

TRANSITION PLANNING

For New Hampshire's Highly Mobile Youth

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FOR NEW HAMPSHIRE'S HIGHLY MOBILE YOUTH

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What's a Transition Plan?

A Transition Plan is an investment in the future – your future. It includes an overview of the skills, knowledge, and resources you'll need to prepare for life on your own as a young adult. This Transition Planning Toolkit also provides a space to write down and keep track of all the resources that are available for you. In addition, the Plan reveals the secrets to setting clear goals custom designed for your life, along with step-by-step plans for achieving them.

The Transition Toolkit puts you in the driver's seat. It is designed BY young adults recently transitioned FOR young people beginning the journey. Think of the Toolkit as your map to adult life on your own. You're in charge. This Toolkit is your guide. It's time to take a big step towards the adventure of your life!

The Transition Toolkit is built around nine different domains (or topics). Each one will be part of your transition plan.

- ◆ finances + money management
- ◆ job + career
- ◆ life skills
- ◆ identity
- ◆ education
- ◆ self care + health
- ◆ housing
- ◆ transportation
- ◆ community, culture & social life

In this Toolkit, each of these domains is shown as a line on a subway map (next page). The "subway" map will give you a look at everything you'll need to plan for on your way to successful life on your own.

What will success look like? That's up to you to define!

Where to Start?

That's up to you. This map provides a quick overview of the nine different domains you'll want to check out. Just as a subway line

contains many stops where you can get out and look around, each "domain line" contains several stops to explore. You'll notice assets and skills you'll want to pick up at each stop as you journey on your transition to adulthood.



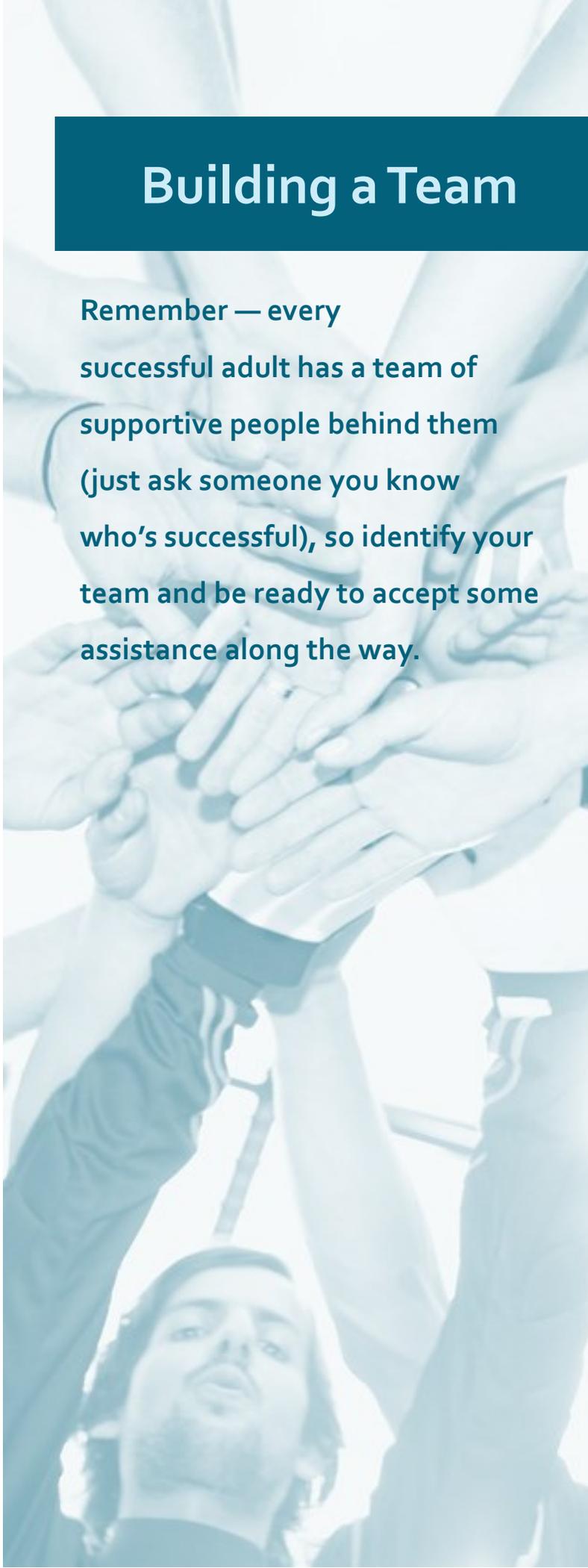
Planning for your transition to adulthood can be a little daunting. But don't worry—you can get your very own GPS system to guide you. By pulling together a team of people — called your Transition Team — you'll have access to guides who have already made the journey to adulthood. They can help show you the way and equip you with information, advice, access to resources. They can help you stay on track and will be by your side to celebrate as you achieve your goals.

Who will be on your Transition Team? Well, that's up to you. You can put your Transition Team together by identifying positive adults who have been supportive of you. Consider:

- ◆ Homeless Liaisons
- ◆ Caseworkers
- ◆ Foster Parents or Guardians
- ◆ Teachers
- ◆ Coaches
- ◆ Mentors
- ◆ Church members or pastors
- ◆ Employers
- ◆ Relatives
- ◆ Guidance Counselors
- ◆ Social Workers

Building a Team

Remember — every successful adult has a team of supportive people behind them (just ask someone you know who's successful), so identify your team and be ready to accept some assistance along the way.



In this Toolkit

Overview & Detail Maps

Use these maps to guide you in thinking about the things you'll need to think about as you map out your transition plan.

Tips for Success

These transition planning guides will help you navigate through the challenges of being a youth in transition.

FAQ

Some common questions you may have with to-the-point answers.

For More Information

Included in most sections are web pages and phone numbers to help you learn more while you navigate your plan.

Transition Planning Worksheets

These transition planning templates are designed to help you create a plan. Each of the templates has four parts (see right).

Four Tools For Your Plan

1. What I Have

These are the assets that you already possess that will help you with the transition to adulthood. Only list items in this section that you **ALREADY** have.

2. My Available Resources

Use this section to document resources that are available from your school or other community resource.

3. This is My Plan

What do you want to accomplish? Use this section to document your goals and the steps you will take to get there.

4. Readiness Scale

Work with your Transition Team to score your readiness within each domain. Read more on the following page.

Tips for Planning

Keep your transition plan in a safe place.

Some of the information you document may be personal. Protect yourself from identity theft by keeping your information in a safe place.

Ask for info and advice.

The adults in your life have already made the transition to adulthood. Make use of what they know... ask adults you respect for information and advice.

Revisit & revise your plan.

Creating a transition plan shouldn't be a one-time event. Make time to check your progress, see how your readiness improves, and update your goals at least every 6 months.



Making it Work

At the bottom of each Planning Worksheet is a “Readiness Scale.” You and your team can rate how ready you are on a scale from 1 (not ready at all) to 10 (completely ready) for each of the domains. Once you’ve completed a plan for all 9 domains, you can add up all of scores to get a total score.

You’ll notice there isn’t a chart that tells what your total score means, or whether or not you’re ready for the transition. There is not a “perfect” or “exceptional” score. Just because you have reached a specific score level, it doesn’t mean you are guaranteed a successful transition. Instead, this chart is to track your score over time to mark your improvement. A higher score shows your achievements, and increases in scores show improvement. Your score is only part of the story of your readiness to make a successful transition to life on your own.

The planning worksheets may be used by any age young adult in transition, but it is expected that a 14-year old would not be able to (and should not be expected to) get many of the items listed on the worksheets.

A lack of points in one domain does not mean failure. It just means that it might be smart for you to get an advantage in another area. For example, if you lack readiness in the Transportation Domain, you may want to make sure you have established Community Connections.

Using the scoring system is completely optional (some people like to use scores, others rather not). It is OK to use the planning tools without using the scoring system. Talk with your Transition Team, set goals for yourself, and track your progress over time. On the next page, complete the Overview map. You can track your Transition Readiness Scores on the Overview maps of each section.

Finance and Money Management map

- Checking Account** | Getting one can be more difficult than you might think. Banks often require two pieces of official ID to open a new account. Open an account before you make your move. List the bank name for your account.
- Savings Account** | Include accounts where you have direct access to funds. List the bank name.
- Sources of Income** | List income you receive (aside from work). Social Security, disability income, Chafee housing support may all be listed . A separate sheet should be attached detailing the amount and frequency of the income, the duration that you will continue to receive money, and contact names and phone numbers to the agency/ individual providing the support.
- Monthly Budget** | Will you have enough money coming in to pay the bills? A monthly budget outlines your expenses and helps you see exactly what you'll need to cover your living expenses.

- Credit Checked** | What does your credit score look like? Has anyone stolen your identity and damaged your credit?
- Credit Cards** | Know the advantages and pitfalls of using a credit card.
- Build Money Management Skills** | List any independent living courses related to money management that you have taken, as well as skills acquired at home or in school. Examples include credit, budgeting, balancing checkbooks/accounts, consumer skills, etc.
- Savings for your Transition** | Set a goal to save a set amount of money by your graduation date. Savings may be used to rent an apartment, for transportation, or as a rainy day fund for emergencies. List your current savings balance to gauge progress towards the savings goal.
- Income Taxes** | Though NH doesn't require state income tax , you will still need to pay federal income taxes each year.

While planning for your financial future, think about these stops ... Check each stop off as you 'explore' by doing research, asking questions, and documenting information.

Checking Account

Q: What is a checking account?

A: A checking account is a bank account that allows you to make withdrawals or payments to others using checks or a debit card. Some banks set limits on how much you can spend within a day on your checking account.

Its recommended to set up a checking account as soon as possible. It allows you access to your cash while keeping it safe.

Setting up a bank account

To set up a bank account most banks will require:

- ◆ **Picture Identification** | Some bank may require two forms of identification
- ◆ **Personal Information** | This many include information such as your address, social security number, and date of birth.
- ◆ **Deposit** | You have to deposit money into the account to open it. The required amount varies from bank to bank but usually ranges from \$50-\$100.

When looking for a bank to open a checking account at, be sure to ask about

what fees they charge. Banks do require a minimum initial deposit, but some may also require a minimum balance (cash you must keep in the account and can not use). Many banks may charge you a monthly fee, or require you to make a certain number of deposits/withdrawals a month. Most banks also have an overdraft fee if you write a check or use a debit card for more money than you have in the bank. You are most likely to get a free checking account with the best features at local credit unions. Shop around!

If you have internet access you may want to consider online banking to save yourself time and money. With online banking you can check your balance, pay bills, transfer money between accounts, and often digitally cash checks, at any time!

Savings Account

Q: What is a savings account?

A: A savings account is a type of bank account for saving money that earns interest on the money deposited. Interest (earned) is money that the bank pays you to hold your money. Interest rates for savings accounts are usually between .5% - 3% and are deposited monthly or quarterly at most banks. The larger your balance is, the more interest you will earn! Most banks do have a minimum balance to open an account. This varies from bank to bank so be sure to research this.

Don't open a savings account if you need to draw out money often. There is often a limit to how many withdrawals you can make each month.



Sources of Income

Supplemental Security Income (SSI)

SSI is a Federal income supplement program that provides benefits for people who are aged (over 65), blind, or severely disabled and have very limited income and resources. It is designed to pay for food, clothing, and shelter. For more information, or to see if you qualify, visit:

<http://www.socialsecurity.gov/pgm/ssi.htm>

Or call this Toll Free number to locate a local Social Security office: **1-800-772-1213**

Social Security Disability Insurance (SSDI)

SSDI operates like an insurance program. In order to be eligible for benefits, a person must have worked at a job that paid into the fund for a sufficient amount of time, and have a medical condition that prevents you from working for a year or more. This benefit may also be available to children of parents who receive SSDI.

For more information, or to see if you qualify, visit: <http://www.ssa.gov/pgm/disability.htm>

Or call this Toll Free number to locate a local Social Security office: **1-800-772-1213**

Chafee Housing Support

Chafee House Support is financial assistance for youth who have been in foster care. It is available to help with housing costs for these youth who are under the age of 21. For more information, or to see if you qualify, visit the website at:

<http://www.dhhs.nh.gov/dcyf/aftercare.htm>



Monthly Budget

A budget is a plan that indicates how much money is available for a particular purpose.

Outline a monthly budget so you know how

much money you need to pay for bills, food, rent, gas, etc. This will also let you know how much money you may have left over for other things you need/want to buy. If you would like to start saving money, budget in how much money you would like to set aside every month or paycheck.

Your basic budget should look something like this (numbers are examples only):

Category	Expenses
Housing	Rent- \$600
Utilities	Electric- \$60 Phone- \$60 Water- \$50 Cable- \$50 Gas- \$40 Internet- \$40
Food	Groceries- \$150 Eating Out- \$50
Transportation	Car Insurance- \$30 Gas- \$150 Car Payment- \$60
Recreation	Leisure Activities (going out to movies, events, sports, etc.)- \$50
Household/ Personal	Personal Care Items - \$20 Cleaning supplies, paper goods - \$20 Medical (doctor visits, prescriptions)- \$70
Total	\$ 1,500 This means that you would need to make enough to set aside \$1,500 a month to pay for everything you want/need to pay for.

Budgets should be revised and updated as your finances change in order to be accurate.

Credit

Q: What is credit?

A: Credit is defined as confidence in a borrower's ability and intention to repay. People use the credit they have with financial institutions, businesses, and individuals to obtain loans. The credit a person has typically determines how much they will be permitted to borrow, for what purpose, for how long, and at what interest rates.

Interest is a percentage charged monthly on a loan that has to be paid back along with the loan. There are many types of interest so make sure to ask your lender about this before agreeing to a loan. People follow payment plans to pay back the borrowed money in smaller chunks. By honoring the payment agreement you receive a good credit history. By not paying on time you build a bad credit history.

Q: Why is credit so important?

A: Credit is often looked at when making big purchases or financial decisions. More and more businesses are looking at your credit before they provide products or services.

Examples of who/when your credit may be checked:

- ◆ Landlords
- ◆ Car loans
- ◆ Employment
- ◆ Utility Services
- ◆ Other loans

People can take out loans to buy furniture, purchase recreational vehicles, start a business, and buy a house.

Since credit is defined by how you've paid or not paid your bills in the past, all these people/agencies use your credit to predict your future financial responsibility. Basically, they want to see if you have a history of paying your bills or loans on time because this directly reflects on whether you will pay them back.

Get your credit checked so you know what your credit history looks like. You should check this at least once a year. It will not hurt your credit to check it yourself once per year. There are many online sites to check your credit report for free. The nation's 3 credit reporting agencies (Equifax, Experian, and TransUnion) have teamed up and built a website that you can use to get your free credit report: www.annualcreditreport.com. You can also call 877-322-8228. You'll be asked a series of questions to confirm your identity, and you can choose which reports to view or receive.

Information on your Credit Report

Your credit report will have several bits of information on it including:

- ◆ **Personal Information** | Name, Date of Birth, Address, Previous Addresses, Social Security Number, any aliases (i.e. other names you may be known by).
- ◆ **Accounts** | Any accounts you have with credit card Issuers, store cards, any loans you have taken. It will list the dates when the accounts were opened and a detailed payment history.

- ◆ **Credit Inquiries** | Inquiries made by creditors (credit card companies, banks etc.) in the past year
- ◆ **Public Credit Files** | Any information which requires public recording is held on your credit file. This includes bankruptcies, tax liens and foreclosures.

Q: What is a credit score?

A: A credit score is a number that represents how good or bad your credit is. Most scores range from 300-900, with a score of over 700 representing 'good credit'. This may be different with each reporting agency. This is calculated by your bill paying history, amount of money you owe, the length of your credit history, and the variety of types of credit you have/use.

Your credit score can have a huge impact on how much it will cost you to borrow money. You may also be denied for loans and housing if your score is too low.

Credit Cards

Q: How do credit cards work?

A: A credit card is basically a loan from the credit card company allowing you to charge your purchases instead of paying cash. Each month you are sent a bill and have to make payments on what you spent on the card, much like you would have to on a loan. 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, through interest rates (often high for young borrowers), and finance charges.

Q: What are the benefits of a credit card?

A: Credit cards can build your credit, by charging small amounts and paying them off on a monthly basis. They can also allow you to make large purchases on important things that you do not currently have the money for in your bank account such as car repairs and emergency situations.

Q: What are the dangers of a credit card?

