
Module 5

Managing Work and Personal Life

Healthy Living and Shopping

Managing Stress

Balancing Work and Family

Time and Attendance



Table of Contents

Module 5: Managing Work and Personal Life

Purpose	1
Module Objectives	1
Alignment with New York State Learning Standards.....	2
Background Information.....	8
Activity #1 Healthy Living	16
Activity Review Form.....	40
Activity #2 What Do You Eat?	41
Activity Review Form.....	64
Activity #3 Getting Enough Sleep.....	65
Activity Review Form.....	75
Activity #4 The Importance of Exercise.....	76
Activity Review Form.....	81
Activity #5 Time and Attendance.....	82
Activity Review Form.....	86
Activity #6 Working and Budgeting	87
Activity Review Form.....	94
Activity #7 Managing Stress.....	95
Activity Review Form.....	106
Additional Resources	107
Instructional Resources in the Job Readiness Kit	108
Related Resources.....	109
More Resources.....	111
Self-Care Assessment Worksheet	112
Adolescent Autonomy Checklist.....	115
Money Management	119
Guidelines for Using Your Time Management Worksheet	158
Monthly Budget	160
Living a Balanced Life	161
Preparing for Life After High School.....	171



Table of Contents - Handouts

Activity 1 – Healthy Living

Dinner	21
Grapes	22
Vegetables	23
Apple Juice	24
Turkey	25
Peanut Butter	26
Muffin	27
Popcorn	28
Sundae	29
McDonald's	30
Taco Bell	31
Salad	32
Chart of Vegetables	33
Chart of Fruit	34
Chart of Protein	35
Dairy	36
Chart of Good for You	37
Healthy and Clean!	38
Stay Healthy!	39

Activity 2 – What Do You Eat

Dinner	47
Grapes	48
Vegetables	49
Apple Juice	50
Turkey	51
Peanut Butter	52
Muffin	53
Popcorn	54
Sundae	55
McDonald's	56
Taco Bell	57
Salad	58
Chart of Vegetables	59
Chart of Fruit	60

Chart of Protein	61
Dairy	62
Chart of Good for You	63

Activity 3 – Getting Enough Sleep

Bed	68
Sleep	69
Pillow	70
Clock Radio	71
Bad Mood	72
Happy	73
Exercise	74

Activity 4 – The Importance of Exercise

Are You a Couch Potato?	80
-------------------------------	----

Activity 5 – Time and Attendance

What Do I Do With My Time?	85
----------------------------------	----

Activity 6 – Working and Budgeting

Budget Worksheet	89
Math and Daily Living	90

Activity 7 – Managing Stress

Worried	98
Nervous	99
Ease Your Stress (page 1)	100
Ease Your Stress (page 2)	101
Ease Your Stress (page 3)	102
Ease Your Stress (page 4)	103
How You Can Help Reduce Stress	104
Handle Stress at Work	105

Purpose



In this module students will learn how healthy living can affect success at work.

The activities and supplemental resources provided in this Module are designed for a range of abilities in transition classes at the high school level, allowing for differentiated instruction.

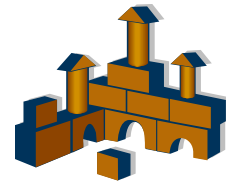
Module Objectives



Students will:

- Understand the importance of punctuality and good attendance
- Become familiar with healthy living behaviors
- Understand basic strategies for managing stress while working
- Become familiar with paychecks and budgeting

Alignment with NYS Learning Standards



Career Development and Occupational Studies (CDOS)



Standard 1: *Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.*

(Intermediate)

Key Idea 1-1: Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.

- (a) understand the relationship of personal interests, skills, and abilities to successful employment

Standard 2: *Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.*

(Elementary)

1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills, and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.
- (c) solve problems that call for applying academic knowledge and skills

Standard 3a: *Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.*

(Elementary)

Key Idea 3a-2: (Thinking Skills): Thinking skills lead to problem solving, experimenting, and focused observation and allow the application of knowledge to new and unfamiliar situations.

- (a) use ideas and information to make decisions and solve problems related to accomplishing a task.

Key Idea 3a-3: (Personal Qualities): Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.

- (b) demonstrate the personal qualities that lead to responsible behavior

Key Idea 3a-7: (Managing Resources): Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.

- (a) demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task

Family and Consumer Science



Standard 1: *Students will have the necessary knowledge and skills to establish and maintain physical fitness, participate in physical activity, and maintain personal health.*

(Elementary)

Key Idea 1-1: Students will use an understanding of the elements of good nutrition to plan appropriate diets for themselves and others. They will know and use the appropriate tools and technologies for safe and healthy food preparation.

- (a) Students will understand the importance of nutritious food and how it contributes to good health, make simple nutritious food choices, and assist with basic food preparation.
- (c) Students will recognize how a family contributes to personal health.)

(Intermediate)

Key Idea 1-1: Students will use an understanding of the elements of good nutrition to plan appropriate diets for themselves and others. They will know and use the appropriate tools and technologies for safe and healthy food preparation.

- (a) Students will understand the relationships among diet, health, and physical activities; evaluate their own eating patterns; and use appropriate technology and resources to make food selections and prepare simple nutritious meals/
- (c) Students will recognize the mental, social, and emotional aspects of good health
- (d) Students will apply decision-making process to dilemmas related to personal health

(Commencement)

- (a) Students will apply knowledge of food choices and menus to plan a balanced diet, use new technologies to plan and prepare nutritious meals for a variety of dietary needs
- (b) Students will adjust their own diet to accommodate changing levels of activity or to meet their nutritional needs throughout the life cycle

Standard 2: *Students will acquire the knowledge and ability necessary to create and maintain a safe and healthy environment.*

Key Idea 2-1: Students will know the basic principles of home and community safety. They can demonstrate the skills necessary to maintain their homes and workplaces in a safe and comfortable condition. They can provide a safe and nurturing environment for themselves and others.

- (d) Students apply basic rules of health and safety to a variety of home and work place situations

Standard 3: *Students will understand and be able to manage their personal and community resources.*

Key Idea 3-1: Students will understand and be able to manage personal resources of talent, time, energy, and money and make effective decisions in order to balance their obligations to work, family, and self. They will nurture and support positive relationships in their homes, workplaces, and communities. They will develop and use their abilities to contribute to society through pursuit of a career and commitment to long-range planning for their personal, professional, and academic futures. They will know and access community resources.

(Elementary)

- (a) Students understand how people acquire, use, and protect money and recognize some factors that influence spending

(Intermediate)

- (e) Students understand how working contributes to a quality living environment

(Commencement)

- (a) Students analyze a wide range of factors related to managing personal resources to balance obligations to work, family, and self
- (e) Students develop job skills (e.g., communication, effective time management, problem solving, and leadership)

Health



Standard 1: *Students will have the necessary knowledge and skills to establish and maintain physical fitness, participate in physical activity, and maintain personal health.*

(Commencement)

Key Idea 1-1: Students will understand human growth and development and recognize the relationship between behaviors and healthy development. They will understand ways to promote health and prevent disease and will demonstrate and practice positive health behaviors.

Standard 2: *Students will acquire the knowledge and ability necessary to create and maintain a safe and healthy environment.*

(Commencement)

Key Idea 2-1: Students will demonstrate personally and socially responsible behaviors. They will care for and respect themselves and others. They will recognize threats to the environment and offer appropriate strategies to minimize them.

