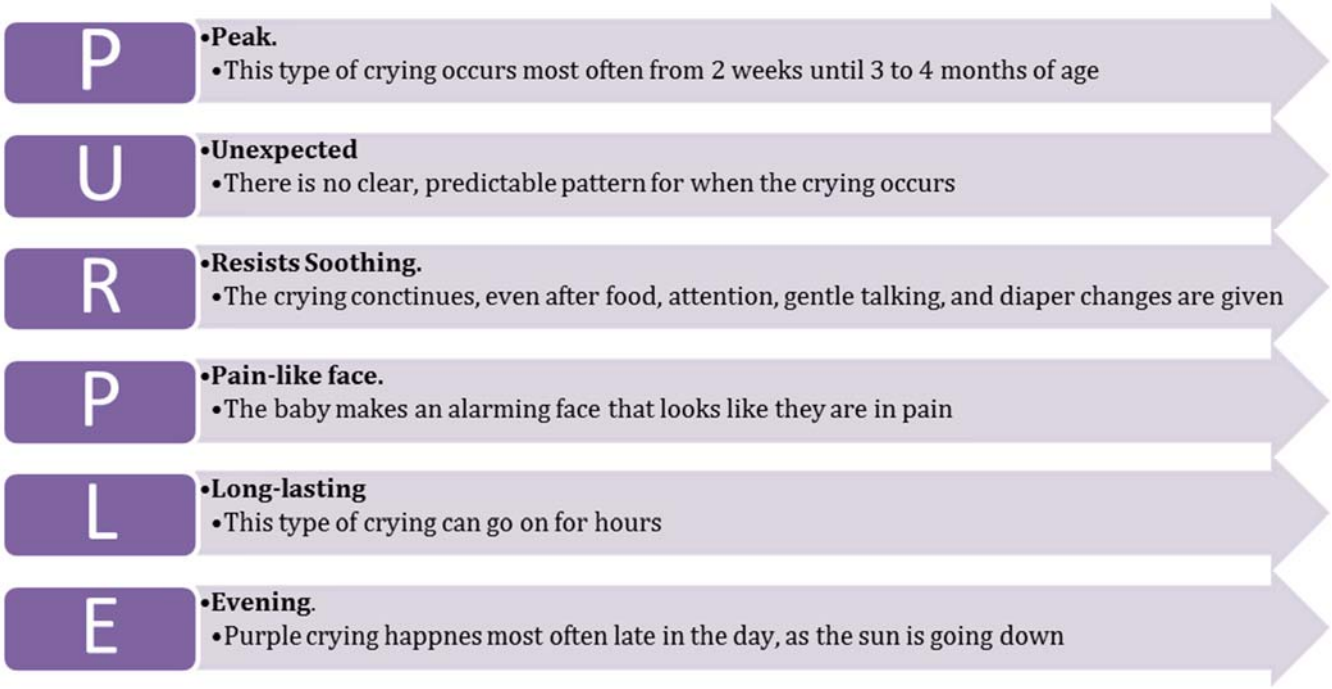
Section 6

Purple Crying and Abusive Head Trauma

Purple Crying

Because they cannot yet speak, babies communicate through crying. Crying lets caregivers know that a baby has a need, like a dirty diaper, attention from a parent, or hunger. Babies cry the most from the age of 2 weeks until they are about 3 to 4 months old. During this time they might cry without stopping for several hours at a time. In addition to crying for communication, infants can cry for long periods without easy explanation. This is very stressful and worrying for parents, especially those parents without previous experience. When a parent makes every effort to make sure a child has been fed, is clean, and not too hot or cold, or holds the child to sooth him or her, this usually eliminates or going crying.

Unexplained crying which occurs after every effort has been made. Always consult with your doctor or nurse if your baby experience long bouts of unexplained crying. While frustrating and worrisome, sometimes is a normal part of development. This crying is referred to as "purple crying". While it might seem like it is called that because purple is the color of some crying babies' faces, "purple" is actually an acronym that helps to explain this kind of crying.



The good news is that "purple crying" only accounts for about 10% of the total crying that an infant does, and that the peak of "purple crying" will be over by time that most babies reach 4 months. Also, there are ways to soothe babies that can help with some of the crying that occurs in young infants. Typical ways to soothe babies include: singing to them, bouncing them gently, rocking them gently, talking to them, and even making silly faces. When infants can't be soothed, it can be very frustrating, but again, remember that this is a normal part of development and that it is only temporary. Always check with your doctor to make sure your baby is not trying to tell you something else should be wrong.