A: It is easy to fall behind on payments on your credit card. Banks charge expensive late fees when you pay your bill late. Also, if you only make minimum payments every month,

the bank charges a finance charge (which can be very high and increase quickly). This is how banks make money off of a credit card. In addition, if you are consistently late on payments your credit score will drop. When looking into credit card be sure to look at:

- ◆ **Annual Fee** | Some companies charge a yearly fee just to have the card.
- ◆ **Interest rates** | This is the percent extra that will be added to your bill if you don't pay the amount in full.
- ◆ **Finance charges** | This is the fee charged if you to carry a balance on the credit card.
- ◆ **Length of billing cycle** | How long you have to pay the balance before fees kick in.



Income Taxes

All people who work in the United States must pay federal income taxes (unlike NH, many states also have state income tax). Taxes are usually taken directly out of your check by your employer.

After January 1 of each year, your employer will mail you a "W2", 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, and online. Most teens will use the 1040-ez form, unless you are a parent. Some companies, like H&R Block online, offer "Free File" for people who make under \$58,000 a year. The website will ask you questions in easy to understand language and fill out the tax form and submit it for you at no cost.

For more information visit: www.irs.gov where you can file online for free and use direct deposit for fast refunds.

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 required by federal law. If you don't do it, expect a hefty fine.



"In this world nothing can be said to be certain, except death and taxes."

-Benjamin Franklin

Housing map

Explore these ideas as you build a plan to make housing happen...

Transitional Housing Options | Transitional housing can offer an opportunity to practice living on your own, while providing you with tools for independent living. Find out what programs are available to you.

Calculate the Cost | Do a scan of the cost for rent in your area. Research the up-front or move-in costs, including security deposit/first-last month's rent, and application fees.

Know your Resources | Make a list of the \$ that might be available like Chafee, Independent Living Program subsidies, financial aid, employment, section 8, relative and/or foster parent support. Make sure you know whether or not you're eligible, what the application process is, and how long you'll have to wait to start receiving assistance.

Research Housing Options | Check into subsidized supportive housing, adult service housing, apartment, shared housing,

dormitory, or relative.

Consider Potential Locations

Identify social and supportive needs (proximity to family, friends, support groups, therapy, ideal roommate situation, transportation availability) when choosing your housing.

Build your Skills | Learn skills and legal rights around housing (landlord/tenant law and housing rights, review a lease form, list references, provide contacts for renter's rights organization, dealing effectively with landlords.)

Sample Application | Complete a sample rental application to make sure you have all the information you'll need to apply.

Got Stuff? | Identify furniture and household item needs, then start securing furniture and household items.

Housing map

- Secure a Co-signer** | Some places will require a co-signer for first-time renters. It can be difficult to find someone, because they must be willing to take responsibility if you don't pay.
- Have a Back-up Plan** | Make a list of fallback resources (family, friends, caseworker, renter's organizations, shelters). Locate a place where you can seek emergency shelter in the event that permanent housing falls through.
- Get a Place** | Decide where to live.
- Make your Move** | Figure out how you will handle the moving process (securing furniture, truck, moving help).



Transitional Housing

Q: What are transitional living programs?

A: Transitional living programs provide housing and supportive services, which create opportunities to transition into permanent housing. Transitional programs will always require an interview process.

NH has several transitional housing program options around the state including (but not limited to) family housing programs, programs for women who are pregnant or parenting, and programs specifically for youth 18-21 years old. Do not hesitate to call these programs and ask what the qualifications for applying are as well as what services they provide.

How to find transitional housing

- ◆ www.homeforhope.com
- ◆ Call 211
- ◆ Search online for “transitional housing NH”

Calculate the Cost

Upfront Costs to Consider:

First months rent | First month’s rent is due when you sign a lease or by move-in date.

Security Deposit | A security Deposit is usually equal to one months rent and due when you sign the lease. Some landlords may be willing to have this paid in installments.

Application Fees | Some larger complexes have a fee to apply, usually \$10-25. Local landlords generally do not charge an application fee.

Utility setup fees | Utilities such as heat, electricity, cable and internet usually have a one-time setup fee that will be due at time of installation or with your first bill. Be sure to call the utility company to see what these fees are in your area.

When looking for apartments in New Hampshire the Internet can be a really helpful tool. Most towns have apartment listings that can be accessed through the town paper's website. Many universities, colleges, and technical schools in New Hampshire have off-campus apartment listings on their websites. These are updated frequently and you don't have to be a student to access these listings.

How to find an apartment

- ◆ **Classified Ads** | Classified section of paper or online Newspapers
- ◆ **College Listings** | College off-campus housing listings
- ◆ **Craigslist** | nh.craigslist.org
- ◆ **Signs** | Look for "For Rent" signs on apartments that may not be listed elsewhere

Q: What is my first step to renting an apartment?

A: You need to gather your security deposit and first month of rent. Nearly all the apartments in New Hampshire require a security deposit in addition to first months rent prior to moving in. Getting such a large amount of money together in a short period of time can be stressful, especially when

your housing is on the line. It's important to know that help is closer than you think. In many cases, financial assistance is right in your own community.

Q: What is included in an apartment rental price?

A: This varies with each apartment. Ask the landlord which of the following is included in the rent: heat, water, hot water (may be on the electric bill), electricity, trash, plowing. If heat is not included find out what kind of heat is used as there may be dramatic differences in price. These may include; gas, propane, electric etc. Some landlords may also include extras such as cable, on-site laundry, or Wi-Fi.

Q: How will I know that I'll have enough money to pay my bills and rent every month?

A: Keeping up your housing can be very expensive. It's important to keep a budget every month, and try to set aside money for emergencies.

Community Action Programs (CAP)

Your local CAP office is a great resource when you are apartment seeking. Not only can they possibly assist you with a security deposit, but you can also apply for heat and electrical assistance. Make sure to ask the staff at the CAP office what programs can help you.

Q: How will I know that I'll have enough money to pay my bills and rent every month?

A: Keeping up your housing can be very expensive. It's important to keep a budget every month, and try to set aside money for emergencies.

Monthly Costs to Consider

- ◆ **Rent** | Rent is usually due the 1st of every month.
- ◆ **Utilities** | Set price utilities such as cable, internet, or prepaid phone are usually paid before they are used. Whereas varying price utilities such as heat, electricity, and contract phones are billed afterwards. With heat and electricity most companies will give you the average price paid per month

for the unit over the past year if you call and ask.



Know Your Resources

There are many options in NH that highly mobile youth may be able to utilize for their housing needs.

Some Resources for Housing

- ◆ **Employment** | By far the best resource to moving out on your own, see “Jobs and Career” section for great tips on becoming successfully employed.
- ◆ **Education Training Voucher (ETV) funds and Chafee** | Eligible youth who were previously in DCYF care
- ◆ **Financial Aid** | Youth enrolled in college may be able to include their housing expenses in their cost of attendance and have it covered in their financial aid package.
- ◆ **Section 8** | Housing assistance voucher for low income individuals. Generally has a long waiting list so its important to apply early.
- ◆ **Mainstream Housing Choice Voucher** | Housing assistance for eligible individuals with disabilities.

Q: Is there a number I can call for assistance?

A: Yes. The Homeless Hotline: [1-800-852-3388](tel:1-800-852-3388), is a great resource. They can help with everything from finding help with a

security deposit, to helping you find a shelter. You don't have to be homeless to use this hotline service. From October-April the hotline is open 24 hours a day seven days a week. From May -September the hotline is open from 8:30 am- 8 pm seven days a week.

Fuel & Electrical Assistance

After you have set up accounts with your electrical and fuel companies, make sure to contact your local CAP office to set up an appointment to determine if you are eligible for assistance. If you are signing up for fuel assistance try to schedule an appointment by September to reserve your assistance for the winter. The Fuel Assistance Program can also help households obtain an emergency delivery of fuel, stop a shut-off due to non payment, or providing referrals to other sources of assistance.

Research Housing Options

You have several creative options available to you when looking for housing.

Some housing options

- ◆ **Subsidized housing**
- ◆ **Roommates**
- ◆ **Renting a room** | These may be furnished or unfurnished
- ◆ **Transitional housing**
- ◆ **Adult living programs** | For youth with disabilities
- ◆ **College Dormitory Housing** | For college students
- ◆ **R.A.s** | Resident Assistants receive free room and board at colleges for managing their dorm residents.
- ◆ **Live-in Jobs** | Examples include full-time nannies, working with developmentally delayed adults etc.
- ◆ **Volunteer Service/Summer Camps**
Some programs look for mature young adults to serve in low paying service roles. These may provide a small stipend and include free room and board for those who can commit to 1 year or more (or summer). This type of service can take you across the country or across the globe.

Q: I'm ready for an apartment, but can't afford it on my own. Are there programs that can help?

A: Yes. There are many different options for help. Some of them are through the state, such as Section 8 and your local housing authority. Others are subsidized programs. All of these housing options will base your rent on your income.

Q: How can I apply for Section 8?

A: You can apply by: Calling **1-800-439-7247**, Downloading/printing it from www.nhhfa.org, or Requesting an application be mailed to you online at www.nhhfa.org Anyone 16 and above can begin the application process for Section 8. Your eligibility will be determined once your name reaches the top of the list.

Q: What is a housing authority and how can I apply for their housing?

A: Many towns have their own housing authority. Each authority has a group of properties within their town that they will rent out. Many of these programs have long waiting lists, so apply to as many different housing authorities to increase your chances of getting into housing sooner. You must be 18 to apply for housing through the authority.

Q: What are the subsidized programs and how can I apply?

A: These programs will assist low-income individuals and families by basing their rent on their income. Many have property management firms to manage their rental properties. If you wish to apply for housing, you might need to contact the property management office directly

Q: What if I have mental health needs? Are there housing programs that can help?

A: Yes. There are programs that provide housing and support to those experiencing mental illness. Please search and contact these agencies directly for specific information about their programs and services.

Some Mental Health Agencies

- ◆ The Mental Health Center of Greater Manchester
www.mhcgm.org/
- ◆ Riverbend Community Mental Health Inc.
www.riverbendcmhc.org/
- ◆ Harbor Homes
harborhomes.org/
- ◆ New Hampshire Department of Health and Human Services: Community Mental Health Centers
www.dhhs.state.nh.us/dcbcs/bbh/centers.htm

Consider Location

In addition to identifying social and supportive needs when considering neighborhoods it may be helpful to search websites that show the crime statistics and location of offenders.

Some helpful websites

- ◆ Neighborhood Watchdog
www.familywatchdog.us
- ◆ Spot Crime
www.spotcrime.com

Build Your Skills

Q: What is a lease and why does my landlord want me to sign one?

A: A lease is a contract between you and the landlord. Typically, a lease will run six months to a year. However, certain landlords will allow a month-to-month lease. Everyone who lives in the apartment must sign the lease agreement.

Q: I have someone who wants to move in with me. Does the landlord have to know?

A: Only those who have signed the lease are allowed to live in the apartment. Allowing someone to stay with you could be a violation of your lease, which may lead to losing your housing.

Month to month lease

A month-to-month lease allows the renter to give only thirty days of notice to the landlord if the renter wants to move elsewhere. Some of the risks include a landlord raising your rent, or giving you just thirty days to move out of the rental unit.

Six month to year lease

These leases lock you into an apartment for a certain period. Your rent will remain the same, and you must stay throughout the lease. For example, if you sign a one-year lease and leave after two months, you are still responsible for ten months of rent.

Make sure your lease fits into your future plans. If you need short-term housing, you are going to need something with a short lease.

NH Landlord Tenant Law

The New Hampshire Landlord Tenant Law defines all the rules and rights of renting an apartment in NH. While you should look up more about this law before renting your first apartment, you can find some basic tips on the next page.

NH Landlord Tenant Law: Tips

Signing the Lease

Read the lease carefully before signing it. Note what you are responsible for and what the landlord is responsible for. Pay special attention to any clauses that say what you can and cannot do in the apartment. Keep a copy of this for your records. If there are any parts of the lease that the landlord agrees to change, be sure to have it in writing and both you and the landlord initial it.

Security Deposit

Anything you pay in excess of rent is considered a security deposit. In NH the landlord cannot charge more than 1 months rent for a deposit. This must be returned to you, minus any damages or cleaning expenses, within 30 days of moving out.

Damages

Make an inventory of pre-existing damages in the unit so you are not charged for them when you move out. Keep a copy of the inventory with your copy of the lease. You should include the condition of the

walls, floors, carpets, windows (screens, molding, sills and curtains), appliances and fixtures in your inspection. Note any cracks, holes, worn places, stains, dirt, and so forth. This inventory should be signed and dated by both you and your landlord.

Eviction

No landlord can lawfully evict a tenant without following the steps set out by state law (RSA 540). A tenant can be evicted for violating the lease. If the tenant has no written lease, she or he can be evicted for a variety of reasons. A landlord must give a written notice in the form of a "written notice to quit or leave" which is a legal document. Eviction for not paying rent, damages to the property or danger to the health or safety of others require seven days' notice. All other grounds for eviction require 30 days' notice. The landlord may NOT break into the dwelling, may NOT move a tenant's belongings out, and may NOT turn off the heat and utilities. The sheriff is the only person who may remove property from the premises and this can be done only after the landlord has been awarded a court judgment called a "writ of possession".

Sample Application

A great resource for tenants rights and fair housing law is New Hampshire Legal Assistance. (NHLA) is a non-profit law firm offering legal services in civil matters to eligible low-income persons ranging from simple legal information and advice to vigorous and thorough representation in all of New Hampshire's courts and before many of the local, state and federal agencies.

Find out more at: <http://www.nhla.org/>

Many variations of sample applications can be found by searching online for “rental application”.

Common Information Requested on Rental Applications

- ◆ **Personal Information** | Name, Date of Birth, Social Security Number
- ◆ **Contact Information** | Mailing Address, Phone number, Email Address
- ◆ **Residents** | List of potential inhabitants of the Apartment
- ◆ **Rental History** | Previous addresses, length of stay, landlord contact information
- ◆ **Criminal History**
- ◆ **Pets** | Many landlords may not allow larger pets such as cats or dogs
- ◆ **Vehicle Information**
- ◆ **Employment Information** | Occupation, Income, Length of Employment



Got Stuff?

Q : This is my first time renting an apartment, what do I write in for rental history ?

A: This depends on the landlord. Mostly they are looking for verification that you are responsible in paying the rent and won't damage the rental unit. You may be able to give references of people who can vouch for these facts, such as former college RAs, family friends you may have lived with, or other professionals that may be familiar with your living situations.

Always put a positive spin on any questions that may be asked on the application. For example: If you are bashing former landlords as the reason you left an apartment this landlord may not be inclined to want you as a tenant.

If you have limited employment information be sure to include other sources of income which will help you pay for the apartment (such as Financial Aide, Chafee funds, SSDI).

Furniture when you're just starting out can be a huge expense. When looking at furniture from a store be sure to secure a way to get it to your new place, many stores deliver larger pieces of furniture for free within a short distance. A great way to lower the initial expense of getting your own place is to get used furniture. Some good resources for finding used furniture and household items include: Goodwill Retail Stores, Savers Retail Stores, Salvation Army Stores, Craigslist <http://nh.craigslist.org/>, Lawn & Garage Sales and don't forget to ask friends and family who may have extra stuff lying around they can pitch in.



Secure a Co-Signer

Co-signers are used when a person has very little credit or poor credit history. This is true also with housing. For a landlord, renting to a first time renter can be a big risk, so some may ask for a co-signer in case the tenant gets behind in rent. It may be easier to work with a private landlord than a larger rental company as they are less likely to ask for a cosigner.

Have a Backup Plan

Q: I need housing. Now what?

A: When you lose your housing, or the place you are staying is no longer an option, the first step will be to go directly to your town welfare office. The welfare official will meet with you to discuss and evaluate your situation. If necessary, they can refer you to a shelter.

Your local town welfare office can temporarily assist you with expenses such as food, heat, medication, and other important living expenses. In some cases, they can help you with your security deposit or first

month's rent.

Q: It's late and the welfare offices are closed. Is there a number I can call?

A: The homeless hotline: [1-800-852-3388](tel:1-800-852-3388) or your local police department.

Q: I have to go to a shelter. What can I expect?

A: Shelters are different in many ways. Some are smaller and less crowded, while others are huge with hundreds of people sleeping there on a given night. Some will allow you to come in later while others have a curfew. If you can, talk to staff before arriving and ask what you can bring with you. A lot of shelters will have personal care items, extra clothing, and bedding available to you on site [866-644-3574](tel:866-644-3574) to be connected to the crisis center nearest you.

Q: Is there a place I can go if I am fleeing from domestic violence?

A: You can call [603-224-8893](tel:603-224-8893) to be connected to all the domestic violence shelter services in New Hampshire. You can also call [1-866-644-3574](tel:1-866-644-3574) to be connected to the crisis center nearest you.

Get a Place

Q: What happens with the electric and heat once I move in?