- (b) Students will evaluate personal and social skills which contribute to health and safety of self and others

Standard 3: *Students will understand and be able to manage their personal and community resources.*

(Commencement)

Physical Education



Standard 2: *Students will acquire the knowledge and ability necessary to create and maintain a safe and healthy environment.*

(Commencement)

Key Idea 2-1: Students will demonstrate personal and social behavior while engaged in physical activity. They will understand that physical activity provides the opportunity for enjoyment, challenge, self-expression, and communication. Students will be able to identify safety hazards and react effectively to ensure a safe and positive experience for all participants.

- (b) Students will accept physical activity as an important part of life. Self-renewal, productivity as a worker, energy for family activities, fitness, weight control, stress management, and reduction in health care costs are understood as benefits of physical activity.

Standard 3: *Students will understand and be able to manage their personal and community resources.*

(Elementary)

Key Idea 3-1: Students will be aware of and be able to access opportunities available to them within their community to engage in physical activity. They will be informed consumers and be able to evaluate facilities and programs. Students will also be aware of some career options in the field of physical fitness and sports.

- (a) Students know that resources available at home and in the community offer opportunities to participate in and enjoy a variety of physical activities in their leisure time

Background Information



The following are the **KEY CONCEPTS** that should be emphasized when carrying out the activities in **MODULE 5**.

- **Habits of healthy living can affect energy, attitude, as well as overall well-being.**

Eating, sleeping, and exercise habits can influence the way that students feel about their jobs. With a busy work schedule, it is not always easy to maintain healthy habits, especially if there are friends, assistants, and co-workers who cultivate unhealthy behaviors.

Healthy habits are hard to develop and easy to break. Specific routines need to be established to maintain healthy living. Habits of healthy living include:

- Planning, shopping, and eating nutritional meals
- Adequate rest, including regular sleeping patterns
- Exercise in any form
- Social interaction with positive friends and family
- Stress management
- Personal hygiene
- No addictive habits, including smoking
- Managing disabilities physically, emotionally, and socially
- Managing weight
- Environmental safety (indoors, outdoors, and in the community)
- Reducing fast foods and processed foods in the diet

All of these habits are hard to develop and easy to break, but only the students can change their habits.

Continued



The following are the KEY CONCEPTS that should be emphasized when carrying out the activities in MODULE 5.

- **Poor eating habits can have subtle effects that may not be recognized as connected to diet, such as:**

- Feeling tired
- Feeling cranky
- Making mistakes, accidents
- Gaining weight

Certain foods can cause weight gain and might contribute to the development of heart disease and diabetes. If they watch what they eat and make sure it is healthy, the students can reduce the chance of having health problems in the future. Some students may already be managing obesity, diabetes, or heart disease. It is important that the students understand the value of healthy eating, but do not feel blamed for being obese or having a disease.

Diets that are based on restrictions and deprivation can cause an increased desire for food, with rebound weight gain. A much more effective means of losing weight is paying closer attention to calories, fat grams, portions, and the nutritional makeup of food.

It is not necessary for the students to become experts at the calorie or fat content of the foods that they eat. However, they can learn about foods that they should eat every day, such as fresh fruits and vegetables.

- **Most adults need 8 steady hours of sleep a night. High school students may need as much as 12 hours of sleep and often try to catch up on sleep on weekends.**

A full night's sleep is not always possible, especially in families with young children and siblings. In addition, teens tend to stay up late at night and sleep late if they can. This schedule may have to change dramatically when a regular work schedule starts.

It is important to identify strategies to get a good night's sleep in order to reduce irritability, drowsiness, and mistakes during the day.

Strategies include:

- Resist the temptation to stay up late to socialize or watch television. Look ahead to the next day and recognize how important it is to be alert and in a positive mood at work.

Continued



The following are the KEY CONCEPTS that should be emphasized when carrying out the activities in MODULE 5.

- Eliminate caffeine at least 6 hours before going to bed.
 - Identify foods that may cause indigestion.
 - Identify medications that may be affecting sleep patterns.
 - Analyze sleeping situations such as location of beds, condition of mattress, and other environmental conditions. If possible, relocate or change the conditions.
 - Discuss with family members the importance of uninterrupted sleep.
 - Do not rely on medications for sleep.
- **Exercise can build strength, friendships, confidence and skills, and can reduce stress.**

Opportunities for exercise are provided by schools during physical education classes, after-school activities, and athletic programs. Community-based organizations often offer programs that encourage exercise.

However, it may be very tempting for students with disabilities to stay home alone, watching television. They may not feel comfortable participating in after-school and sports programs especially if they are physically demanding or require activities that the student cannot do. They may not know how to join classes, or how to play the games. They may not want to participate because they do not know anyone, or may be ostracized.

Encourage students to participate in activities that require physical exercise even if the exercise is simple stretching. The students may not realize that exercise can build their strength and confidence. They can make new friends who have a mutual interest in the activity. They may discover that they have the ability to excel in a particular sport.

Students may not realize that exercise can also reduce stress. Point out how satisfying it can feel to run the bases, shoot a basket, pass a beach ball or do tai chi after a stressful day at school. If they do not enjoy the activity and it is creating more stress, they should seek out something new that is more rewarding. Above all, they should exercise to keep healthy as they adjust to the many demands of a new school.

Physicians and physical therapists should always be consulted by the students and their families.

Continued



The following are the KEY CONCEPTS that should be emphasized when carrying out the activities in MODULE 5.

- **Health can have a significant impact on long-term success at work.**

It may seem insignificant to talk to students about topics such as choosing an apple over potato chips, or signing up for an exercise class, when they have so many serious health needs. But the purpose of job readiness is to focus on the future, and students need to learn how to manage their personal health care while adjusting to their new lives.

Instructors should be alert for students who may need specialized health care, referrals from the school nurse, support from school social workers and psychologists, or assistance from administrators and teachers in planning for the workplace.

- **All employees are judged on their patterns of “time and attendance.”**

Workers who respect their fellow employees understand the importance of arriving to work on time, and working the entire time during their shift.

Professional workers consult with supervisors before making any schedule changes.

Professional employees know that whenever an employee arrives late or takes a day off, the workload of others increases. Schedules have to be readjusted, distribution of work is changed, and work may not get completed.

Employees who abuse time and attendance policies may develop a negative reputation and may lose their job.

Professional workers always have a backup plan so that they are prepared for potential problems with time and attendance, such as transportation, clean uniform, etc.

Continued



The following are the **KEY CONCEPTS** that should be emphasized when carrying out the activities in **MODULE 5**.

- **Stress is defined as tension in the body and mind. It is an automatic reaction to anxiety, fear, or danger.**

Everyone feels bits of stress every day. But stress can accumulate, even if nothing dramatic happens. Sometimes people do not realize that they are under a lot of stress.

The signals of someone under serious or prolonged stress can be:

- Smoking
- Hiding
- Poor eating habits
- Tapping feet, pencils, finger
- Alcohol and drug abuse
- Fiddling with hair, papers
- Sarcasm
- Talking too much or too fast
- Feeling overwhelmed
- Raising voice, yelling
- No appetite
- Worrying
- Chronic illness
- Smoking
- Cartoons, drawing, slogans posted that are critical and negative
- Interrupting, cutting people off, jumping to conclusions
- Snapping at people
- Making mistakes
- Defensiveness
- Easily irritated
- No exercise
- Pacing
- Crying
- Checking watch frequently
- Gossiping, complaining
- Questioning
- Need for sleep
- Worrying/insomnia
- Losing patience
- Losing temper

Even the calmest people can experience stress.

The disruption of routine, emotional struggles, and daily challenges can take their toll on even the strongest individuals. This can be especially true for individuals who need regular, predictable schedules to manage their day.