Resources:
More information about "purple crying" can be found at:
http://www.purplecrying.info/

Abusive Head Trauma

Caring for an infant is very stressful. Babies require a person's full attention, and babies don't follow the same schedule as adults. The long hours and interrupted sleep that comes with being the parent of a baby can contribute to easily losing your temper. Unfortunately, as was mentioned in the previous part, when a baby cries for long periods of time without stopping, a parent or caregiver can become so frustrated

that they pick up the baby and shake them. This is extremely harmful, and can cause the death of an infant or create permanent brain damage.

Abusive Head Trauma, or shaken baby syndrome happens when the brain of shaken infant is injured through a process that is similar to a concussion. The brain of an infant bounces around within the skull. This can cause brain injuries which lead to cognitive (thinking and learning) problems and can also cause death.

Studies published by the Center for Disease Control (CDC) show that many cases of shaken baby syndrome occur when a caregiver other than the infant's mother is watching the infant. It is important that all people who take care of the child be aware of the dangers of Abusive Head Trauma and how to avoid it.

- ☑ The following list contains tips for how to avoid Shaken Baby Syndrome:
- ☑ Take notice of what soothes your baby when he/she is crying. For example, a certain song might work every time. Share that information with anyone who might care for your baby.
- ☑ Breathe deeply and count to 10 (or even 20) when your baby's crying is causing you stress before you go to pick up your baby.
- ☑ If you feel like you are out of control, put your baby down in their crib and call somebody for help. Everyone needs assistance sometimes.
- ☑ Make sure that anyone who might care for your baby is aware of the danger of Shaken Baby Syndrome and the strategies to prevent it.

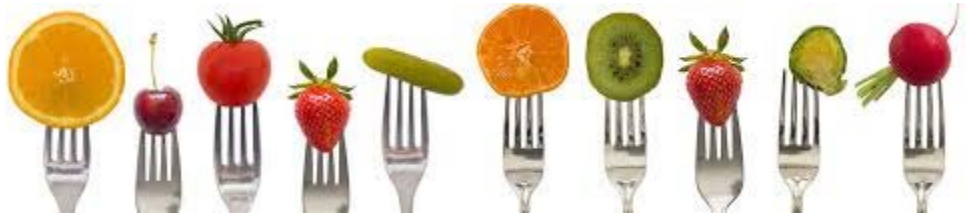
Resources:

More information on how to prevent Abusive Head Trauma can be found here: http://www.cdc.gov/Concussion/pdf/Preventing_SBS_508-a.pdf

Section 7

Nutrition and Breastfeeding

Babies and young children have special nutritional needs. They are growing both physically and mentally and need lots of energy to grow in a healthy manner. Eating the right kinds of food is very important for healthy development, and there are many choices to consider when thinking about what food to buy and to feed to your child.



Vitamins and Minerals:

Nutrients in food provide us with the energy that we need to be healthy. These nutrients are put into two major categories: vitamins and minerals. The proper amount of vitamins and minerals must be eaten each day in order to grow and thrive.

Vitamins usually have a letter after the word "vitamin" in their names. Some examples of important vitamins are: vitamin C and vitamin D. In addition to providing a baby or young child with energy, vitamins can prevent illnesses caused by vitamin deficiencies (a lack of vitamins). Vitamins also help with healthy skin, hair, bones, and brain development.

Minerals are also important. For example, calcium promotes healthy bone development. Others, such as iron, are important for growing healthy blood and strong muscles.

Infants

Breastfeeding your baby is the healthiest gift you can give your child. Nurses will help you learn how to feed your infant. The important thing to remember is that breastfeeding is less expensive and overall healthier than formula.

Breast milk, infant formula, or a combination of the two will give a baby most of what he/she need for healthy growth in the first year of their life. Breast milk and formula may not provide enough iron and zinc, so by the age of about six months babies should be given solid foods like iron-fortified infant cereal and strained fruits, vegetables, and pureed meats. In addition to providing extra nutrition, eating solid foods is important for the development of facial and mouth muscles. These muscles will be needed when your baby begins to try to communicate through facial expressions and sounds.

Feeding times and frequencies will be different for each baby. Experts suggest that you offer a bottle or breastfeeding every two to three hours. Your baby's pediatrician will suggest the right amount of milk or food to give to your baby as he or she grows.

Bottles for milk or formula must be sterilized to kill germs that could make your baby sick. When bottles and nipples (the rubber part that goes into your baby's mouth) are new, they should be put into boiling water for about five minutes to sterilize them. After that, they need to be washed with warm, soapy water after each use. They can also be put into a dishwasher, just make sure the nipples and bottles are thoroughly rinsed before filling with formula or pumped breast milk.