A: You are responsible for opening new accounts in your name. Make sure to contact the electric and fuel companies as soon as you move in. The landlord might have contact information for these companies, or you can find them in the yellow pages.

Q: I just moved. Do I need to change my address?

A: Yes! You are responsible for letting everyone know where you are. Remember, state and federal assistance programs such as SSI, food stamps, TANF, etc. will not forward mail to you. To avoid having your

case closed, make sure to call and report your new address as soon as you move in.

Your local post office

Stop by your post office and complete a change of address form. This may cost a small fee and can be done by paper, or can be done online at USPS.com. It can take a few weeks for the post office to forward your mail, so you might want to call businesses or companies directly to speed up the process.



Make Your Move



Boxes

Many large businesses such as grocery stores or large retail stores may have boxes in the back they would be willing to give you if you ask. Be sure to ask friends and relatives who may have extra boxes or be able to get them from their work. You can also buy boxes from most moving companies like U-Haul.

Truck & Moving Help

If you are unable to find friends or relatives with vehicles to help you move, there are many other options. Moving Companies: Will help you move and supply the truck (can be very costly). Truck Rental Companies: Some companies such as U-Haul offer affordable rental rates that consist of a base rate plus a small rate per mile.

Moving Help

Many companies offer just the manpower to help you move if you don't need a truck. There are also often listings on Craigslist of people looking to make money helping others move.

Health map

- Health Education** | Prepare yourself with health education, including healthy sexual decision making, awareness of family's physical and mental health history, prevention and transmission of sexually transmitted diseases, effects of trauma, substance abuse issues, constructive methods for coping with stress, addressing social and relational problems, anxiety, depression and other mental health issues.
- Vision** | Arrange for a comprehensive vision examination, determine a plan for meeting future vision needs (like glasses or contact lenses).
- Dental** | Schedule a complete dental check up and take care of any dental issue before transitioning if possible. Identify a dentist that you will continue to use and determine if coverage is available or what the cost will be if you have to pay.
- Nutrition** | You are what you eat! Research how to get the food you need to stay healthy.



Health Insurance

Q: Am I required to have health insurance?

A: Yes. Under the Patient Protection and Affordable Care Act everyone is required to have health insurance.

Q: What happens if I don't sign up?

A: Individuals who do not sign up for coverage are charged a fine of \$95 or 1% of their income, whichever is larger. However, it is possible to qualify for a fee exemption based on hardship . See this section of the Marketplace for more information:

<https://www.healthcare.gov/exemptions/>

Q: How do I sign up for health insurance?

A: Many insurance companies allow you to sign up online. More information will be provided on the next page.

Q: How much does health insurance cost?

A: Most insurances have a monthly payment, and also require a co-pay or deductible. A co-pay is a set amount paid whenever a doctor visit is required. It may vary depending on the type of care being given (primary care, emergency care, specialist, etc.). A deductible is a set minimum amount you must pay each year

out of pocket, before the insurance company takes over the cost of health care.

Q: What if I have an existing medical condition?

A: You may not be turned away from insurance for pre-existing conditions; however, not all companies provide the same assistance with the cost of care for pre-existing conditions. If you have an existing health condition it is important that you find an insurance that will cover the cost of your care. Otherwise you will have to pay out of pocket.

Q: Does health insurance cover prescriptions?

A: Insurances should cover both health care and prescriptions. They are usually covered at a low cost. Prescription only insurance plans are also available.

Obama Care

Q: How do I sign up for health Insurance?

A: The national health exchange or “Marketplace” is a database of health insurance companies that offer plans that meet all of the requirements (see right). You can find it at:

www.healthcare.gov

Q: Insurance is confusing. Is there someone who can help me sign up?

A: Yes. You can go to the local help section at .

<https://localhelp.healthcare.gov/>

Or call the national hotline at :

[1-800-318-2596](tel:1-800-318-2596)

The national website has many resources for insurance buyers and youth. You should explore it to get a sense of your options and be confident in your decisions. You may be eligible for insurance deductions, alternative plans, more lenient rules about signing up, and public insurance plans. There will be income and conditional guidelines.

Obama Care Facts

1. Everyone is required to have health insurance in the United States.
2. If you do not enroll, you will be charged a monthly fee until you apply for coverage.
3. If you are low-income, you can get free or highly discounted coverage.
4. Qualified plans are required to cover:
 - ◆ Outpatient Services
 - ◆ Emergency Services
 - ◆ Hospital Stays
 - ◆ Pregnancy and baby care
 - ◆ Mental Health and Substance Abuse, Including Behavioral Health
 - ◆ Prescription Drugs
 - ◆ Rehab and Habilitative Services
 - ◆ Lab Tests
 - ◆ Preventive and Wellness Services
 - ◆ Dental and Vision (for children only)
5. Insurance Companies additionally:
 - ◆ Must provide easily understood explanations of coverage
 - ◆ Can not limit total annual or lifetime benefits
 - ◆ Must guarantee acceptance regardless of pre-existing conditions
 - ◆ Can not change premiums based on health or gender
 - ◆ Must offer free preventative care
6. People under 30 can opt for ‘Catastrophe Only’ Insurance*

Research Health Care Options

NH Medicaid

Offers health care coverage options for low income families and children, 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.

<http://www.dhhs.nh.gov/ombp/medicaid/>

Recent legislative 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.

Anthem provides low cost health care coverage, visit their website to request a quote and more information.

<http://get.anthem.com/nh/thankyou.aspx>

Many employers offer health care options for their full-time employees. This is a great benefit to look into if you are job searching (see jobs section for more information).

Important Terms

- ◆ **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.
- ◆ **Co-insurance** | This refers to the split cost of healthcare paid between you and your insurance company. For example, if your plan lists an 80/20 co-insurance rate your plan will pay 80% leaving you responsible for the remaining 20% of the medical costs.
- ◆ **Exclusions** | These are the things the insurance policy will not cover.
- ◆ **Pre-Existing Conditions** | These refer to the existing conditions you had before obtaining the insurance policy.
- ◆ **Grace Period** | This is the amount of time you have to pay your monthly premium after the due date before your policy is cancelled.

Non-Insurance Options

Some hospitals have Financial Assistance or Charitable Care funds, set aside for patients who cannot afford care. Ask a hospital representative the procedure to apply for this assistance. There is often a poverty level requirement, and some form of co-pay depending on the services given. This is strictly for patients requiring immediate medical care necessary for the diagnosis or treatment of a condition.

If you do not have sufficient health insurance coverage and acquire a large medical bill, you may qualify for Care Credit <http://www.carecredit.com/>. Although this option may be helpful in an emergency, it is a credit card and may have a high interest rate.

NH Health Access Network (NHHAN)

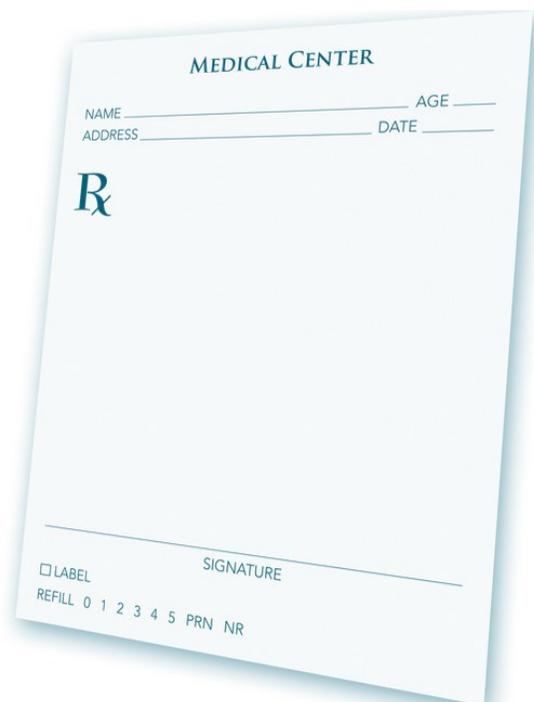
The Network is a discount program that helps low-income people in New Hampshire who do not have health insurance or do not have enough money to pay for hospital care, doctor visits or other medical care. If eligible, each member of the household will

receive a NHHAN card that can be used throughout the state at all of the NHHAN participating members. The card is good for six months at a time. For more information or to apply visit:

<http://www.healthynh.com/nh-health-access-network.html>

Are you a student?

Most colleges and universities provide health care for students enrolled through on-campus clinics or health care plans they offer. Many colleges require that you purchase their health insurance plan or sign off that you are included on another health insurance plan. This does not always include lab fees and prescriptions. Contact your school's student services office or health center for more information.



Prescriptions

Q: Will my health insurance cover prescriptions?

A: Some health insurance plans cover some or all of the cost of prescriptions, others do not. It is important to find out how much prescription coverage comes with your insurance plan. Prescription only insurance plans are also available.

Q: Should I stop taking my prescriptions if I cannot afford them?

A: No. You should consult with your doctor or pharmacist about the possible effects of stopping a prescription such as illness, they may be able to offer a less expensive alternative.

Research Low-Cost Prescription options:

Large chain Pharmacies such as Target, Walmart, and Hannaford offer hundreds of prescriptions at a discounted rate. A one month supply often costs under \$5. Review these companies websites for information on which prescriptions are covered, and how to transfer your prescription to their

pharmacy.

It is always helpful to search online with phrases such as “NH prescription assistance” and “NH prescription discount” to find savings cards and programs.

Research other prescription assistance resources available in NH:

<http://www.dhhs.nh.gov/dcbcs/beas/prescription.htm>

Always keep a current list of your prescriptions and know:

- ◆ Dosage amount
- ◆ Side effects
- ◆ Cost and insurance coverage
- ◆ If refills are available, and how many
- ◆ Possible drug interactions

Always store prescriptions in a cool dry place, and keep them out of reach of children and pets. If a child or pet ingests a prescription call poison control to see what steps to take to ensure their safety.

NH Poison Control: **800- 222-1222**

Health Care Providers

Q: How do I choose a Doctor?

A: If you have health insurance, make sure you choose a doctor that your health insurance will cover. Most health insurances have a “network” of providers. This means that you must choose one of the providers in their network in order for your insurance to cover the cost of care. If you do not have health insurance, you can choose to see whichever provider you choose.

Q: What do I do once I choose a Doctor?

A: Call the provider’s office to see if they are accepting new patients. If they can take you on as a patient make an appointment to see the provider for a particular issue if needed, or to meet them and have a general examination. Make sure to have the records from all previous healthcare providers sent over to your new provider. Give your new health care provider all of your insurance information, and bring your insurance card to each visit.

If you are unsure if a doctor is in your insurance network, just call the doctor’s office and ask them if they accept your insurance

company.

Always makes sure to keep a record of your last physical and immunizations, you will need these for school. Also keep track of doctors you have seen so you can have all medical records transferred when you do choose a provider.

If you do not have health insurance

You can still see health care providers.

There are many walk in clinics, which cost a lot less than emergency rooms do.

Urgent care centers are designed to provide immediate care to people experiencing a health issue that is not an emergency. This can include cuts, scrapes, ear infections, urinary tract infections, cold/flu and other non-life threatening problems. Both of these options usually have set prices for their services and/or a sliding scale fee option for low-income individuals.

Community Health Centers

Community Health Centers across the state offer a wide range of health and supportive services, are specifically designed to assist people who have little or no insurance, and offer services at a low cost. Sliding scale fees and financial assistance are available to those who require support. Many of these centers also offer dental services or have information about affordable dental options in the area. Keep in mind that every center offers different services. You can research the one closest to you by searching “NH Community Health Center” online.

Mental Health

Q: Will my health insurance cover mental health services?

A: Maybe. The extent of mental health coverage will depend entirely on your insurance plan. If it does cover mental health services, the number of visits per year, and providers may be limited.

Q: How do I find a new mental health provider?

A: Research your insurance plan to find

accepted providers in your area. Once you find a provider, transfer all previous mental health records.

Q: I need to sort some things out. Is there someone I can talk to without insurance?

A: Community mental health centers will provide services on a sliding scale fee, and no one will be denied service because of an inability to pay. Keep in mind that even those with insurance can go to the community mental health centers. Sometimes appointments are scheduled far in advance so don't wait until you're in crisis to call. Many health centers also ask that you have a primary care doctor to receive medical mental health services.

Community Mental Health Centers (CMHCs)

CMHCs are located across New Hampshire (examples on page 23). They provide publicly funded mental health services to individuals and families who meet certain criteria for services. To find a community mental health center in your area visit:

<http://www.dhhs.state.nh.us/dcbcs/bbh/centers.htm>

Q: I have some questions about mental health. Is there somewhere I can go or someone I can call?

A: Yes. Throughout NH there are peer support centers. Although each of these centers may offer different services, many of them are run by consumers and provide education, advocacy, support groups, and access to supportive resources in the community. To find a peer support agency in your area visit:

<http://www.dhhs.nh.gov/dcbcs/bbh/peer.htm>

For help accessing mental health providers, finding insurance, and general support for individuals with mental illness visit:

<http://www.naminh.org/>

If you or someone you know is considering committing suicide contact the New Hampshire suicide and crisis hotlines; phone numbers vary by region. The website also has contact information for national hotlines:

<http://www.suicidehotlines.com/newhampshire.html>

For 24 hour assistance contact:

1-800-SUICIDE (1-800-784-2433)
1-800-273-TALK (1-800-273-8255)
TTY: 1-800-799-4TTY
En Español: 1-888-628-9454

Health Education

Be educated on aspects of your own health, and the health of your family. If possible make a list of health issues that family members have had- particularly parents, siblings, and grandparents. This will help you be more aware of your own health, and help you be conscious of possible health problems you may have.



Sexual Health

Each year, 20 million new cases of sexually transmitted diseases are reported. These STDs often come with high healthcare costs including lab tests and prescriptions. Young people aged 15-24 have the highest rate of STD transmission.

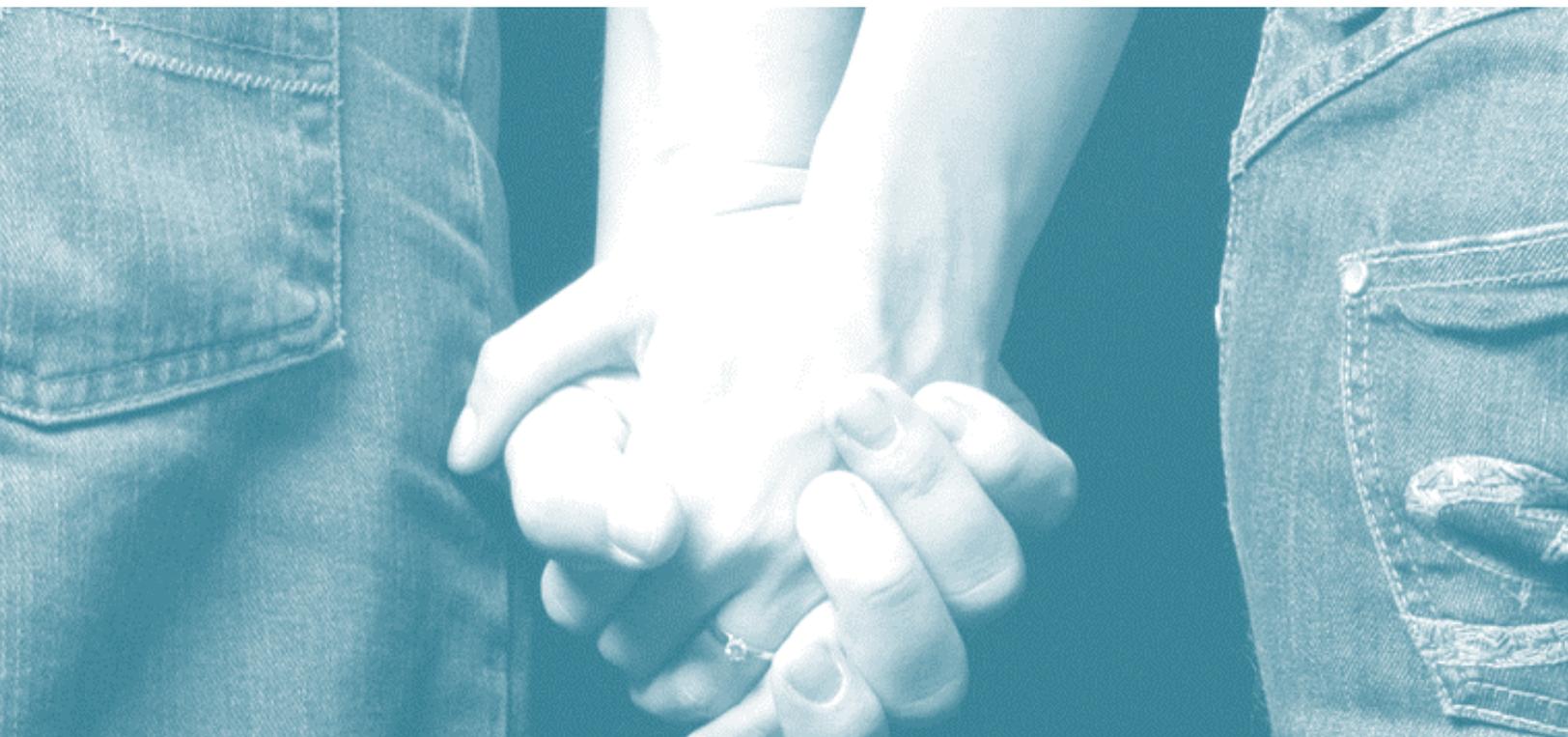
Q: How do I prevent myself from getting a STD?