Students may need assistance in identifying sources of stress in their daily lives and in developing plans for stress management.

There are daily strategies for managing stress.

Continued



The following are the KEY CONCEPTS that should be emphasized when carrying out the activities in MODULE 5.

Calm down by breathing and leaving the stressful situation.

(Tell students if stress starts to build up, change the setting. Walk away. Go somewhere else. Then concentrate on how you are breathing. Take deep breaths at first, then breathe normally.)

Pay close attention to diet.

(Students should be encouraged to eat foods that do not cause stress on the body, make them feel unhealthy, depressed, or disappointed in themselves.)

Communicate to resolve differences.

(Encourage students to address a problem by communicating about it.)

Avoid people who cause stress.

(If possible, release friendships that cause stress, communicate with difficult co-workers only to make peace, reduce contact with family members who cause tension.)

Expand contact with friends.

(Socialize with friends who have the same interests and are supportive and kind.)

Have something to look forward to.

(Plan a movie, a hobby, a visit with someone special.)

Schedule time with family that is dedicated to relaxing.

(Just 15 minutes of time dedicated to just family can reduce stress for everyone in a chaotic schedule.)

Identify the causes of the stress of children.

(Children need their basic needs taken care of first: hugs, sleep, food, bodily comforts.)

Discuss the stress.

(Talk to the instructor, Job Coaches, and counselors about worries and possible solutions to problems.)

- **Students may need basic information about paychecks (including deductions) and budgeting.**

It cannot be assumed that students in high school are familiar with the process of getting paid by an employer, the contents of a paycheck, and wise spending habits. Even if the students indicated that they have been working and receiving paychecks, they may not be personally responsible for managing their own money. It is essential to review with all students the process of collecting, depositing, and budgeting a paycheck.

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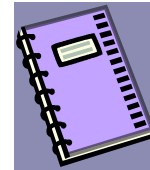
Module Vocabulary



Before conducting job readiness activities in this module, review the following key vocabulary words with the students:

- ❖ Payroll
- ❖ Pay stub
- ❖ Taxes
- ❖ Social Security
- ❖ Income
- ❖ Expenses
- ❖ Healthy
- ❖ Exercise
- ❖ “Couch Potato”
- ❖ Time and attendance
- ❖ Stress
- ❖ Diet

Module Journal Topics



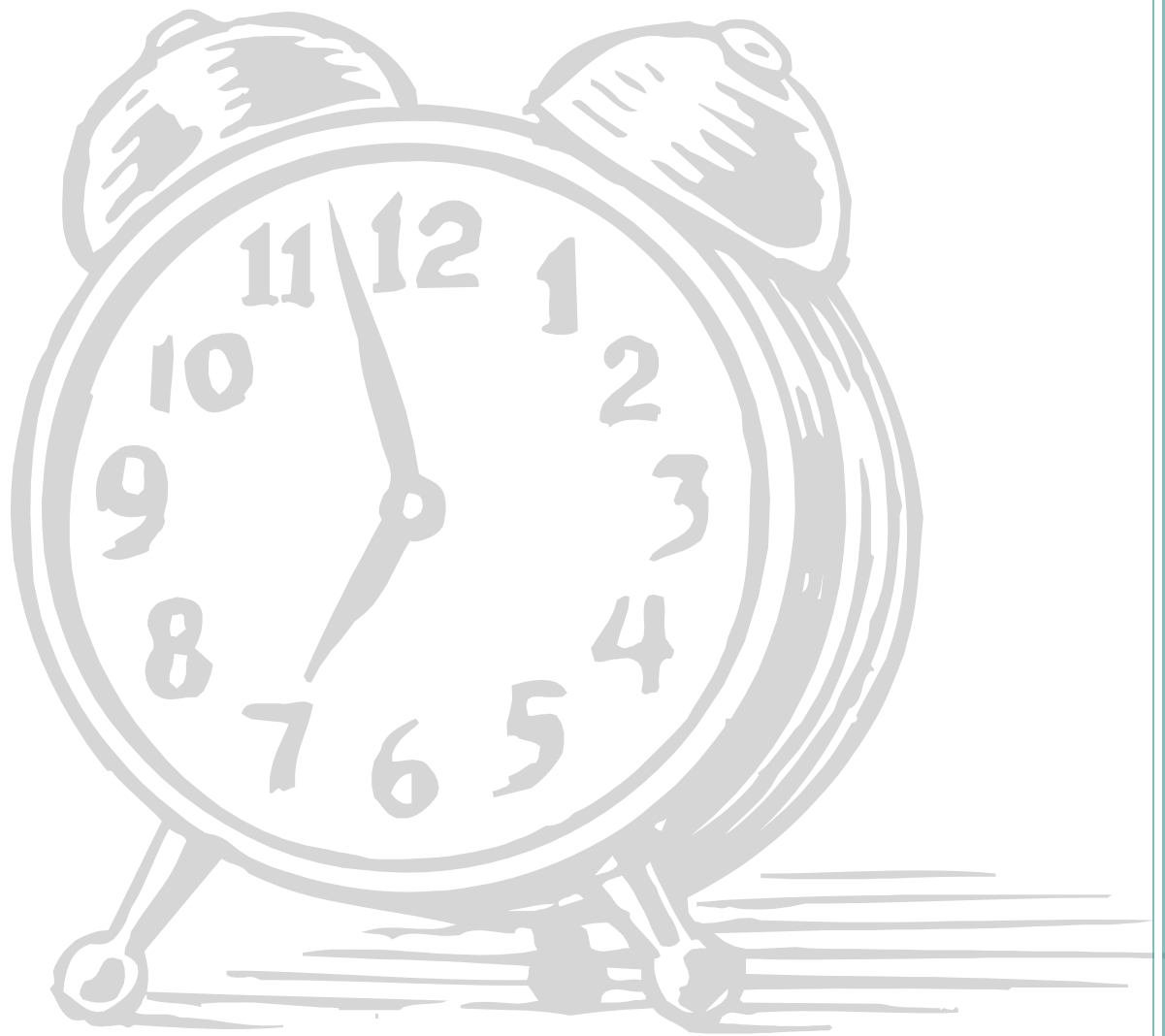
Encourage students to keep a notebook that contains their handouts, drawings, pictures from magazines, personal written notes, and/or photographs. This “Journal” will be a record of the steps they take to become “job-ready.”

Suggested journal topics:

- How can I eat better or exercise more?
- How can I be more involved in grocery shopping and cooking?
- How will I manage the money from my new job?
- What causes me stress and what can I do about it?

Activities

Module 5



Activity #1 – Healthy Living

Description of Activity

In this Activity students will learn healthy living behaviors.



Supplies



- ❖ Box of macaroni
- ❖ Empty milk carton
- ❖ Taco shell, tortilla, or slice of bread
- ❖ Can or bag of beans
- ❖ Empty yogurt carton
- ❖ Cup of coffee
- ❖ Samples of poor nutrition snacks
- ❖ Samples of healthy snacks

Optional Items

- ❖ Bleach, stain remover, closet rod, shelf with hanger rod
- ❖ Body wash, washcloth, conditioner, mouthwash, and other hygiene items
- ❖ Sample hygiene items for all students, available from dentist offices, grocery stores, distribution companies, dollar stores




Handouts



- ❖ *Dinner*
- ❖ *Grapes*
- ❖ *Vegetables*
- ❖ *Apple Juice*
- ❖ *Turkey*
- ❖ *Peanut Butter*
- ❖ *Muffin*
- ❖ *Popcorn*
- ❖ *Sundae*
- ❖ *McDonald's*
- ❖ *Taco Bell*
- ❖ *Salad*
- ❖ *Chart of Vegetables*
- ❖ *Chart of Fruit*
- ❖ *Chart of Protein*
- ❖ *Dairy*
- ❖ *Chart of Good for You*
- ❖ *Bed*
- ❖ *Sleep*
- ❖ *Pillow*
- ❖ *Clock Radio*
- ❖ *Bad Mood*
- ❖ *Happy*
- ❖ *Exercise*
- ❖ *Healthy and Clean!*
- ❖ *Stay Healthy!*

Activity Directions

- Display the following handouts.