Resources:

More information about breastfeeding can be found here:

http://www.webmd.com/parenting/baby/nursing-basics

More information about bottle feeding can be found here: http://www.babycenter.com/0_bottle-feeding-basics_752.bc

A great online magazine for breastfeeding mothers. La Leche League International, the international breastfeeding organization: http://breastfeedingtoday-llli.org/

Toddlers and Young Children:

From one year on the rapid growth of toddlers continues. Good nutrition is crucial for healthy growth and development during this time. Also, children begin to develop attitudes and habits around eating at this time, so it is important to help them to make healthy food choices and to model healthy eating habits.

Young children need a variety of nutrients. The recommended daily allowance (RDA) of vitamins, minerals, protein, carbohydrates, and fats can be found on the packages of foods like cereals, soups, peanut butter, and bread. The amount of each nutrient a food contains is listed on the label along with the recommended daily allowance.

An important ingredient in packaged foods to watch out for is sugar. Too much sugar is unhealthy for growing children and can contribute to unhealthy conditions like Type 1 Diabetes, obesity, and tooth decay. While sugary treats like cookies and even candy can be fine once in a while, doctors and other experts agree that soda and juice contain too much sugar for children to drink off frequently.

Toddlers and young children enjoy making choices for themselves about foods. They also like to help out in small ways in the kitchen. Preparing meals together is a great way to talk about foods your child enjoys and a way to model healthy eating.

Resources:

A great resource for nutrition and information about help paying for nutritious food can be found at the New Hampshire WIC (Women, Infants, and Children) program's webpage:

http://www.dhhs.nh.gov/DPHS/nhp/wic/index.htm

For more detailed information about nutrition and food for infants and toddlers, go to: http://www.zerotothree.org/child-development/health-nutrition/health_eng.pdf

Section 8

Bathing and Diapers

Baths

Bathing your baby or child is important! Bathing not only keeps your baby clean and healthy, it is a great time for parents to bond with their baby. Playing with your baby during bath time helps to form a developmentally healthy attachment between parents and baby. There is gentle liquid soap made just for babies, and that should be used for baths. Get a washcloth wet, put a little soap on it, and wash your baby using small circular motions so that you get all parts clean. Be careful to make sure that no soap gets into your baby's eyes. Never leave a baby unattended in the bath for any reason. Drowning is one of the leading causes of deaths for children aged 1 to 4 in the U.S., so extra care should always be taken when giving your baby a bath.

Diapers

Proper use of diapers is also an essential part of keeping your baby happy and healthy. Regular diaper changes and careful cleaning of your baby will help to prevent painful rashes. A clean baby is a baby who can trust people to keep him or her comfortable and well cared for. Also, remember along with hunger, a dirty or wet diaper is a major reason for crying.

Diapers and changing are a major part of a parent's life. Young babies may need to be changed up to ten times a day. Frequent diaper changes, cleaning and wiping, and drying a baby help to keep them happy and healthy. Checkout http://kidshealth.org/parent/pregnancy_center/newborn_care/diapering.html

According to the Kid's Health.Org website:

Before you begin, gather a few supplies:

- ✓ a diaper
- ✓ fasteners (if you are using cloth prefold diapers)
- ✓ a container of warm water and cotton balls (for babies with sensitive skin) or a clean washcloth or diaper wipes
- ✓ diaper ointment or petroleum jelly (for preventing and treating rashes)
- ✓ a changing pad or cloth diaper for placing under your baby

Make sure your supplies are all within reach. **Babies should never be left unattended, even for a second.** Even newborns can surprise parents with their ability to roll.

Section 9

Community Support for Young Parents:

Being the parent of an infant or toddler is very challenging and can be stressful. The good news is that there are many people and organizations willing to offer help and advice for young parents. Parenting is too complicated and difficult to do alone, so reaching out for assistance is a key part of providing a good start for your child.

The New Hampshire Department of Health and Human Services (DHHS) has many programs to support young parents. The DHHS website can be found here: http://www.dhhs.nh.gov/dcbcs/bds/families.htm

Every community in New Hampshire has organizations to help with the daily needs of young parents. These organizations can help with finding inexpensive or free things like cribs, strollers, and toys. They can also help you apply for food assistance programs offered by the state and federal government.

Additional Resources:

http://www.babycenter.com/fetal-development-week-by-week

This is a great website to aid in following your baby's development as your pregnancy progresses.

What to Expect When You're Expecting, 4th Edition Paperback

by Heidi Murkoff (Author), Sharon Mazel (Author)