A: The best way to prevent transmission of STDs is to use protection when engaging in sexual activity. Male and Female condoms provide a physical barrier to infections, and greatly reducing your risk of obtaining a STD.

Q: When should I get tested for STDs?

A: You should get tested if you experience any of the following symptoms:

- ◆ Painful urination
- ◆ Lower abdominal pain
- ◆ Vaginal discharge
- ◆ Penile discharge
- ◆ Painful intercourse
- ◆ Testicular pain
- ◆ Abnormal menstrual bleeding
- ◆ Painful bowel movements
- ◆ Vaginal itching, irritation, odor
- ◆ Swollen lymph nodes
- ◆ Fever



Additionally if you have more than one sexual partner in a year you should get tested at your annual gynecological exam. Ask any new partners about their sexual history and if they have had any STDs in the past.

Q: How can I prevent an unplanned pregnancy?

A: There are many options available if you wish to prevent a pregnancy.

- ◆ **Abstinence** | Not having sex, is the most successful way to keep from getting pregnant.
- ◆ **Condoms** | Condoms provide a barrier between sperm and eggs, and are very effective when used properly. There are both male and female condoms available.
- ◆ **Oral Contraceptives** | Also known as the pill, these are 99.9% effective at preventing pregnancy when used properly.
- ◆ **IUDs or intrauterine devices** are placed inside the woman's body and are a long term way to prevent

pregnancy. They require less diligence than some other methods.

Many Gynecologists provide samples of various birth control options at no cost, and also have coupons which can lower the cost of purchasing contraceptives if you do not have insurance.

In NH you do not always need a parent's consent for STD testing. If you are 14 years old you may get tested without parental consent, however, positive test results may be shared with a parent. For more information on your rights visit: <http://sexetc.org/states/newhampshire/>

Planned Parenthood offers STD and pregnancy testing through your insurance, or if uninsured you may qualify for a lowered fee. Learn More:

<http://www.plannedparenthood.org/ppnne/>

Walk-in health clinics may also offer STD testing and treatment at a reduced rate. There are many of them across the state of NH, where you can go for immediate diagnosis and treatment.

Substance Abuse

Substance abuse can cause both physical and mental health problems.

Common signs and symptoms of substance abuse

- ◆ **Neglect of Responsibilities** | You're neglecting your responsibilities at school, work, or home (e.g. flunking classes, skipping work).
- ◆ **Risky Behavior** | You're using substances under dangerous conditions or taking risks while high, such as driving while on substances, using dirty needles, or having unprotected sex.
- ◆ **Legal trouble** | Your substance use is getting you into legal trouble, such as arrests for disorderly conduct, driving under the influence, or stealing.
- ◆ **Relationship problems** | Your substance use is causing problems in your relationships, such as fights with your partner or family members, an unhappy boss, or the loss of old friends.

Common signs and symptoms of substance addiction

- ◆ **Tolerance** | You need to use more to experience the same effects you used to attain with smaller amounts.
- ◆ **Withdrawal symptoms** | You take substances to avoid or relieve withdrawal symptoms. If you go too long without



substances, you experience symptoms such as nausea, restlessness, insomnia, depression, sweating, shaking, and anxiety.

- ◆ **Lack of Control** | You've lost control over your substance use. You often do substances or use more than you planned, even though you told yourself you wouldn't. You may want to stop using, but you feel powerless.
- ◆ **Lifestyle** | Your life revolves around substance use. You spend a lot of time using and thinking about substances, figuring out how to get them, and recovering from the effects.
- ◆ **Disconnect with previous interests** | You've abandoned activities you used to enjoy, such as hobbies, sports, and socializing, because of your use.
- ◆ **Health trouble** | You continue to use substances, despite knowing it's hurting you. It's causing major problems in your life—blackouts, infections, mood swings, depression, paranoia—but you use anyway.

If you have questions regarding substance abuse, or would like to seek help for an addiction please visit the NH Department of Health and Human Services website.

<http://www.dhhs.state.nh.us/dcbcs/bdas/>

If you want help with a substance abuse issue, contact Alcoholics Anonymous or Narcotics Anonymous for help and information on meetings.

- ◆ AA: <http://www.nhaa.net/>
- ◆ NA: <http://www.gsana.org/>

Healthy Relationships

Q: What Makes a Healthy Relationship?

A: Hopefully, you and your significant other are treating each other well. Not sure if that's the case? Take a step back and think about whether your relationship has these seven qualities: mutual respect, trust, honesty, support, fairness/equality, separate identities, and good communication.

Sometimes relationships don't work out.

The danger signs of an unhealthy relationship should be easily recognizable: lack of talking, no communication, inability to listen, no trust, jealousy, no balance, and lack of respect, among others.

Does the other person

- ◆ Put you down?
- ◆ Get extremely jealous or possessive?
- ◆ Constantly check up on you?
- ◆ Tell you how to dress?
- ◆ Try to control what you do and who you see?
- ◆ Have big mood swings?
- ◆ Make you feel nervous (like you are walking on eggshells)?
- ◆ Criticize you?
- ◆ Threaten to hurt you?

Abuse always escalates, and it rarely gets better. If you experience any of these things, you may be involved in an unhealthy relationship. Knowing these warning signs can help act as red lights in your relationship. You can stop and figure out if your relationship is abusive before things get out of control.

Not all of these signs will be in every abusive relationship. If one or more of these warning signs exist in your relationship, it doesn't necessarily mean that your relationship is abusive, but your relationship may not be as healthy as you deserve it to be.

If you need someone to talk to:

NH Coalition Against Domestic and Sexual Violence. Services offered are free, confidential, and you do not have to be in crisis to access support. Call (603) 224-8893 or visit online at: www.nhcadsv.org (This website has a "Quick Escape" button to change websites quickly).

Coping with Stress

- ◆ **Identify Stressors** | First, identify what is stressing you out and realize that most stressors are temporary. If the stressor is something you can avoid easily, try to do so as much as possible.
- ◆ **Personal Time** | Take some "me time" to relax. Have a long hot bath, give yourself a pedicure, or listen to your favorite music. Try to let go of

the things that are stressing you out, even if its only temporary.

- ◆ **Exercise** | Exercising is a great way to cope with stress, through the physical release of energy. Exercise doesn't have to cost any money, and can even be done without leaving the house. If you have a computer and internet connection, you will find many exercise videos to follow online. You can also go out for a walk or run in the community. Exercising with a friend or relative provides extra motivation and encouragement.
- ◆ **Talk it out** | Call a friend to talk about the things that are causing you stress. They may be able to give you advice on good ways to handle the stress in your life, or they may just be a good listener while you vent about it.

Vision Care

Q: Does Health insurance cover eye exams?

A: Some insurance companies may cover an eye exam, but most do not cover the cost of eyeglasses. Call your insurance provider to find out exactly what your insurance covers. Many insurances cover the cost of lenses if you need glasses, but do not cover the cost of the frames. An eye exam without insurance coverage typically cost between 50 and 100 dollars. Vision only insurance is available through many providers.

Q: How often should I have an eye exam?

A: Children should have an eye exam every two years, until the age of 18. Adults who do not wear glasses should continue to have eye exams every two years, and adults who do wear glass should have an exam each year.

Always keep a record of your last eye exam, even if you do not need glasses. If you do need glasses, keep track of your prescription and keep up to date on exams as your prescription strength may change over time. If you don't have insurance research affordable options.

Affordable Vision Care Options

- ◆ Walmart Vision Centers
<http://www.walmart.com/cp/Walmart-Vision-Centers/1078944>
- ◆ Target Optical
<http://www.targetoptical.com/>
- ◆ Zenni Optical
<http://www.zennioptical.com>
- ◆ NH Lions Clubs
often Lions Clubs have a program to help low-income individuals to get glasses if they apply.
- ◆ Vision USA
Vision USA provides information and support to those who qualify for their programs. Find out more at :
<http://www.optometrycharity.org/vision-usa/>



Dental Care

Q: Does health insurance cover dental care?

A: Many times health insurance does not cover any dental care. It may cover oral surgeries or oral care that does not involve the teeth; jaw problems for example. Separate dental insurance is available.

Q: How often should I have a dental exam and cleaning?

A: Dental exams should occur once or twice a year. Until the age of 18, x-ray images should be taken once a year to check for cavities and other health problems. After the age of 18, x-rays only need to be taken once every two to three years unless there is a dental problem.

Keep your mouth healthy

- ◆ Floss daily
- ◆ Brush your teeth after meals
- ◆ Avoid highly acidic foods like soda and citrus fruits
- ◆ Use mouthwash daily
- ◆ Avoid very hard or very sticky candy

Keep track of your latest dental records, and have them transferred if you switch

dentists. Visit a dentist if you experience any pain, irritation, or sensitivity in your mouth.

Many colleges that train dental hygienists offer cleaning and x-ray services at a reduced cost. The exams are performed by students hoping to enter the dental care field and they are always supervised by instructors. Research any programs in your area to see if this low cost option is available.



Food and Nutrition

Q: How much food should I be eating?

A: The average person should consume 1800-2200 calories per day. It is important to eat a variety of foods including, fruits, vegetables, grains, and proteins; limit foods that are high in fat and sugar. Read food labels carefully to determine the serving size and number of calories. For more information on healthy eating visit <http://www.choosemyplate.gov/>.

What if I cannot Afford to Buy Food?

The federal Supplemental Nutrition Assistance Program (SNAP) is an income based food assistance program available in New Hampshire. You can apply online at <https://nheasy.nh.gov/>, or in person at a Department of Health and Human Services office.

If you are pregnant, nursing, or have a child under the age of five you may qualify for Women Infants and Children (WIC) assistance. This program provides food assistance for both mother and child, for more information visit:

<http://www.fns.usda.gov/wic/aboutwic/>

The New Hampshire Food Bank has various food assistance programs. They also provide a directory of local food pantries and other programs, available at:

<http://www.nhfoodbank.org/index.php/agencies>

To find out more visit:

<http://www.nhfoodbank.org/>



Education map

- Finish High School** | Complete high school, HiSET (high school equivalency) exam, or training program.
- School Records** | Collect a copy of your school records. Make sure you have records from schools attended (High School) if you had multiple moves.
- School Credits** | Evaluate current school credits and determine if you are on track to graduate (if you are behind, create plan to make up missed credits or advocate for credit recovery for classes missed due to moves).
- IEP = Individualized Education Plan**
If you have had an IEP, make sure you have a copy of your plan, understand the resources that are available to you, and find out how the plan might carry over to higher education.
- Testing** | Identify, prepare for, and schedule required tests (PSAT, SAT, ACT). Ask your high school counselor for assistance to determine which tests you

should take.

- Higher Ed Options** | Identify and research colleges, vocational training or other higher education options. Determine which school to apply for based on achieved and desired skills, career goals, talents, abilities, etc.
- Calendar** | Create a calendar for school application due dates and scholarship deadlines.
- Apply** | Submit applications to schools for higher education.
- Financial Aid** | Apply for financial Aid, apply for Chafee Educational and Training Vouchers (ETV), identify and apply for scholarships.

Every school district has a homeless education/McKinney-Vento liaison that can help homeless youth enroll in school without records, have full opportunities to all school programs, and even help arrange free transportation to and from school. Contact them!

Finish High School

Your first goal should be to graduate high school or take the HiSET exam to open up job opportunities for yourself. The HiSET exam, formerly the GED, is a high school equivalency test. If you pass it, you will receive the equivalent of a high school diploma. Those who earn HiSET credit or a high school diploma make more money than those who do not complete high school!

In New Hampshire there is currently a fee for HiSET testing. Fees may be covered by the school, be sure to ask your McKinney-Vento liaison. You must be 18 years old to take the test.

Work with your school guidance counselor or homeless education liaison to keep track of your school credits and make sure you're on the path to graduation.

School Records

Be sure to collect an official copy of your transcripts from every school you attend.

You can request this through your school guidance department. Having your school records can help you transition and enroll into new schools faster, and will be needed to apply for scholarships and colleges.

School Credits

Q: Is there any way to recover school credits I may have lost due to moving?

A: Yes. Speak to your school guidance counselor or homeless liaison about options for credit recovery.

Some Credit Recovery Options

- ◆ Alternative education programs
- ◆ Adult Education/Night Classes
- ◆ Community Service credits
- ◆ Summer school programs
- ◆ Extended Learning Opportunities /
- ◆ Independent Study
- ◆ Running Start Program
- ◆ PASS Program
- ◆ Online Classes

Virtual Learning Academy Charter School (VLACS)

VLACS is a great option in NH where students can take many classes online for credit recovery or interesting classes your school may not offer. Ask your guidance counselor which classes are accepted by your school.

Learn more at: <http://vlacs.org/>

If you are a homeless student, the McKinney-Vento Act protects your educational rights. Under this act, you have a right to receive partial or pro-rated credit for your work when you switch schools during a school year. Look into this with your homeless education liaison.

I.E.P. and 504 Plans

Q: What are I.E.P and 504 plans?

A: An Individual Education plan, (I.E.P) and or a 504 is a document that states personal disabilities that make school more difficult and/or certain accommodations you may need to succeed in the classroom.

If you are not sure if you have or need either of these, or think that you may be in need of one, contact your school guidance

counselor or homeless education liaison.

IEP Plans

An IEP only covers your education through grades K-12. If you are pursuing your HiSET and have a physical, emotional, or learning disability, you may be eligible for accommodations through your testing center. For more information about GED accommodations in NH visit :

http://www.education.nh.gov/career/adult/ged_spec_accom.htm

504 Plans

Section 504 of the Rehabilitation Act and the American with Disabilities Act covers students through higher education. If you qualify you may be eligible for certain accommodations to help you succeed in school. For more information about what qualifies as a disability under Section 504 visit:

<http://www.education.nh.gov/instruction/integrated/504.htm>

Testing

The SAT, ACT, and PSAT are assessment tests that are looked at by college admissions and scholarship committees. Even if you are not planning to go to college right away, these tests are best to take while the 'school mindset' is still fresh.

- ◆ **PSAT** | The PSAT is a 'practice' SAT that may also qualify you for scholarships. It is a shortened version of the SAT. Colleges will not look at this score.
- ◆ **ACT** | Originally called the American College Test, the ACT is a 4 multiple-choice subject tests covering English, Math, Reading, and Science. This is designed to evaluate your overall educational development and your ability to complete college-level work. There is also an optional writing portion.
- ◆ **SAT** | Originally called the Scholastic Aptitude Test, the SAT is designed to evaluate your general thinking and problem-solving abilities. It includes a Writing section, in addition to the Critical Reading and Math sections.

The tests you will need to take are determined by which schools you are applying for. Talk to your guidance counselor or homeless liaison about taking these tests and also about low income fee waivers to

help with the testing fees .

Higher Education

Q: Why should I pursue a college degree?

A: A college degree can increase your chances of landing a higher paying job. According to the U.S. Department of Education, people with a Bachelor's degree make an average of 38% more money than people who only have a high school degree. Even people who have attended some college and received no degree make more on average than those that hold only a high school degree. The average amount of money you can make increases if you pursue a Master's degree, Professional degree, or Doctorate degree.



Average Yearly Earnings by Degree

- ◆ **High School** | \$26,000-\$30,400
- ◆ **Associates** | \$33,000-\$38,000
- ◆ **Bachelors** | \$45,400-\$52,000
- ◆ **Master's** | \$54,500-\$62,300
- ◆ **Professional** | \$99,300-\$109,600
- ◆ **Doctoral** | \$81,400 to \$100,000 range.

A great website to help you find the higher education option that's right for you is [CollegeBoard.org](https://collegeboard.org). They have a 'College Search' option that allows you to search for schools based on location, type of institution, majors, degrees and more!

Besides college, there are trade and vocational schools you can attend to train in a specific field. For example, schools that train you specifically in mechanics, cosmetology, aviation, culinary, or even computer technology.