Handouts



<ul style="list-style-type: none">❖ <i>Dinner</i>❖ <i>Grapes</i>❖ <i>Vegetables</i>❖ <i>Apple Juice</i>❖ <i>Turkey</i>❖ <i>Peanut Butter</i>	<ul style="list-style-type: none">❖ <i>Muffin</i>❖ <i>Popcorn</i>❖ <i>Sundae</i>❖ <i>McDonald's</i>❖ <i>Taco Bell</i>❖ <i>Salad</i>
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- In addition, display the following:

<ul style="list-style-type: none">▪ Box of macaroni▪ Empty milk carton▪ Taco shell, tortilla, or bread	<ul style="list-style-type: none">▪ Can or bag of beans▪ Empty yogurt carton▪ Cup of coffee
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Name each food, then ask each student, one at a time:


ASK: Which one of these foods do you like the best?

- Accept all responses.


ASK: Which foods are better for your health?

- Explain that foods with vitamins and less sugar are more nutritional. Describe how good nutrition contributes to healthy bodies, energy levels, and longevity.

- Emphasize that *planning* and *choosing* a healthy diet can help to overcome the temptations of foods that might not be as healthy. For example, if an employee brings a healthy snack to work then they may have a better chance of avoiding the vending machines.
- Point out the results of poor eating habits, as described in the Background Information. Discuss how poor eating habits can impact behaviors and attitudes at work.
- Distribute handouts with the charts of healthy foods.



Handouts



- ❖ *Chart of Vegetables*
- ❖ *Chart of Fruits*
- ❖ *Chart of Proteins*
- ❖ *Dairy*
- ❖ *Chart of Good for You*

ASK: Did you eat any of these things this week?

Review each one of the items on all of the handouts, explaining what they are and how at least one of them should be eaten every day for a healthy diet.

ASK: If you could have a healthy snack, which one of these items would you choose?

Ask how it would be cooked and served.

ASK: What snacks do you prefer?

Discuss specific snacks that are loaded with sugar and fats. If possible, display samples from a vending machine so that students can see the types of snacks that are often sold at the workplace but are not necessarily healthy. Identify the healthier choices if they must choose a snack at work, or don't have time to put together a healthy snack to take to work.

Poor Nutrition Snacks often found in vending machines	Healthier Snacks
Potato Chips Corn chips Candy bars Soda Chocolate milk Cookies Ice cream Jelly beans or hard candy	Nuts Pretzels Yogurt Juice Fruits Raisins Cut up vegetables

ASK: What would you include in healthy meals for one week?

(Use handouts for food choices.)

The students can pick out asparagus from the vegetable handout, peaches from the fruit handout, turkey from the protein handout, and milk from the dairy handout for a sample meal.

ASK: What is your favorite meal? Is it healthy for you?

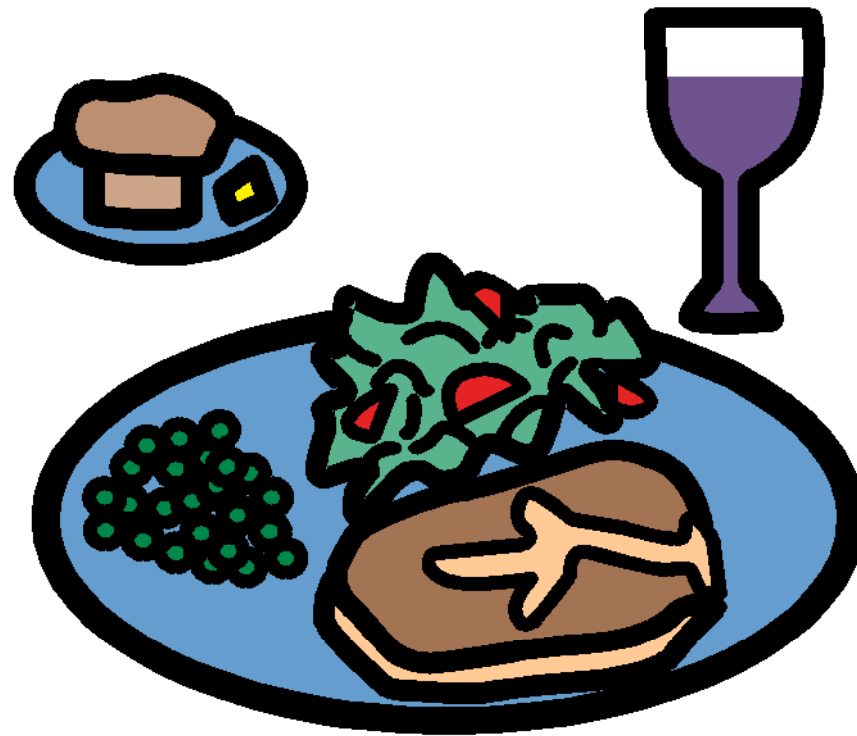
Discuss how an occasional treat is fine as long as the general diet is low-fat and healthy.

ASK: What if you eat healthy foods but your hands are dirty or someone sneezes on your food?

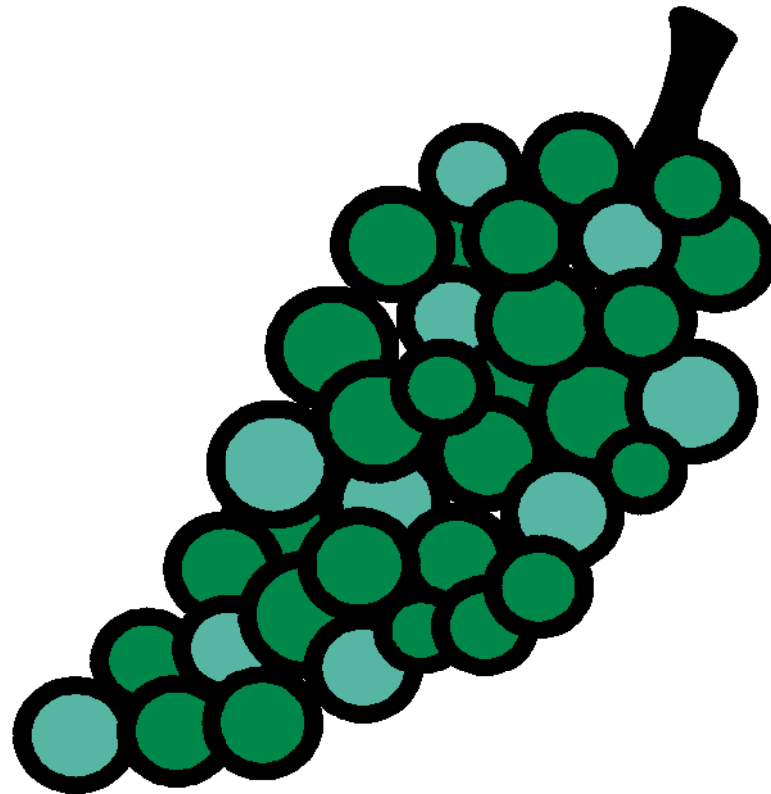
- Discuss hygiene, particularly washing hands at work. Explain health department laws about food handling and contact with the public.
- Distribute handouts Healthy and Clean! and Stay healthy! and discuss.

Some students may have allergies to certain foods, and some students with disabilities may have specialized diets. Address the importance of following special diets, recognizing that managing a special diet can sometimes be stressful. Encourage students to talk about their strategies for managing a special diet.

Dinner



Grapes

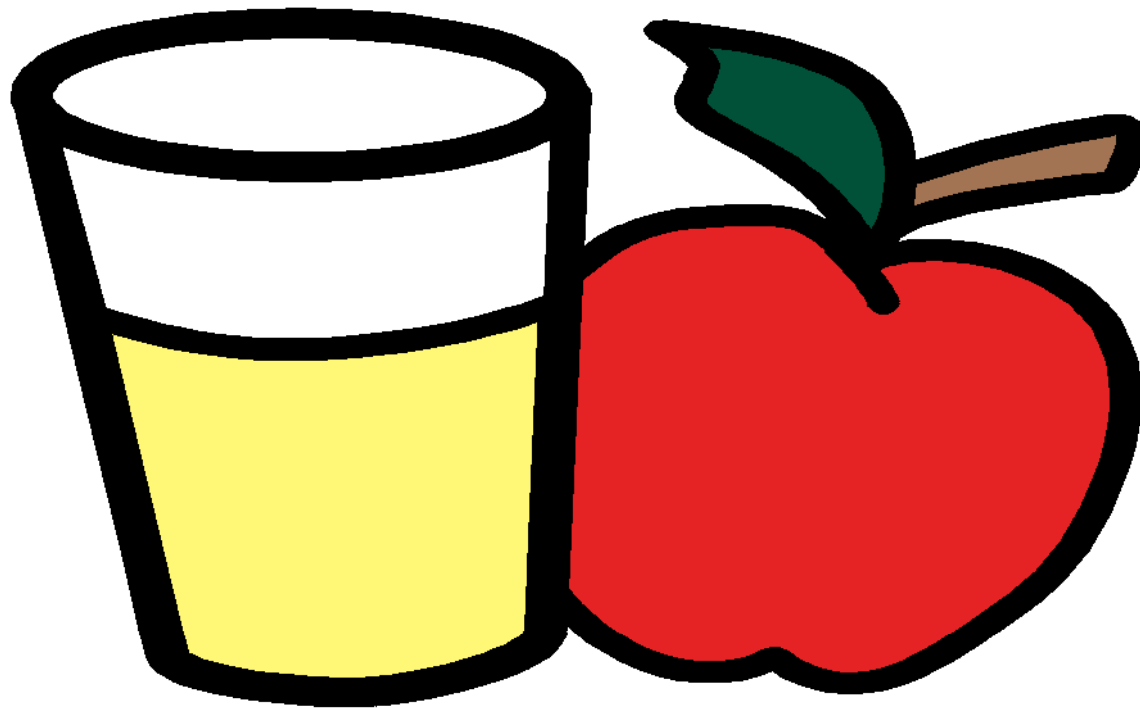


Module 5 Grapes

Vegetables



Apple Juice



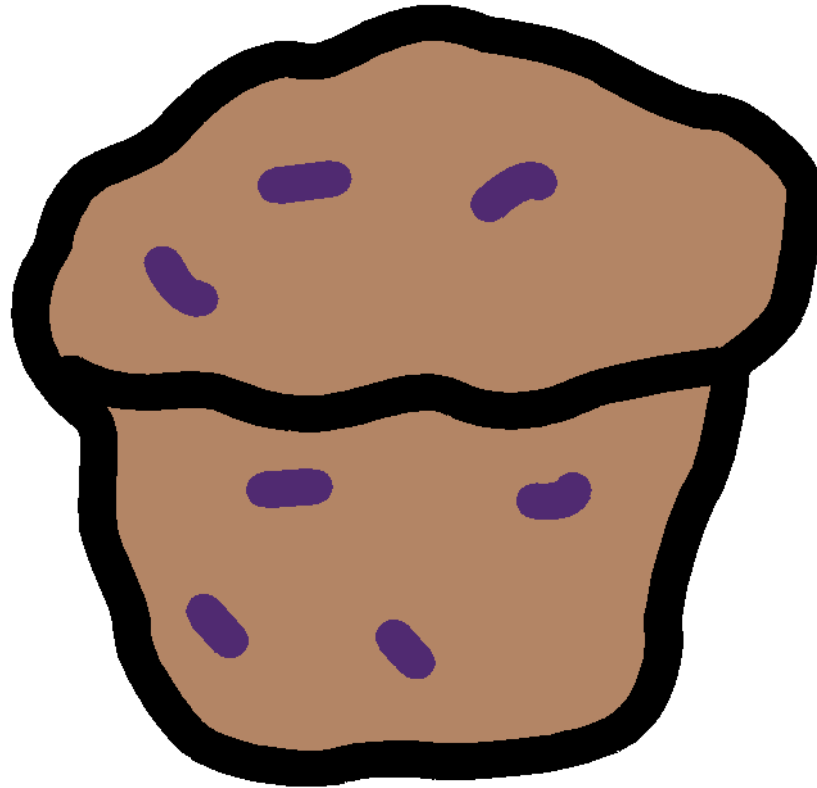
Turkey



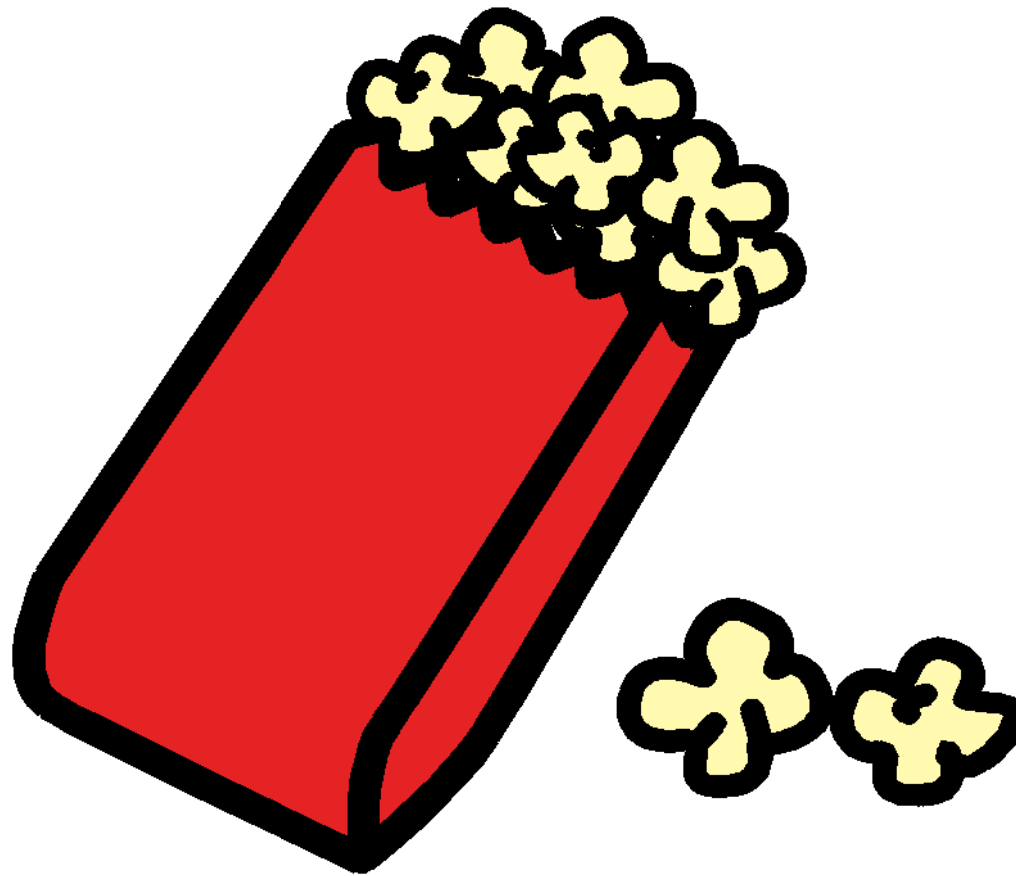
Peanut Butter



Muffin



Popcorn



Module 5 Popcorn

Sundae



Module 5 Sundae

McDonald's



Module 5 McDonald's