Types of Higher Education Institutions

◆ **Public Colleges/Universities**

Public schools get most of their funding from the state. They are often cheaper to attend than private

schools and have a higher acceptance rate. Public schools have a more limited amount of merit-based scholarships than private institutions. Public colleges often have a wider variety of degrees and programs than private schools or trade schools.

◆ **Private Colleges/Universities**

Private schools are generally funded through alumni donations, student tuition, and endowments. Tuition is generally more expensive than at a public school, however private schools may award more need-based grants for students. Private colleges tend to be smaller than public colleges, and often offer fewer programs and degree options than a public school. However, due to the smaller size, students often have easier access to professors and other faculty on campus.

- ◆ **Vocational/Trade/Tech Schools**

Trade/tech schools offer concentrated programs focusing on a specific trade, such as dental hygiene, culinary, automotive mechanics, criminal justice, etc. These schools may have small classes that offer you one on one time with your professors and other faculty. Programs at these schools can range anywhere from 6 weeks, to 3 years. Also, tuition and fees are often more affordable than attending a four year university. Many of these schools have job placement programs to help you find a job after you graduate.

Determine which colleges you would like to apply for based on achieved and desired skills, career goals, programs offered, cost of tuition and fees, and what scholarship opportunities they may have for you. Many students start at a 2-year college and transfer to a 4 year school to save money. Research which programs and classes transfer here:

<http://www.nhtransfer.org/index.html>

It is often cheaper to attend a school in your state due to in-state tuition. Schools charge out of state students significantly more tuition per year than in state students.

New England Regional Student Program (RSP)

This program enables thousands of New England residents to enroll at out-of-state New England public colleges and universities at a discount. Students are eligible for the RSP Tuition Break when they enroll in an approved major that is not offered by the public colleges and universities in their home-state.



Applying to Colleges

Q: What should I do when applying for college?

A: Collect a copy of your official school transcripts and I.E.P if you have one.

Apply to as many scholarships as possible

- ◆ **Institutional Scholarships** | Scholarships can be offered by colleges or other outside institutions as well. You can ask your guidance counselor about scholarship opportunities.
- ◆ **Internet Databases** | The internet is another good place to find scholarships. Websites such as www.fastweb.com and www.scholarships.com list thousands of scholarships.
- ◆ **Special Scholarships** | There are scholarships for any situation. For example, being homeless, being a certain ethnicity, first generation to go to college, being adopted or in foster care, future career plans, having a veteran for a parent, good grades, working for certain corporate businesses, etc.

Submit applications to schools of your choosing

- ◆ **Choose Colleges** | Determine which colleges you would like to apply for based on achieved and desired skills, career goals, programs offered, and what scholarship opportunities they may have for you.
- ◆ **Apply** | You can ask your homeless education liaison, guidance counselor, and other mentors for help on applying to colleges. Apply to more than one school.
- ◆ **Fees** | Most schools may have application fees. There are waivers for these fees you may be eligible for. Ask your school guidance counselors, college admission counselors, or your homeless liaison about this.

Financial Aid

Financial aid helps students and families pay for their college expenses including tuition, fees, room and board, and books.

Apply for every scholarship possible!!
Speak with local homeless education liaisons or your guidance counselor about scholarship opportunities and options on colleges.

NHHEAF

A great resource for anyone interested in college is the New Hampshire Higher Education Assistance Foundation (NHHEAF). NHHEAF can connect you with a college counselor who can help you with the college planning process - from savings options and college admission requirements to applying for financial aid and scholarships. NHHEAF also conducts a yearly college convention designed to help high school juniors become familiar with the college process.

Contact NHHEAF at [1-800-525-2577](tel:1-800-525-2577) or www.nhheaf.org

The FAFSA

Q: What is the FAFSA?

A: The Free Application for Federal Student Aid (known as the FAFSA) is a form that can be prepared annually by current and prospective college students to determine eligibility for student financial aid (including the Pell Grant, Federal student loans, and Federal Work-Study).

Despite its name, the application is not for a single federal program, being rather the gateway of consideration for federal financial aid, state financial aid, and is often the main application for financial aid from colleges/universities.

You can ask your homeless education liaison, guidance counselor, or other mentors for help on applying for the FAFSA.

There is an area on your FAFSA to designate whether or not you've been homeless during high school (see figure below). This can increase your chances of receiving financial aid. FAFSA representatives will verify this information (see below).

-
- 55. At any time on or after July 1, 2011, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless? **See Notes page 9.**
 - 56. At any time on or after July 1, 2011, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless? **See Notes page 9.**
 - 57. At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? **See Notes page 9.**
-

Forms of Financial Aid

- ◆ **Federal Aid Programs** | Federal programs are based on financial need. They are the largest single source of financial aid for college. This includes the Pell Grant, Federal Supplemental Educational Opportunity Grant, Stafford Loans, Parent PLUS loans, Perkins loans and Work-Study awards.
- ◆ **State Aid Programs** | Most states support various aid programs (both need-based and merit). Generally, eligibility for state need-based programs follows the federal guidelines.
- ◆ **Grants and Scholarships** | Awards based on merit or merit plus need. They don't have to be repaid.
- ◆ **Student Loans** | Funds loaned through a lending institution or college. Interest rates vary by program. Interest begins accruing when you get the money, but you don't have to repay the loan until you graduate. Loan programs also are available to eligible parents to help with college expenses of their qualifying children.
 - ◆ **Federal Loans** | Based on Need; held by the government
 - ◇ **Federal Perkins Loan** | A need-based loan for applicants with little income and assets. Low, fixed rate of interest; potential loan cancellation for borrowers who go into certain military, public or teaching professions upon graduation; no loan fees and a longer grace period before repayment is required.
 - ◇ **Stafford Loans** | Federal, fixed-rate student loans available for students who are attending college at least half-time. Stafford loans can be used to pay for the costs of education, including tuition, room and board, books, and other education-related expenses. These loans are subsidized or unsubsidized. These may be eligible for cancellation for teachers or other public service employees.
 - **Unsubsidized Loans** | Interest charged on the loan amount begins accruing from the time you receive funds until it is repaid in full.
 - **Subsidized Loans** | The government pays the interest until you graduate.



- ◇ [Parent PLUS loans](#) | Parent Loan for Undergraduate Students (PLUS) allows your parents to pay for your education. Parents may also want to consider a home equity loan.
- ◆ [Private Loans](#) | Private loans are loans you can obtain from banks, credit unions, or other lending institutions to help cover college expenses not met by other types of financial assistance. Most private loans are made directly to students, meaning that it becomes their responsibility to repay the loan. Most of these loans don't require you to fill out a FAFSA form. However, these loans charge higher rates of interest than federal loans, must be applied for every academic year, and you may have to pass a credit check.
- ◆ [Military programs](#) | The military offers several options to help you pay for college if you enlist, such as through ROTC or military tuition assistance while in college, or the GI Bill after completion of military service.
- ◆ [Work-study programs](#) | Jobs that allow students to earn money toward their education while they are enrolled in school. Students can sometimes get jobs related to their program of study. This is a financial need based program.

Life Skills map

Got skills? There are a lot of life skills that you can (and should!) practice before you graduate.

- Life Skills Support** | One of the most important things you can do for yourself in developing your life-skills is to identify one or more mentors who you can rely on to help you learn how to do some of the things listed here.
- Laundry**
- Nutrition**
- Safety** | Personal + Home
- Legal Issues**
- Etiquette**
- Take the ACSLA** | Really test your life skills knowledge by taking the Ansell Casey Life Skills Assessment (ACSLA)
- Grocery Shopping**
- Recreation + Leisure Activities**
- Cooking**
- Cleaning**
- Personal Hygiene**
- Communication**

There are lots of life skills you can learn and practice. We've listed some here, but we've

left space for you to list others, too. We suggest you really check your knowledge by taking the Ansell Casey Life Skills Assessment at www.caseylifeskills.com.

What are Life Skills?

Life skills are different behaviors that you can use to responsibly and appropriately manage your personal business. Many of these are acquired through direct experience and are commonly encountered in everyday life, making it difficult to really train someone to adapt to a new life skill. There is no definitive list of what are considered "life skills", but they are generally considered skills that cover personal care, organization, respect for self and others, communication, and social skills.



Laundry

Keep in Mind

Bring Quarters

Most laundromats accept payment through quarters. There may be a change machine at the laundromat, but just in case bring plenty with you the first time.

Wash in Batches

You'll ideally want to wash your clothes in two batches -- one for whites and one for colors. Otherwise your whites can turn dingy and greyish.

Bleeding Colors

Certain colors bleed in the wash, like reds and dark blues in jeans. Wash these separately when they're new to make sure you get any excess dye out before you toss them in with your other clothes.

Temperature

Some clothes need a certain temperature when washed. Be careful as hot water plus a hot dryer will shrink your clothes.

Drying Methods

Certain clothes and fabrics should be air dried, not machine dried. Clothes like sweaters and dress pants and fabrics like wool are better off being air dried.

Look at the Tags

Almost every single article of clothing will have some sort of tag that comes with it. These will tell you of any specific washing instructions, from machine wash to dry clean only.

Fabric Softener and Dryer Sheets

Use fabric softener in the wash or a dryer sheet in the dryer to reduce static cling and lint collection on your clothes.

Wet Clothes

Make sure to either hang your clothes up to dry or put them in the dryer relatively soon after they've finished washing. Wet, bunched up clothes will smell bad if not dried shortly thereafter which means you have to wash them all over again.

Certain stains will need to be treated in specific ways. Go to : http://www.cleaninginstitute.org/clean_living/stain_removal_chart.aspx for a look at all types of stains and how to remove them.

Etiquette

Etiquette is the customary code of polite behavior in society or among members of a particular profession or group. There are hundreds of etiquette rules, so it's impossible to list them all. You can check out <http://www.emilypost.com/> for many examples of the best way to handle situations.

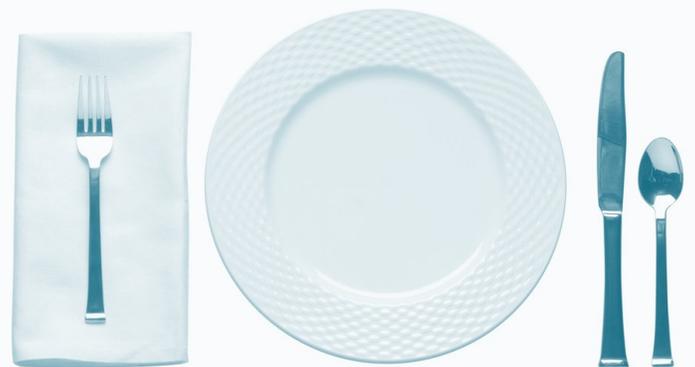
Ansell-Casey Life Skills Assessment

The Ansell-Casey Life Skills Assessment is a free tool that assesses the behaviors and competencies youth need to achieve their long term goals. This is a brief online tool that will help you develop your own personal list of strengths and skills. Typically offered through foster care, a social worker, case manager, or other mentor will set up the CLS for you. It's a short exercise, usually

around 30 minutes. Once finished, the results will be made available to you to go over with your mentor or any other adult to determine what you already excel at and where you can go from there. The CLS covers topics such as:

- ◆ Maintaining healthy Relationships
- ◆ Work and study habits
- ◆ Using public transportation
- ◆ Cooking and cleaning
- ◆ Budgeting and paying bills
- ◆ Computers and the Internet

The Casey Life Skills assessment focuses on the practicing of life skills to help make achieving your goals that much easier.



Legal Issues

If you find yourself caught in legal trouble or in need of legal advice, check out some of the following free resources:

Juvenile Justice Services

Responsible for providing supervision and rehabilitative services to youth adjudicated under state law as delinquent.

<http://www.dhhs.nh.gov/djjs/index.htm>

National Teen Dating Abuse Helpline

Designed for teens and young adults, this helpline will put you in contact with someone who can assist you with an abusive situation you may find yourself in.

<http://www.loveisrespect.org/>

Focus Adolescent Services

A collection of resources designed to support at-risk teens.

<http://www.focusas.com/>

New Hampshire Legal Assistance

Provides legal service to low income and elderly people in New Hampshire. <http://www.nhla.org/>

211

A call center that helps connect callers, free of charge, to health and human services in their area.

<http://www.211nh.org/>

These are only a few general examples. If you have a specific issue or a specific area of New Hampshire where your legal troubles are occurring, you can search for resources in your area.



Transportation map

How will you get around to accomplish all you've got planned?

Determine Needs | Determine what kind of transportation needs you will have for school, employment, medical and other appointments, and to maintain connections to family and community (including family visits, church, recreation, etc.).

Driver's Permit | Find out how you can drive as a learner in NH.

Driver's Ed | Ask if there is assistance from the school or Chafee Independent Living Program for driver's education classes and/or other transportation expenses.

Public Transportation | Research and practice using the bus, train or other public transportation, if available in your area.

Insurance | Research auto insurance rates. Find out how rates are impacted by where you live, what you drive, your age, and your driving record. Learn if there is a discount for new drivers who complete

driver's education classes or for students with strong grades. Determine what the up-front insurance costs are.

Compare Options | Complete a cost-comparison of your transportation options. Compare the costs of owning a vehicle with public transportation.

Emergency Transportation | Identify emergency transportation options in case of medical emergency or if your first plan for transportation fails.

Map Navigation | Practice map reading skills or learn to use online resources to retrieve directions.



Determine Needs

When determining needs you should factor in not only where you need to go, but how often you need to go there and how reliable the transportation needs to be. For example, when visiting friends, family, or participating in community events exact timing and reliability may not be a huge factor. When trying to get to medical appointments or work however, the 10 minutes difference may mean forfeiture of an appointment, or loss of a job.

Driver's Permit

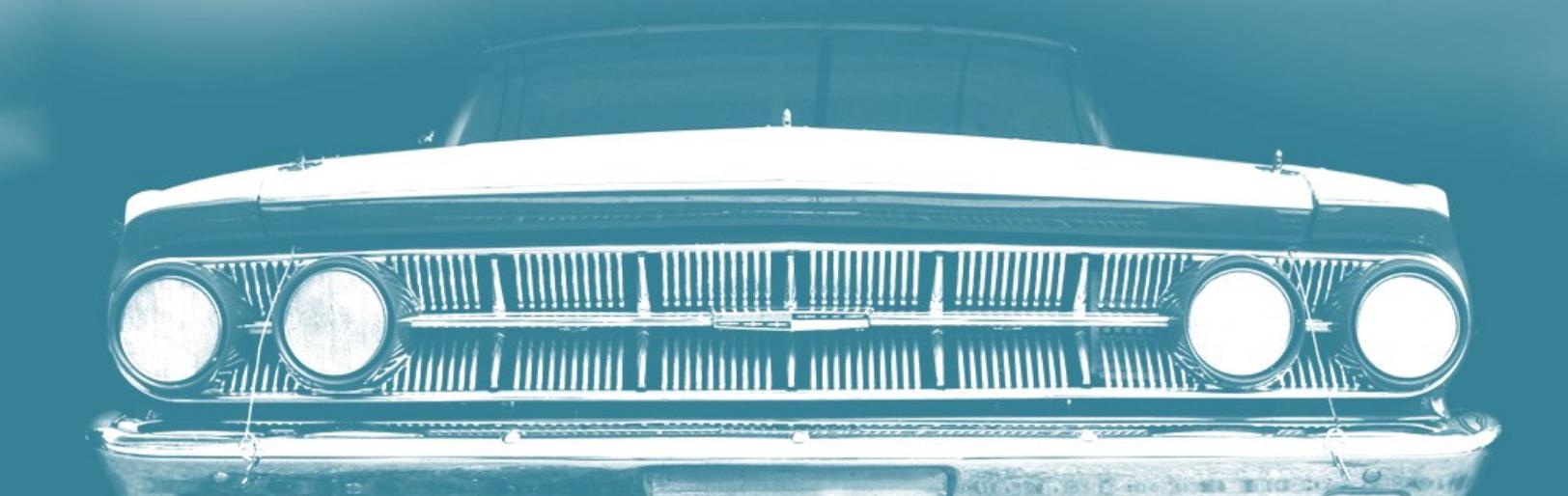
New Hampshire does not issue learner's permits, but a person learning to drive is permitted to drive under certain conditions. For the purpose of learning to drive a car, a person who has never previously held a driver license may practice driving on New Hampshire roadways as long as several conditions are met.



Conditions:

- ◆ **Age** | The driver must be at least 15½ years old and must carry proof of age in the vehicle.
- ◆ **Accompanied** | The person learning to drive must be accompanied by a parent, legal guardian, or other responsible licensed adult 25 years of age or older.
- ◆ **Vehicle Type** | The vehicle used for practice must be a non-commercial vehicle.