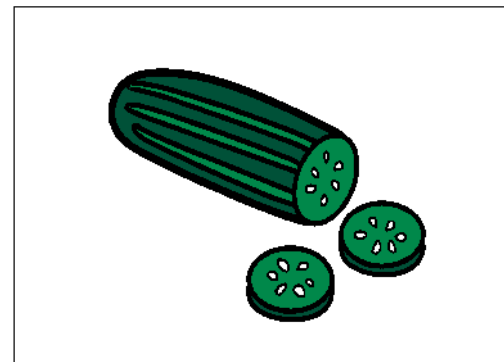
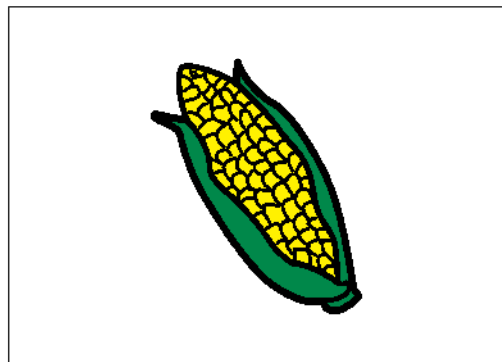
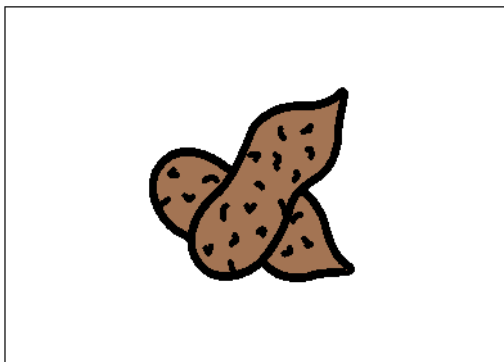
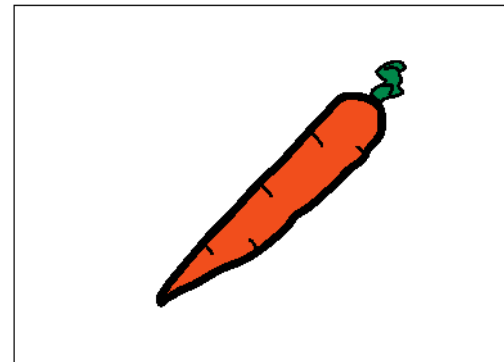
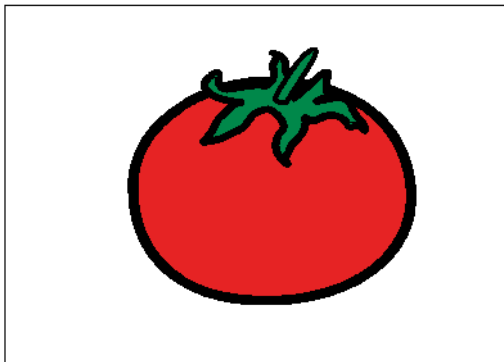
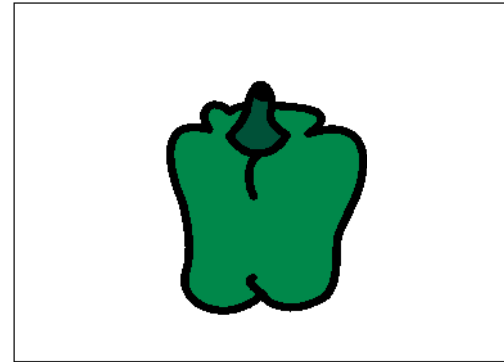
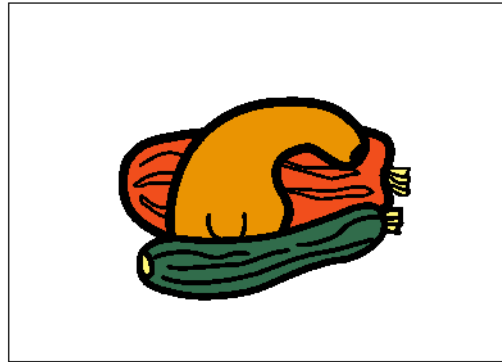
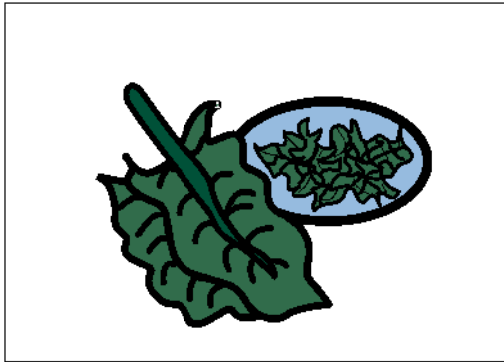
Taco Bell



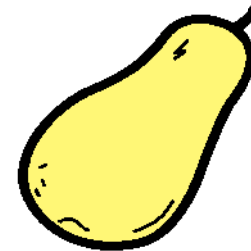
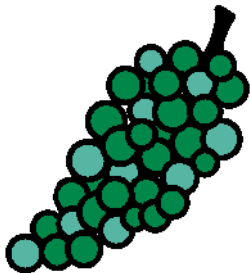
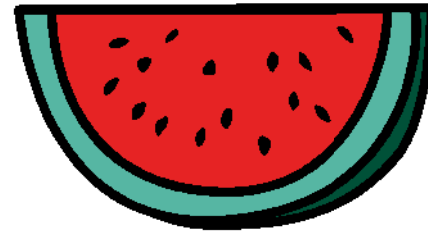
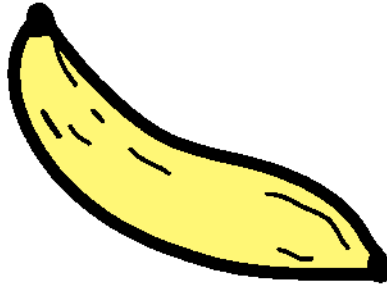
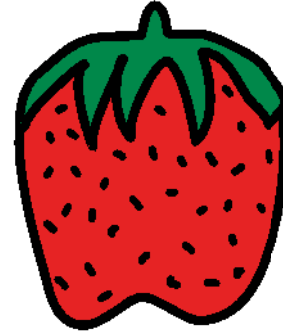
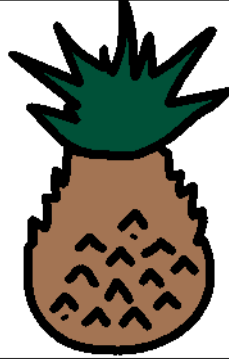
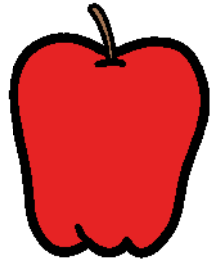
Salad