The adult accompanying the person who is learning to drive must sit in the front seat of the vehicle and must hold a current, valid driver license. The accompanying adult shall be liable for any motor vehicle violation committed by the unlicensed driver.



Driver Education is helpful at any age, but it is required for individuals under the age of 18 who wish to apply for a NH driver license. To meet this requirement, anyone under 18 must take an approved driver education program which will include:

- ◆ **Thirty (30) hours** | of classroom instruction with a certified driver education instructor
- ◆ **Ten (10) hours** | of practice driving with a certified driver education instructor
- ◆ **Six (6) hours** | of driving observation with a certified driver education Instructor

In addition to the above, each student must log forty (40) additional hours of supervised driving time with a parent, guardian or other responsible adult. Ten (10) hours of the additional driving practice must be complet-

ed at night. The additional driving time must be tracked and documented on a Driver's Out-Of-Class Log Sheet.

Driver Education is offered at all public high schools in New Hampshire and at over 60 Commercial Driver Education Schools, which are licensed by the NH DMV.

Upon completion of the Driver Education Program and the forty (40) hours of additional driving time, you may apply for a New Hampshire driver license. Drivers between the ages of 16 and 21 will be issued a Youth Operator License which will expire on their 21st birthday.

If you have questions regarding Driver Education in New Hampshire, please contact:

**NH Dept. of Safety
DMV - Driver Education
23 Hazen Drive
Concord, NH 03305
(603) 227-4075**

Apply for a Drivers License: Over 18

Q: If I'm over 18 do I have to take Driver's Ed?

A: No. Drivers who are at least 18 years old can apply for a New Hampshire Driver License at any DMV office, without an appointment, but several documents are required:

1. **Application** | An application for Driver License .
1. **Identification** | Two forms of identification from the list of Required Documentation. One document must be either a certified copy of a Birth Certificate, a current US Passport or a US Military ID.
3. **Residency** | Proof of New Hampshire Residency as specified on the list of Required Documentation.

All applicants must pass a vision test to qualify for a license. Any applicant who has not previously held a driver license in New Hampshire, or any other state, must pass a Knowledge Test and Road Test.

Once all the requirements have been met, you will pay your license fee and have your



picture taken. The DMV will give you a 60-day, paper temporary license.

Your permanent driver license will be mailed to your New Hampshire mailing address within 60 days.

Non-Citizen Drivers Licensing

Q: I'm not a US-Citizen, can I still apply for a NH Driver's License?

A: Depending on your status you may be able to apply. The Non-US Citizen office establishes driver license policies, procedures, and requirements .

You can find an over view of drivers license policies for non-citizens on the next page, but for more information about rules and requirements you can visit this website:

<http://www.nh.gov/safety/divisions/dmv/driver-licensing/non-us-citizen/index.htm>



- ◆ Non-US Citizens who have established residency in New Hampshire can submit an application to the Concord DMV office.
- ◆ Non-US Citizens who have established residency in New Hampshire should review the requirements for a Permanent Resident, Asylee or Refugee.
- ◆ Non-US Citizens who hold a student Visa, work Visa or a Work Employment Card should review the requirements for Non-US citizens temporarily residing in New Hampshire.

General Rules and Requirements for Non-Citizen Drivers

- ◆ Non-US citizens who are temporarily residing in New Hampshire or who have applied for permanent residency. Requirements for an Original Driver License or Non-Driver Identification will depend on the driver's status in the country and length of stay. Non-US citizens who are visiting on a tourist Visa are not eligible for a New Hampshire Driver License.

Youth Operator License

Any person over 16 years old and under 21 years of age who meets the requirements for a New Hampshire driver license, will be issued a Youth Operator License. These are oriented vertically rather than horizontally and have the following statement on the face of the license: "Under 21 until (date)". A Youth Operator License will expire on the license holder's 21st birthday, at which time the holder may obtain a horizontally-oriented license by applying for a renewal of your driver license.

In addition to any other restrictions, the holder of a Youth Operator License who is under 18 years of age:

- ◆ Shall not operate a motor vehicle between the hours of 1:00 a.m. and 4:00 a.m.
- ◆ Shall not operate a motor vehicle with more than one passenger less than 25 years of age who is not a member of the driver's family unless accompanied by a licensed, responsible adult who is at least 25 years of age during the first six (6) months holding the license.
- ◆ Shall not operate a motor vehicle with more passengers than seat belts or safety restraints in the vehicle.

Youth Operator Motor Vehicle Violations

If you are under 21 years old and are convicted of a motor vehicle violation, your license will be suspended for the following minimum time periods:

- 20 days for the first offense.
- 45 days for the second offense.
- 90 days for a third or subsequent offense.

If you get two or more speeding tickets as a

youth operator driver in the first two years of having the license, you be required to obtain an SR-22 Insurance policy for three years from the date of your second hearing.





Public Transportation

NH public transportation options

- ◆ **Amtrak Train** | Downeaster route has stops in Dover and Durham. Route runs from mid-coast Maine to Boston.
- ◆ **Greyhound Bus** | Bus routes all over the country. Offers a discount on advance purchase tickets, also has a student discount card available for \$20.
- ◆ **Concord Coach/Dartmouth Coach** Bus routes from around NH to Boston. Offers a student discount with a

college ID.

- ◆ **Peter Pan Bus Line** | Bus routes from Concord, Manchester and Nashua to Massachusetts, Connecticut and New York.
- ◆ **City Buses** | Several NH cities have city bus systems with varying costs to ride. Some of these include:
 - **Nashua Transit System**
 - **Wildcat Transit** (Dover, Durham, Newmarket, Portsmouth, Rochester)
 - **COAST system** (Seacoast)
 - **Manchester Transit Authority**
 - **Concord Area Transit**
- ◆ **Taxis** | May be available in more urban areas. There is usually a flat fee and then an additional charge per mile.

Be sure to ask about discounts or specials for regular commuters or students (ex: Student pass, Monthly Pass, Commuter Pass)

Your local Community Action Program (CAP) may know of other transportation options in your region, including but not limited to options specifically for rural areas, medical appointments, and individuals with disabilities.

Insurance

New Hampshire does not require you to carry car insurance, but you must be able to pay if you have an “at-fault” accident. If you are unable to pay your license may be suspended.

If you are in an auto accident and you are at fault, you could be held liable (legally responsible) for damage and medical bills resulting from that accident. If a lawsuit is brought by the injured party, a court could order that your assets be used to pay for the resulting damages that are awarded. Even if you are not at fault you could rack up significant medical bills and car repair costs if the other party has no insurance or is unable to pay.

If you have certain convictions, or accidents on your driving record you may be required to carry car insurance for a certain number of years. This is called an SR-22 requirement in NH.

For more information you contact the New Hampshire Division of Motor Vehicles at [603-271-3101](tel:603-271-3101) or www.nh.gov/safety/dmv.

There are several types of auto insurance these include the following Common Types of Coverage Available in NH:

Auto Liability Coverage | Covers

liability incurred as the result of an auto accident caused by you. It also covers expenses for a lawyer to defend you should that become necessary. There are two kinds of liability coverage: Bodily Injury and Property Damage

- ◆ **Bodily Injury Liability Coverage**

This pays for the injury to others resulting from an accident you cause. It compensates others for pain, suffering and economic damages, such as lost wages.

- ◆ **Property Damage Liability Coverage**

This pays for damage to another auto or property of others as the result of an auto accident caused by you.

- ◆ **Uninsured or Underinsured Motorist Bodily Injury Coverage**

This pays for injury to you if you are involved in an accident with another driver who has little or no insurance and who is found to be liable for your damages.

- ◆ **Medical Payments Coverage** | This

pays for medical costs sustained in an accident without regard to fault.

- ◆ **Collision Coverage** | This pays for

damage to your auto when it collides with another auto or object. This coverage is generally required by the bank if you take out a car loan.

- ◆ **Comprehensive Coverage** | This

coverage pays for damage to or the loss of your auto from causes other than collision (for example: hail, vandalism, fire, theft, etc.). This coverage is generally required by a bank if you take out a car loan.

Some factors companies use to determine rates include:

Age, Gender, Marital status, type of coverage, Location, type of car (model, year, value), use of car, credit history, driving record.

Shopping around for car insurance rates is highly encouraged as rates can vary drastically between companies. Depending on which insurance company you choose, there may be discounts available to you such as: good driver discount, good student discount, Anti-theft devices on your car, low annual mileage, multi-car discounts.

Compare Options

When comparing transportation options the two main factors to consider are cost and availability/reliability of the transportation when you need it.

Car Costs to Consider

Car purchase, insurance, registration and inspection, repairs & upkeep, gas.

Public Transportation Costs to Consider

Individual ride vs weekly/monthly passes, need to use multiple public transit options to get where you need to go, and cost of emergency transportation.

Emergency Transportation

If you are in an emergency/life-threatening medical situation you should always call 911 and the operator will send an ambulance to transport you to the hospital. This should only be used in emergency situations as you will be billed for the ambulance ride with your medical bill for treatment.

In more populated areas you may be able to call a local taxi company to assist you. It may be helpful to keep this number in an easy to access location such as in a cell phone or posted by the door.

Be sure to talk to your network of family and friends before a transportation emergency arises to know who you may be able to rely on should you need help.

Map Navigation

Nowadays many people have the luxury of having a GPS or a cell phone with a GPS feature. If you do not have either of these, or if the battery dies on these devices it can be

important to know how to navigate a paper map.

If you own your own car it may be useful to carry a paper map in the trunk, especially if you drive in very rural areas where it may be difficult to ask for directions, or with limited cell service.

Online resources for your navigational needs:

Map Quest | <http://www.mapquest.com/>

Google Maps | <https://maps.google.com/>



Identity map

Ensure you have all of your personal documents *before* you graduate.

- School ID** | Learn how you can use this ID to get other personal documents you may need.
- Birth Certificate** | It should be a certified, or official, copy. Learn how to replace it should it become lost.
- State-Issued Photo ID** | Photo identification is required on many occasions, get one before you graduate.
- Social Security Card** | Information about obtaining a replacement card can be found on www.ssa.gov. Understand the importance of guarding your social security number to protect against identity theft.
- Citizenship Documents** | If you were born in a country other than the United States, be sure you have a copy of all of your citizenship papers and understand your citizenship rights and responsibilities .
- Passport** | If you plan to travel out of the country you'll need a passport!
- Check your Credit** | Run a credit report with your social security number prior to graduating (see the Finance & Money Management section)
- Documentation that you were Homeless or in Foster Care** | This may become important in qualifying for benefits, including financial aid for higher education.
- Establish a Personal Filing System** | Young people should establish a method of keeping track of important documents. Methods could include a designated box, a 3-ring notebook, or a file-size expandable envelope. Understand the importance of keeping personal documents safe and secure.
- Register to Vote** | Starting at 18, register to be active in local, state, and national elections and issues.
- Register for Selective Service** | If you are a male age 18-26, register for the selective service.

Many applications and forms require at least one type of identification. Each proof of identity you obtain will make obtaining the rest easier.

School ID

A school identification card will be the most important proof of identity to obtain as it will usually be your first form of identification. If you were not already issued one, ask your school staff how to obtain a school ID. These can be essential in obtaining other forms of identification.

Birth Certificate

A birth certificate is an essential form of identification. If you do not have a physical copy, you should try to obtain this next. You will need:

- ◆ **A filled out Application** | for a Certified Copy of a Vital Record. This can be found online at:

<http://www.sos.nh.gov/vitalrecords/ELIGIBILITY.html>.

- ◆ **A photocopy of your student ID** or other government-issued picture ID
- ◆ **A check or money order** for the search fee (usually under \$20)

Take all of these documents to your local town office or city clerk, and they will assist you with obtaining a certified copy of your birth certificate. Or send the above documents to the New Hampshire Department of State's Division of Vital Records Administration, at:

NH Department of State
Division of Vital Records Administration
Registration/Certification
71 S. Fruit St.
Concord, NH 03301

To speak with someone at the Division of Vital Records Administration, call **603-271-4650**. Someone will be able to assist you with any questions or concerns you might have about applying for a copy of your birth certificate.

State Issued ID

Once you have a school ID and a birth certificate, you can apply for a state issued ID! A driver's license is the most common example of a state issued ID, but if you are under 18 and haven't taken driver's education, you won't be able to obtain a driver's license. However, you can obtain a non-driver identification card.

How to get a state issued ID

- ◆ **A filled out Application** | for Driver's License or Non-Driver ID Card. This can be filled out at the DMV or downloaded from the DMV website.
- ◆ **Two forms of identification** | (Such as a birth certificate & student ID)
- ◆ **An address** | If you currently lack stable housing, speak with your homeless liaison or shelter director. They can provide you with written, notarized consent to use the school you attend or the shelter you are currently residing at as a place of residency.
- ◆ **Money.** | Cash, Check, Money Order, or credit card to pay the fee (under \$20)

Take these to your local Department of Motor Vehicles, or DMV. There can sometimes be a long wait at the DMV office. Their website is :

<http://www.nh.gov/safety/divisions/dmv/>.

Social Security Card

Your social security number and card are extremely important forms of identification. There is no charge to get your Social Security Card, but there is a limit to how many you can request in your lifetime. You will need:

- ◆ **Filled out Application Form SS-5** (This can be found at your local social security office or online at: <http://www.ssa.gov/online/ss-5.pdf>)
- ◆ **Proof of Age, Proof of ID and Proof of Citizenship.** | Your birth certificate will work as a way to prove your date of birth and your United States citizenship. This must be your original birth certificate or a certified copy. Student ID or Driver's License will work as proof of ID.

Mail or take these documents to your local Social Security office. You can find your local Social Security office by going to <https://secure.ssa.gov/apps6z/FOLO/fo001.jsp> and entering your zip code. If you are over the age of twelve and have never received a social security card or number, you will have to apply in person. It will take seven to fourteen days for your card to reach you. If you are using the address of your school or shelter due to a lack of stable housing, be sure to make someone aware that you're expecting an important document.

Once you have your social security card, treat it very carefully and keep it in a safe place. Do not laminate it or tear it. Your social security card and number are both very important forms of identification and will be needed every time you apply for a job or bank account, file taxes, enroll in school/college, etc.

Q: What if I'm not a current United States citizen, but am in the process of immigrating?

A: You will need to show documents to prove your citizenship or immigration

status. These include your green card, arrival-departure record, or employment authorization documents.

Citizenship Documents

If you were born outside of the United States, there are different types of citizenship documents you will need to keep track of. The most common is a green card, a proof that you have been granted authorization to live and work in the United States. You can apply for a green card with the I-485 form. You can file this online or mail the form to:

USCIS
PO Box 660867
Dallas, TX 75266



Green cards are usually granted through your family, a job, or through refugee or asylee status. If you already have a green card but need to have it renewed, fill out the 1-90 form and mail it to:

USCIS
P.O. Box 21262
Phoenix, AZ 85036

Each of these forms requires a non-refundable fee to be submitted.

If there comes a point where you want to become a naturalized US citizen, you will need to file the N-400 Form for Naturalization, which can be found at:

<http://www.uscis.gov/n-400>.

Be aware that the process of becoming a naturalized US citizen requires a test that covers topics such as English, US History, and civics. You can find a study guide at:

<http://www.uscis.gov/teststudymaterials>.

For more information on citizenship documents and materials required, you can visit the website for US Citizenship and Immigration Services:

<http://www.uscis.gov/portal/site/uscis>

Passport

You will need a passport if you plan on travelling out of the country.

For passport you will need:

- ◆ **Filled out Passport Application DS-11** | This can be found online at http://travel.state.gov/passport/forms/s11/ds11_842.html or at your local post office.
- ◆ **Proof of citizenship and proof of identity** | Your birth certificate can function as a proof of citizenship, and your state issued ID can function as a proof of identity. You will need to provide a photocopy of the front and back of your state issued ID card on plain white paper.
- ◆ **Passport photo** | This must adhere to several specific guidelines: It must be 2x2 inches, taken within the past six months, color photo on a white background, etc. Because of the specific guidelines it is highly recommended that you do not take this photo yourself.



Q: What do I use for a passport photo?

A: A passport photo has several specific guidelines that it must adhere to. It is therefore highly recommended you go to an agency that takes passport photos for you. Many different places will provide this service for you: Shipping centers like FedEx or UPS; National drugstore chains like CVS, Walgreens, or Rite Aid; Post Offices; College campuses; stores like Walmart or Costco. You will need to pay a small fee for the pictures, and they should be ready relatively quickly.

Once you have all of the above, you will need to visit an application facility. (Most post offices serve as application facilities). Call to set up an appointment to bring your application in, or see if they have set hours they accept applications. Accepted applications can take between four to six

weeks to arrive, so be patient. As with any other form of identification, be sure to keep it in a safe place and take good care of it.

You can find a list of all the necessary steps for a first time applicant at:

http://travel.state.gov/passport/get/first/first_830.html.

Q: What is a passport card?

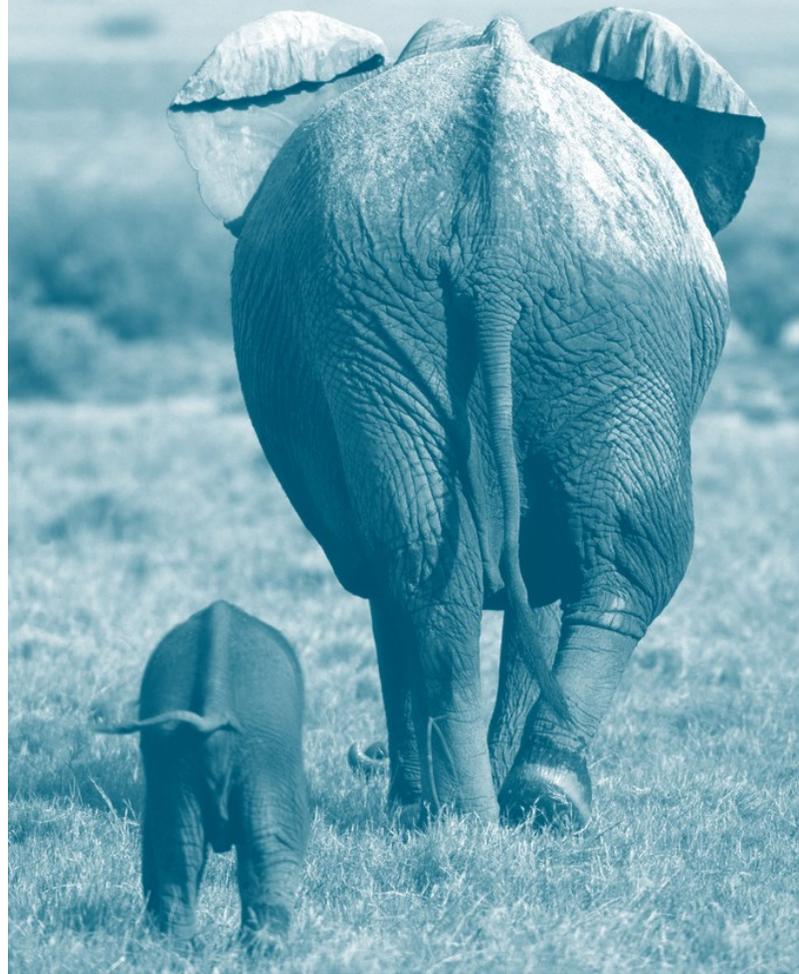
A: A passport card is a less expensive version of a passport, but is more restrictive. You can use this to *enter* the United States from Canada, Mexico, the Caribbean or the Bermudas through land border crossings or sea ports-of-entry. The passport card cannot be used for international travel by air. More information on the passport card can be found by visiting:

http://travel.state.gov/passport/ppt_card/ppt_card_3926.html.

Fees and Payment

Q: What if I can't afford all the fees for these identifications?

A: If you are unable to pay for any of these forms of ID, speak with a homeless liaison in your school district. Together, the two of you can work out a method to pay for some of the most essential IDs, like your birth certificate or state identification card. Your liaison may decline to pay for some things, like a passport, because it isn't an essential form of identification.



Documentation of Foster Care & Homelessness

It is important to retain documentation if you have or are currently experiencing a homeless or foster care situation. Having proof of your situation will help for certain applications, such as the FAFSA. You can refer to the Education section of this guide for information on completing the FAFSA. You may be asked to provide verification of your status based on your answers. If you are experiencing or did experience a

homeless situation, your district's Homeless Liaison can provide a written statement to confirm.

If you have been in foster care, you should contact the Division for Children, Youth, and Families (DCYF) for help in requesting documents that prove you were placed in a foster home, group home, or institution. You can visit their site for former foster children at <http://www.dhhs.nh.gov/dcyf/adoption/fosterchildren.htm>. You can also call directly at (603) 271-4440.

Personal Filing System

Q: How do I keep these identifications safe?

A: There are many different ways to protect your IDs. If you can afford it, you may be able to rent a deposit box at a local bank. You can also purchase a large folder that you can place your IDs in to keep them in one place. You could also work out a plan with a homeless liaison or trusted mentor to have them keep your documents in a safe place for you. It is also important to store any records, such as transcripts, W2 forms, etc.

Register to Vote

Voting is one of the most important things you can do, and registering to vote is completely free! You will need to request a voter registration form from your county clerk.

You can find a list of clerks in New Hampshire at:

<http://votesmart.org/elections/offices/NH>.

You need to meet two requirements in order to register to vote in New Hampshire:

- ◆ Must be 18 years or older by Election

Day

- ◆ Must be a resident of the town or city you are registering to vote in

You can prove both of these by presenting your state issued ID card or passport. If you have access to them, you can also use a driver's license, utility bill, or a vehicle registration. Keep in mind that when you go to vote, you will need to present a valid photo identification.

Register for Selective Service

All male United States citizens between the ages of 18 and 25 are required to register with Selective Service. This is used in the event that a national emergency occurs which requires rapid expansion of our Armed Forces. You can apply for selective services online at <http://www.sss.gov/RegVer/wfRegistration.aspx> or pick up a form at your local post office. This form should be mailed to:

Selective Service System
P.O. Box 94739
Palatine, IL 60094-4638

Failing to register is a federal offense. It can lead to jail time or loss of future financial aid.

Community, Culture and Social Life map

- Peer Support** | Develop a group of positive friends who share your values. Build your relationship skills, if necessary. Understand how peer support is different than relationships with adult supporters.
- Athletics** | If you enjoy sports finding a local team to join can be a huge boost to your social life and provides you a way to become part of the community.
- Culture** | Identify and research your own culture or ethnicity. Develop your own cultural customs. Connect with culturally-specific events and services in your community.
- Community Service** | Find opportunities to play an active role in community life, which often take place in school settings. Locate groups and organizations for volunteerism, leadership, and community service.
- Church** | Connect to a church or spiritual group.

- Library** | Often a cultural hub in the community, libraries can offer a lot more than just books.
- Register to Vote** | Citizens ages 18+ may register to elect public officials.
- Mentoring** | Get connected with one or more adult mentors to develop long term relationships to serve as role models in areas such as employment, transitional living skills, social support and friendship. Identify through organizations (boys and girls clubs, local mentoring organizations) or through group decision-making process.

Being a teenager can be a tough time no matter what your situation is. Going through a situation like foster care or homelessness can make this even worse. It is important to surround yourself with supports and mentors that can help you. The first step is to get involved. Find activities that will provide you with opportunities to meet new people and network. These can range from athletics to theatre groups to community service organizations. Find what interests you and pursue it.

Peer Support

We talk with our friends differently than we talk with our parents or teachers. While you don't necessarily need to confide every detail of your life to your friends, sharing what you're comfortable with may ease the burden of the situation you're going through. A friend may know someone who can help you or may just be going through a similar situation themselves. A friend may also know a way to get you connected in the community. Say you mention an interest in playing soccer to a friend. They may know of an amateur or intramural team in the area that you can look into getting involved with. This can apply to several different areas as well: Athletics, religious organizations, the arts, etc. asking people what they know about their community can be a great way to find activities and tasks that interest you and will, in the long run, help establish a support system of peers.

Athletics

If you are interested in playing sports but are worried about any costs you may need to pay, don't worry! There are plenty of free ways to participate. See what your school offers the sports you're interested in playing. If there are any fees required to join a school team, such as for a uniform or equipment, speak with a homeless liaison at your school. They will help figure out a method to keep you involved with the team. You can also look outside of your school for community resources. Most towns in New Hampshire will have a Parks and Recreation website that will include details on local amateur teams. You can also look at the website for New Hampshire Parks and Recreation at <http://www.nhstateparks.org/> for different parks in your area and any amenities they offer. Do an internet search for specific sports in your town or city. Most will have leagues designed for youth.

You can also look into joining your local YMCA. Many YMCAs will offer discounted memberships depending on your age and income. The YMCA is also a great community center and can help you get involved with different activities. To find your local YMCA search “YMCA NH” online.

Culture

New Hampshire is a melting pot of different ethnicities and religions. If you identify with a particular group, you can seek out people who also share your background. You want to make sure you are fully aware of the services offered to you. Visit the web page for Refugee Programs at <http://www.dhhs.nh.gov/omh/refugee/services.htm> to see what services the Department of Health and Human Services can offer you. Many churches offer services and groups for refugee and immigrant families. Seek out a church that can assist you in connecting to families and people of similar backgrounds. They can also alert you to any cultural events happening in the area. Many colleges will host events geared towards specific ethnicities. You can also

look at local community boards for ways to connect.

Q: Is there a local place I can check out for information on events happening in my area in case I don't have access to internet?

A: Places like the library, YMCA, churches, and recreation centers will sometimes have boards devoted to advertisements for specific events occurring in the area. Also be on the lookout for free entertainment newspapers that service your area, such as The Hippo for Manchester, Concord, and Nashua, or The Compass for Claremont. They will cover local events in your area and also have advertisements for upcoming activities. You can use these as a way to find out about different activities in your town or city.



Community Service

Giving back to your community is a great way to get involved. There are as many different ways to give back as there are people. Some great resources to find opportunities are:

- ◆ **Volunteer NH** | Lists volunteer opportunities across the state <http://www.volunteernh.org/>
- ◆ **School Service Clubs** | Many schools have service opportunities or clubs, like Key Club or Rotaract.
- ◆ **Community Service Clubs** | Many communities in NH have local chapters of national service organizations such as Kiwanis (www.kiwanis.org) or Rotary (www.rotary.org).
- ◆ **AmeriCorps** | This national service organization offers its participants part time and full time opportunities with the added benefit of receiving an education award or paid stipend for your service. (www.americorps.gov)
- ◆ **Local Nonprofits or Government Agencies** | Many non-profit or government funded organizations in your area are looking for volunteers! This can include the YMCA, animal shelters, libraries, Parks & Rec department, Hospitals, Environmental Organizations, Special Olympics, local

fairs and festivals, education programs and more!

As an added benefit volunteering can be a great way to gain work experience, which can help you land the job you want when you search for employment (see the Jobs + Career Section for more).

Church

Even if you do not identify as a religious person, churches can be great assets in fostering a group of supports. Most churches will have youth groups where you can meet people your age, furthering your support system of peers. These youth groups will also frequently be involved in the community through different service projects or mission trips. This is one way to involve yourself in community service.

Library

The library is a great resource for free books and movies. You will need to apply for a library card, which is free! Once you have one, you can check out almost everything your local library has to offer. Be aware that each item you check out has a specific due date and if not renewed or returned by this date, you will be charged a fine that must be repaid. Libraries will also have newspapers and magazines you can browse for free, which can help in looking for a place to live or other services or needs you're looking for. Libraries will also often have free or discounted tickets to events or museums in your area. For a list of libraries in New Hampshire, look at:

<http://www.publiclibraries.com/newhampshire.htm>

Registering to Vote

Exercising your right to vote is one way to take an active role in your community. Electing people to higher office can be a great way to make your voice heard. You will need to be 18 years old by Election Day to register to vote, as well as providing certain identification documents. Refer back to the "Registering to Vote" section in the Identity portion of this booklet for more details.

Mentoring

Having a mentor doesn't necessarily mean having a tutor. Mentors can be people to help guide you through life and learn how to make the right decisions. They can also serve as a parent figure if you're on your own. While they won't be able to fill the duties and obligations your legal guardian must fulfill, they can help advise you on situations that you encounter.

Kee in mind that a mentor isn't necessarily someone assigned to you. A mentor can be someone you've developed a trusting, advisory relationship with. Someone you can trust to both keep your discussions private and advise you on everything from life's toughest decision to the most minor of choices. These can range from teachers to coaches to trusting adult figures.

There are several mentoring programs offered in New Hampshire. Big Brothers Big Sisters is the most commonly known program. Also, check out Goodwill's mentoring program at :

<http://www.goodwillnne.org/programs/workforce-solutions/mentoring/>.

You can also search www.211nh.org for "Mentoring services" to find a list of options closest to your area. Also remember that some schools will offer mentoring programs, so it is important to ask.

Q: What if I just want a tutor, and not a mentor?

A: Almost every school will offer you some sort of academic tutoring if you ask. Students going through situations like yours

are entitled to academic services. Speak to your homeless liaison or school staff about setting up a personalized tutoring plan.

Q: What if I want to get involved in mentoring someone myself?

A: Most of the mentoring services you'll find in your search will also be looking for mentors. This is usually a volunteer position, not a paid one. However, keep in mind that your story is unique and you could very well encounter a youth or younger child going through something similar to what you've already been through. Being able to impart your knowledge to them could be a tremendous help.



Job and Career map

Identify Natural Skills and Abilities

Think about what you enjoy doing, where you excel and how your talents, skills and abilities can translate into employment opportunities.

Identify Employment Goals | What are your career interests? What are your desired occupations? What do you want to be doing three years from now? How do you see yourself when you're 30?

Identify Educational and Training Needs to Attain Goals | What steps do you need to take to achieve long-term employment goals? Do you need training? Do you need experience in the field? Research and compare training options through JobCorps, college, apprenticeships, job shadows etc.

Long-Term & Short-Term Employment Goals | Which jobs and /or programs are attainable at present and what employment opportunities should be available after taking strategic steps?

Job Search Skills | Discuss where to look for employment: newspaper, internet, signs, boards, word-of-mouth. Practice doing a mock job interview.

Build your Resume | Add extra-curricular activities, volunteerism, and take classes to build skills that will be seen as an asset to future employers.

Job Interviews | Know how to dress for success, research an employer, and make a good impression in an interview.

Develop Skills for Keeping and Advancing in a Job | Do things to help yourself succeed. Examples include developing positive employer/employee relationships, continuing your education, and seeking out trainings (eg. assertiveness training).

Quitting a Job | Give notice and maintain good employer relationships.

Know your Resources | Where can you go for help getting a job, creating a resume, or for advice when things aren't going well on the job? List resources and supportive adults you can turn to for assistance.

Getting a job can sound intimidating, but having some source of income can be vital, especially when you're on your own. It is important to identify both your aspirations and your strengths, and make important steps towards reaching your goal. Typically, your career means your life's work, while a job is really just more what you do for pay. Some people want a career that is meaningful to them, even if the pay is low. Other people are just looking for a job to pay the bills. Both are valid and will require similar approaches.

Employment Goals

Do you want to be a teacher? Are you aiming for an executive job? You don't need to make a lifelong decision right away, but knowing your aspirations can help you determine certain paths to take in your education. What classes should you take? What opportunities should you seek out? What adult figures should you talk to for networking and advice? Having a goal to reach will help you develop a plan to make sure it happens.

Identifying Education and Training Needs

Q: How do I know what types of goals and milestones I need to reach?

A: Look at websites like www.onetonline.org and www.careers.org. You can research different professions and get a feel for the education and training you'll need to do to prepare yourself for a career after school. Colleges will almost always assign you an advisor to help you determine which courses you should take to fulfill your career goals and educational goals.

Q: Are there any alternative education paths?

A: Yes. Developed by the Federal Workforce Investment Act. There are programs across the state funded by the WIA youth act for low-income youth. They all look a little different, but will help you with training, education, job skills, resume creation, interview skills and career exploration. Find a program near you at :

<http://www.education.nh.gov/career/wia/index.htm>

Job Corps

Job Corps is a free education and training program administered by the US Department of Labor that offers:

- ◆ Job training for more than 20 careers
- ◆ Academic training, ESL and GED assistance, Drivers Ed
- ◆ Dorm housing, meals, health and dental care
- ◆ Career counseling, Job placement services

You live, work, and study on campus - and they do require that you're serious about the program. Job Corps will also credit you with pay (8hrs/day at min wage) when you complete the program, you get the money that's been banked. They also teach adult living skills, offer stipends and travel allowance twice a year, and have an aftercare program. For eligible young people 16 - 24 years of age that qualify as low income, Job Corps provides the all-around skills needed to succeed in a career and in life.

While there are currently no Job Corps centers in NH, eligible applicants will be sent to other sites in New England until the New Hampshire Job Corps campus is

completed in 2014. Find out more at

<http://www.jobcorps.gov>.

If college is the way to get where you want to go in your career check out the Education section for more information!

Long Term and Short Term Employment

If you're still in school, chances are you're not going to be looking for full time job opportunities. Seek out smaller part time jobs. You can look at fast food restaurants, hotels and motels, retail stores, and supermarkets for different part time jobs. These jobs won't pay a lot, but you'll have a source of income that you can use to save up money.