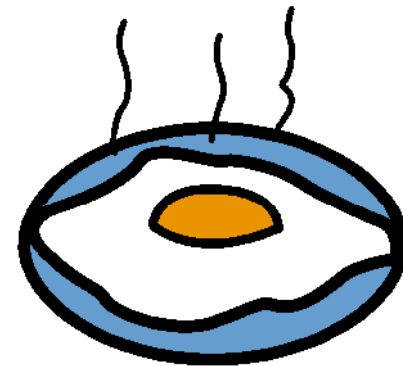
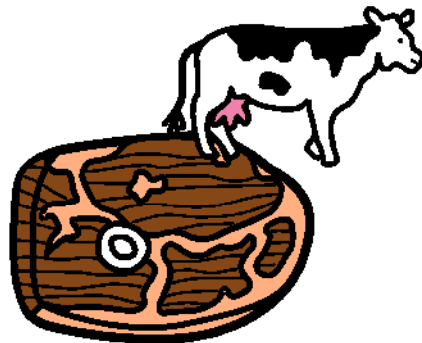
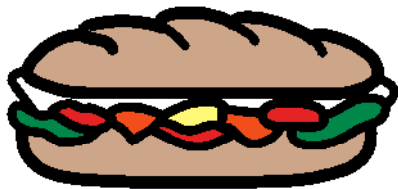
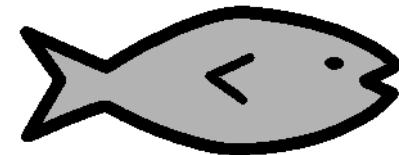
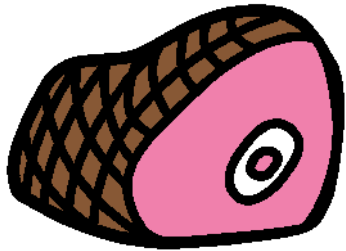
Vegetables



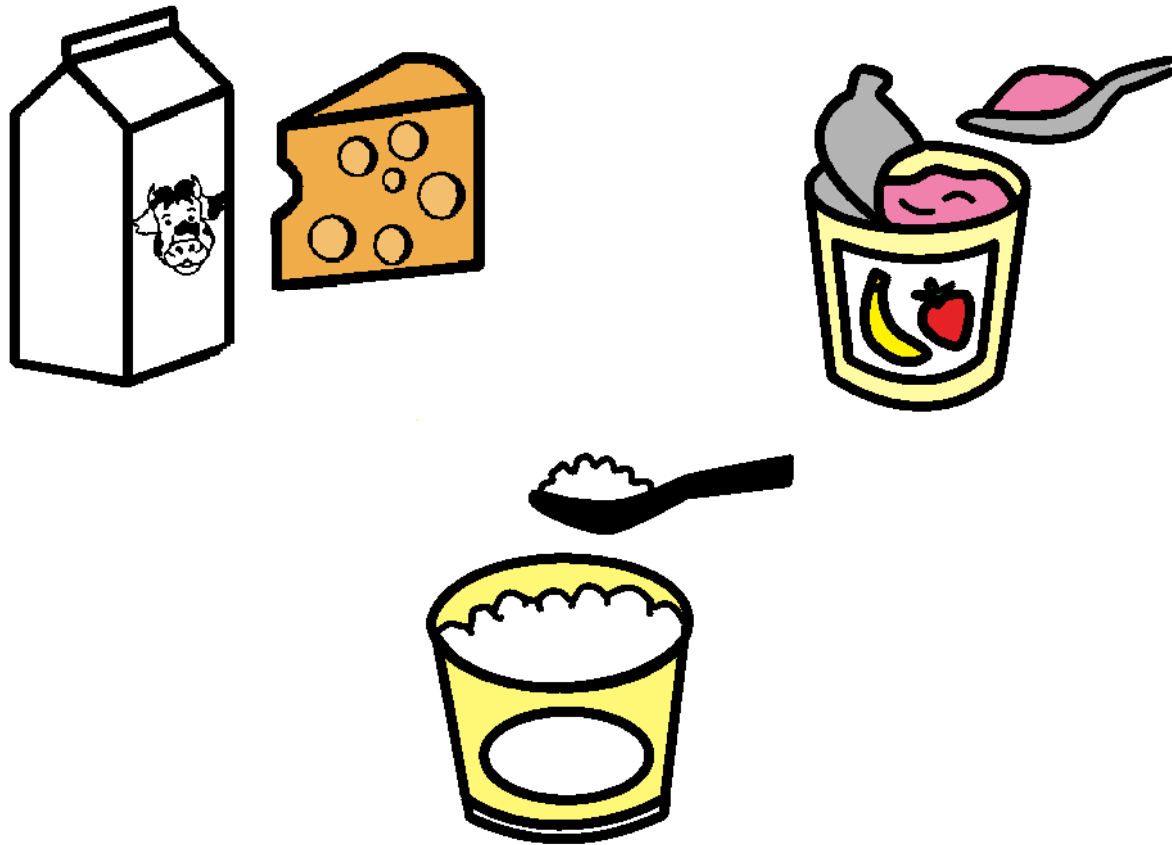
Fruit



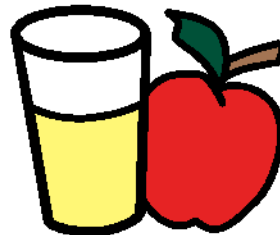
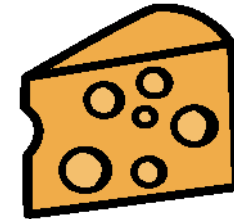
Protein



Dairy



Good for You



Healthy and Clean!