Q: What are the restrictions on child labor in New Hampshire?

A: Youth under the age of eighteen have certain restrictions about what jobs they are allowed to do and how many hours they can work by both state and federal laws.

Working under the age of 18

14 & 15 year olds | May NOT work: during school hours, before 7am or after 7pm during the school year (9pm during summer vacation), more than 3 hours per day on school days, more than 8 hours per day on non-school days, more than 18 hours a week when in school, and more than 40 hours per week during school vacations.

16 & 17 year olds | May NOT work more than 6 days in a row, more than 10 hours per day, more than 30 hours a week during school, and more than 48 hours during school vacations.

For more information on restrictions for minors: search “child labor laws NH” online.

Q: How do I obtain a New Hampshire Youth Employment Certificate?

A: Youth between the ages of 12 and 15 will need to obtain a New Hampshire Youth Employment Certificate. Once you have been offered a job the employer will complete a form called the Employer’s Request for Child Labor. You should take this form to your school or school superintendent’s office, and they will issue

you the certificate. If you are sixteen or seventeen, you will need written permission from a parent or legal guardian. For more information, you can check out the FAQ on Youth Employment at <http://www.nh.gov/labor/faq/youth-employment.htm>.

Long term job prospects will mostly enter into the picture after high school or in college. Make sure to research different colleges based on what your career plans are. Finding the one that best fits you is an important decision to make. See the School section for more information on college and training programs.

Make sure to network with your teachers and peers to make contacts that could secure you employment once out of school.



Job Search Skills

Now that you know what you're looking for, it's time to get searching! The more time you put into your job search, the faster you'll find employment. Rule of thumb is to put in as many hours of job search a week as you are looking to work. If you want full-time employment this means you should make job searching your full time job! Places to look for work:

Local Newspapers | Search the classifieds section

Internet | Search by town or job title.

Some sites may allow you to search by full time or part time, and by salary. Be careful not to restrict your search and miss a job that doesn't include all the details you're searching for. Some great sites are:

- ◆ Nh.craigslist.org | Shows local jobs by industry and location. Great for employers to list jobs for free, but beware of scams.
- ◆ Indeed.com | Shows listings from many other job sites including jobsinnh.com, monster.com etc.

Allows you to search by town and how many miles you are willing to travel.

- ◆ Nhworksjobmatch.nhes.nh.gov
Shows NH jobs and provides job seeker services through NH Works.

Walk/Drive around town | Look to see what businesses have "Now Hiring" or "Help Wanted" signs in their windows. It's important to know that almost 70% of jobs are not listed online. Walking into a store and asking for an application can sometimes be the best way to land a job.

Friends and Relatives | Let everyone know you're looking for work. Often someone in your social network will know of a job opening you either haven't seen OR isn't advertised.

School resources/Work-study

Sometimes your local high school guidance office will know of local job postings, but also if you attend a local college or training program these schools may have a student employment office and work-study opportunities posted (see education section for more information)

NH Works

New Hampshire's Information center for job seekers and employers. Look online at www.nhworks.org to find the NHWorks center near you.

Build Your Resume

Your resume is the first step you can take to presenting yourself as a professional.

Your resume should list many things, but still be easy to read, and ideally be one page. You want the employer to know who you are, what your background is, and what skills you bring to the table.

You'll want to show your experience, especially as it relates to the position you're applying for. Make sure you look closely at the job listing and identify key words. These are what the employer is looking to see from you. If they want an "organized individual who can facilitate meetings" and you have this experience, be sure to list it! It's important to know how to organize your resume. Keep in mind that a resume is more of an art than a science, there is more than one right way to do it. For starters you'll

need your contact name on the top, and it should be centered on the page. Be sure to include your full name, street address, city, state, zip code, a phone number to reach you at, and an email. TIP: When you are applying for jobs make sure your voicemail is set up, includes your name, and has a greeting you would want your future boss to hear. The same goes for your email. You want to have a professional looking email address to list on your resume, if your only email is something like RedNeckGurl98@email.com you're going to need to create a new one. Here is an example of how to write your contact information:

John Doe
5 Beech Street
Concord, NH 03301
(603) 555 - 5555
J.Doe@yahoo.com

The basic sections you will want to include on your resume are Skills, Education, and Employment History.

If you're having trouble describing the tasks you did at each job, search the job title at <http://www.onetonline.org/> for a general task descriptions.

Your relevant skills should be one of the first things a prospective employer sees. If your education such as training programs or college degree program are relevant to the jobs you are applying for, this should be on top. If you have a lot of Employment History that is relevant to the jobs you are applying for, this should be listed first. If you are applying for jobs and

don't have relevant Education or Employment History you should definitely start with a **Skills** section. Each entry under Education should include the school, what you studied/degree earned, and where the school was. You may also choose to include the dates you attended, any special honors, and activities you may be involved in.

Examples include:

2012 - Present	Concord High School, General Studies	Concord, NH
	Portsmouth High School , Portsmouth, NH	Diploma
	- National Honors Society	
	- Art Club, Secretary	
	New Hampshire Technical Institute , Concord, NH	
	- A.S. Computer Engineering Technology (Anticipated May 2016)	
	- 3.10 GPA, Deans List	
	Red Cross First Aid/CPR Certification	2012
	Huot Technical Center, Laconia, NH	

Follow up your education section with a list of your work experience and a summary of the tasks you performed at each

job. Each entry should include your job title, the name of the company, where the job was, and the dates you worked there.

2012 - 2012	Dishwasher, UNO's Chicago Grill	Nashua, NH
	- Wash dishes, pots, pans, using dishwashers and by hand	
	- Stock supplies including food or utensils, in serving stations and refrigerators	
	- Clean and prepare foods for cooking or serving	
2013 - Present	Cashier, Hannaford	Claremont, NH
	- Receive payment by cash, check, and credit cards	
	- Answer customers' questions, and resolve customer complaints	
	- Maintain clean and orderly checkout areas and other general cleaning duties	

The skills section of your resume can be done several ways. The more traditional approach is to list any skills or trainings that are valuable for any worker to have. Skills or abilities such as proficiency in certain computer programs like Microsoft Office or Adobe Photoshop, the ability to work great individually and as a team, and the ability to multi-task, are very general examples. The more updated approach to a skills section is to make it career oriented. For example if you are looking for a position in retail sales or working with the public you may want to have a Customer Service Skills section. Other examples of skills sections could be Housekeeping, Cashiering, CNA, Caretaking, Carpentry, Maintenance etc. When creating an industry specific skills section it can be extremely helpful to search job titles on <http://www.onetonline.org/> to look at the task descriptions for the types of jobs or volunteer experiences you have had. This gives employers a concrete idea of what skills you already have.

Example:

Certified Nursing Assistant Skills:

- Provide physical support to assist patients to perform daily living activities, such as getting out of bed, bathing, dressing, using the toilet, standing, walking, or exercising.
- Review patients' dietary restrictions, food allergies, and preferences to ensure patient receives appropriate diet.
- Record vital signs, such as temperature, blood pressure, pulse, or respiration rate, as directed by medical or nursing staff.
- Document or otherwise report observations of patient behavior, complaints, or physical symptoms to nurses.
- Remind patients to take medications or nutritional supplements.

Finally, you'll want to list your references either on the bottom of your resume or on a separate References page. These should be 2-4 adults that know you well, usually professionally or academically. Some great reference examples are teachers, past employers, mentors, someone you have worked or volunteered with, and professional family friends. You should always avoid using family, boyfriend/girlfriends, and personal friends you have not worked with as references. You will want to include their name, job title, and a phone number. Make sure you let these people know that you are listing them as references, this will let them know ahead of time to expect a call on your behalf.

Example:

Jane Smith
Manager, Shaw's Supermarkets
(603) 555 - 5555

Bob Johnson
Teacher, Keene High School
(603) 333 - 3333

You find sample resumes at

<http://jobsearch.about.com/od/resumes/Resumes.htm>.

There are many different ways to structure your resume, do some research to find the format that fits your experience best.

Q: How do I know if my resume is good?

A: The most important thing to do with your resume is seek feedback on it. Show it to a parent or teacher or mentor, someone you trust. Ask for their advice. They've been through this process before and can pass of valuable advice on how to approach both your resume and the job interview. Many people have different ideas on what a resume should be. Take the time to have multiple people give you feedback. This will only help you in constructing a well-rounded, complete resume.

Job Interviews

Step 1: Dress for success | You should always dress at least as well as the employees, if not a step above. Do not wear flip flops, jeans, shorts, short skirts, hoodies, anything with words or logos, low cut shirts or thin strapped shirts, or baseball hats. For men - do wear at minimum khakis and a plain shirt, or a button down shirt and dress pants if you have them. For women - do wear at minimum non-denim pants with a plain shirt (no low necklines), or a nice top with either dress pants or a mid length skirt if you have it. It's better to slightly overdress than it is to underdress.

Step 2: Be prepared | Do some research on the company before you go. Employers like knowing that you did your research, and understand what the job is all about. Search "common interview questions" online before the interview so you'll know what to expect. Think of at least 2-3 questions to ask about the job. Examples include: What hours will this position be? What would a successful person in this

position look like? What is the dress code for this job? Bring a folder with a copies of your resume and references, this also allows you to keep your questions with you if you forget.

Step 3: Make a good impression.

You must arrive on time, if not a few minutes early. Be sure to be very polite, smile, make eye contact and speak clearly and confidently. When answering questions Never say anything negative about a past position or employer. You'll want to put a positive spin on your work history good or bad, so this employer sees you as a positive addition to their company. Before you leave be sure to thank the interviewer for the opportunity to interview for the position.

Keeping a Job

Once you've landed the position, you need to keep it -- at least until you decide to move on to the next task, be it school or another, better job. Familiarize yourself with the rules of your job. Great Habits to

Keep a Job:

- ◆ Be on time
- ◆ Follow the dress code/uniform
- ◆ Listen and follow directions
- ◆ Watch for ways to be helpful
- ◆ Learn how to handle yourself when you're mad, upset, insulted
- ◆ Don't be too proud to ask for help if you need it, but always try and figure it out yourself first.
- ◆ Always be honest
- ◆ Do what your boss asks, even if its different from what you expected the job to be.

Q: What about calling in sick?

A: Best rule of thumb is to go into work and make them send you home. No employer wants a truly sick person on the job. If you are really too sick to work, know who and when to call. Generally, it is best not to call in sick in the first 3 months of a job.

Understanding Your Paycheck

Most employers pay their employees by check and, for many people, receiving that check is a very satisfying experience! Some people however are confused about why their check is less than expected. To avoid unwelcome surprises you should know 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.



Payroll Deductions

Standard payroll deductions include:

Federal income tax, social security/retirement, state income tax (outside of NH).

Other possible deductions may include:

Health and hospital insurance, life insurance, union dues.

Federal and State Income Tax amount are determined by the number of deductions you claim on the W-4 form your employer has you fill out when you are hired. As a teen you should usually claim 0. While this will have more taxes taken out of your check during the year, you will most likely get it all back when you file taxes and it means that you won't have to risk owing the government money.

last day (this may be a one week notice in some food industry jobs). This will give your employer time to start looking for a replacement. Always maintain good work habits through the last day of work. Some employers may ask for an exit interview to evaluate your performance and to also seek your opinion on the time at your position. Be honest but respectful. Keep in mind this employer could be a future reference and that when applying for new jobs, you will almost always be asked for the name and contact information of your former supervisors.

Quitting A Job

There are several reasons you can decide to leave a job: School, moving, a better opportunity, etc. If there comes a point where you need to leave your current job, you want to make the transition as smooth as possible. The general rule of thumb is to give two weeks notice of your



Making Transition More Difficult

Listed here are just a selection of challenges that can make the journey to adulthood more difficult. If you have one or more of these challenges, it does not mean that you won't be successful as you make your transition. But it does mean that you might need to do some additional planning to overcome the challenges.

Some of these challenges have to do with things you may have control over (like becoming a smoker or young parent), and others you may have no control over (like a physical disability).

Think about how you might be able to improve your odds — or your Readiness Score — by preparing even more in other areas (for example, increase your education or life skills training).

Age | It can be a disadvantage to transition too early, as NH does not have emancipation for minors. Among other things, this means minors cannot enter into legal agreements (such as leases), or may have trouble accessing some health

care. Grant additional points as a youth is able to develop, mature and age out of the system with the support of caring adults.

Substance abuse and addiction | A high percentage of highly mobile youth have parents with drug or alcohol dependency problems, which may contribute to a genetic tendency toward addiction. Youth transitioning out of care should take conscious steps to avoid the dangerous pitfalls of alcohol and drug abuse.

Smoking | Smoking is a high-risk activity that can cause significant health problems.

Incarceration or criminal record | Youth who avoid illegal behavior are more likely to stay safe and succeed as adults. Felony crimes make it very difficult to rent an apartment or obtain employment, which may need to be taken into consideration when rating your readiness.

□ **Young parent** | Teens and young adults who have become young parents often face tremendous challenges. Youth should understand that it is highly advantageous to establish oneself with education, housing, career, finances etc. before becoming a parent. If a youth is a teen parent, it's very important they work to gain an advantage in other areas if possible.

□ **Disability** | Young people who have physical, developmental, learning, or mental health disabilities may have additional difficulties transitioning to adulthood. Look for additional resources that might be available to assist young people with disabilities.

PLANNING WORKSHEET: FINANCE AND MONEY MANAGEMENT

READINESS ON A SCALE OF TOTALLY LOST (1) TO TOTALLY UNDER CONTROL (10)

1	2	3	4	5	6	7	8	9	10
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RESOURCES CURRENTLY USED

AVAILABLE RESOURCES

PLAN

DATE COMPLETED _____ DATE TO REVIEW/REVISE _____

PLANNING WORKSHEET: HOUSING

READINESS ON A SCALE OF TOTALLY LOST (1) TO TOTALLY UNDER CONTROL (10)

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

RESOURCES CURRENTLY USED

AVAILABLE RESOURCES

PLAN

DATE COMPLETED _____ DATE TO REVIEW/REVISE _____

PLANNING WORKSHEET: HEALTH

READINESS ON A SCALE OF TOTALLY LOST (1) TO TOTALLY UNDER CONTROL (10)									
1	2	3	4	5	6	7	8	9	10

RESOURCES CURRENTLY USED

AVAILABLE RESOURCES

PLAN

DATE COMPLETED _____ DATE TO REVIEW/REVISE _____

PLANNING WORKSHEET: EDUCATION

READINESS ON A SCALE OF TOTALLY LOST (1) TO TOTALLY UNDER CONTROL (10)									
1	2	3	4	5	6	7	8	9	10

RESOURCES CURRENTLY USED

AVAILABLE RESOURCES

PLAN

DATE COMPLETED _____ DATE TO REVIEW/REVISE _____

PLANNING WORKSHEET: LIFE-SKILLS

READINESS ON A SCALE OF TOTALLY LOST (1) TO TOTALLY UNDER CONTROL (10)

1	2	3	4	5	6	7	8	9	10
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RESOURCES CURRENTLY USED

AVAILABLE RESOURCES

PLAN

DATE COMPLETED _____ DATE TO REVIEW/REVISE _____

PLANNING WORKSHEET: TRANSPORTATION

READINESS ON A SCALE OF TOTALLY LOST (1) TO TOTALLY UNDER CONTROL (10)

1	2	3	4	5	6	7	8	9	10
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RESOURCES CURRENTLY USED

AVAILABLE RESOURCES

PLAN

DATE COMPLETED _____ DATE TO REVIEW/REVISE _____

PLANNING WORKSHEET: COMMUNITY, CULTURE, & SOCIAL LIFE

READINESS ON A SCALE OF TOTALLY LOST (1) TO TOTALLY UNDER CONTROL (10)

1	2	3	4	5	6	7	8	9	10
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RESOURCES CURRENTLY USED

AVAILABLE RESOURCES

PLAN

DATE COMPLETED _____ DATE TO REVIEW/REVISE _____

PLANNING WORKSHEET: JOB AND CAREER

READINESS ON A SCALE OF TOTALLY LOST (1) TO TOTALLY UNDER CONTROL (10)

1	2	3	4	5	6	7	8	9	10
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RESOURCES CURRENTLY USED

AVAILABLE RESOURCES

PLAN

DATE COMPLETED _____ DATE TO REVIEW/REVISE _____

PLANNING WORKSHEET:

READINESS ON A SCALE OF TOTALLY LOST (1) TO TOTALLY UNDER CONTROL (10)

1	2	3	4	5	6	7	8	9	10
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RESOURCES CURRENTLY USED

AVAILABLE RESOURCES

PLAN

DATE COMPLETED _____ DATE TO REVIEW/REVISE _____