Comb or Hairbrush

Cotton Swabs

Toothbrush and Toothpaste

Mouthwash

Dental Floss

Shampoo

Conditioner

Hand Lotion

Deodorant

Mirror

Nailbrush

Nail Clipper

Nail File

Shaving Cream

Soap

Talcum Powder

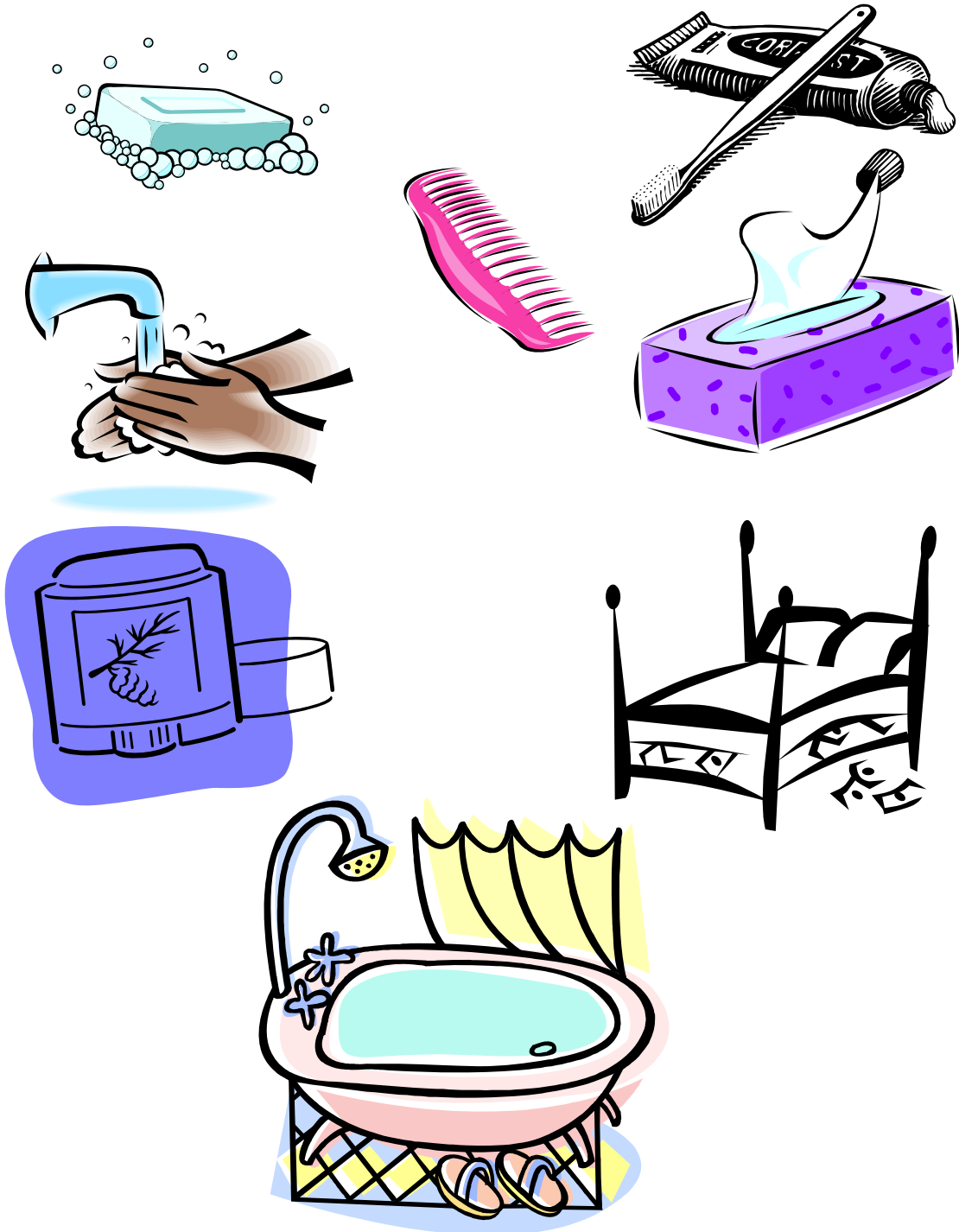
Clean Towel

Clean Washcloth

Makeup



Stay Healthy!



3-2-1 Activity Review

Ask the students to think about the information that they learned in the activity. Record their thoughts below. Try to reach a class consensus on what should be recorded.

The next time the class meets, discuss this Activity Review page to refresh their memories.

THREE new things that you learned today.

TWO things that you will work on for homework.

ONE thing that we should review again.

3

2

1

Activity #2 – What Do You Eat?

Description of Activity

In this Activity students will analyze their own diets and make plans to adjust their diets, if necessary.



Supplies



- ❖ Box of macaroni
- ❖ Empty milk carton
- ❖ Taco shell, tortilla, or slice of bread
- ❖ Can or bag of beans
- ❖ Cup of coffee
- ❖ Empty yogurt carton



Handouts



- ❖ *Dinner*
- ❖ *Grape*
- ❖ *Vegetables*
- ❖ *Apple Juice*
- ❖ *Turkey*
- ❖ *Peanut Butter*
- ❖ *Muffin*
- ❖ *Popcorn*
- ❖ *Sundae*
- ❖ *McDonald's*
- ❖ *Taco Bell*
- ❖ *Salad*
- ❖ *Chart of Vegetables*
- ❖ *Chart of Fruits*
- ❖ *Chart of Proteins*
- ❖ *Dairy*
- ❖ *Chart of Good for You*

Activity Directions

- Display the following handouts.



Handouts



<ul style="list-style-type: none">❖ <i>Dinner</i>❖ <i>Grape</i>❖ <i>Vegetables</i>❖ <i>Apple Juice</i>❖ <i>Turkey</i>❖ <i>Peanut Butter</i>	<ul style="list-style-type: none">❖ <i>Muffin</i>❖ <i>Popcorn</i>❖ <i>Sundae</i>❖ <i>McDonald's</i>❖ <i>Taco Bell</i>❖ <i>Salad</i>
--	--

- In addition, display the following:

<ul style="list-style-type: none">▪ Box of macaroni▪ Empty milk carton▪ Taco shell, tortilla, or bread	<ul style="list-style-type: none">▪ Can or bag of beans▪ Empty yogurt carton▪ Cup of coffee
--	---

Name each food, then ask each student, one at a time:


ASK: Which one of these foods do you like the best?

- Accept all responses.


ASK: Which foods are better for your health?

- Explain that foods with vitamins and less sugar are more nutritional. Describe how good nutrition contributes to healthy bodies, energy levels, and longevity.

- Emphasize that *planning* and *choosing* a healthy diet can help to overcome the temptations of foods that might not be as healthy. For example, if an employee brings a healthy snack to work then they may have a better chance of avoiding the vending machines.
- Point out the results of poor eating habits, as described in the Background Information. Discuss how poor eating habits can impact behaviors and attitudes at work.
- Distribute handouts with the charts of healthy foods.



Handouts



- ❖ ***Chart of Vegetables***
- ❖ ***Chart of Fruits***
- ❖ ***Chart of Proteins***

- ❖ ***Dairy***
- ❖ ***Chart of Good for You***

ASK: Did you eat any of these things this week?

Review each one of the items on all of the handouts, explaining what they are and how at least one of them should be eaten every day for a healthy diet.

ASK: If you could have a healthy snack, which one of these items would you choose?

Ask how it would be cooked and served.

ASK: What snacks do you prefer?

Discuss specific snacks that are loaded with sugar and fat. If possible, display samples from a vending machine so that students can see the types of snacks that are often sold at the workplace but are not necessarily healthy. Identify the healthier choices if they must choose a snack at work, or don't have time to put together a healthy snack to take to work.

Poor Nutrition Snacks often found in vending machines	Healthier Snacks
Potato Chips Corn chips Candy bars Soda Chocolate milk Cookies Ice cream Jelly beans or hard candy	Nuts Pretzels Yogurt Juice Fruits Raisins Cut up vegetables

- Break the students into small groups and tell them that they are going to be discussing what they normally eat during the week, both at home and at work.
- Make sure that each group has copies of the handouts or can easily see them displayed in the room.
- Ask them to discuss the following questions, one question at a time.
- They will not be expected to report back to the large group, although they will be given the opportunity to share.
- The purpose is to review their own situations and make plans, if necessary.

ASK: What do you normally eat for breakfast?

ASK: What do you eat for lunch when you are home?

ASK: What do you eat for lunch when you are at work?

ASK: What snacks do you enjoy?

ASK: What snacks do you usually eat at work?

ASK: What do you think you will have for dinner tonight?

ASK: Do you think that you get enough fruits and vegetables?

ASK: Do you think that you need to pay more attention to eating a healthy diet?

- Ask for volunteers to share anything that they discussed.
- Conduct an informal discussion, always coming back to a review of healthy foods and the impact of diet on energy, attitude, and general well-being.
- Some students will need specific suggestions about how to improve their diet.

Discuss:

How to handle a situation if offered an unhealthy snack.

For example, if a birthday cake is put out at work, employees may not be able to say “no” because it would be insulting to the baker (or simply because birthday cake can taste good)! A smaller portion plus resistance to other sweets during the rest of the day would be a healthier solution.

How to educate family members, housemates, and co-workers about the importance of eating a healthy diet.

For example, some families may have regular meals with pizza, desserts, and McDonald’s. These foods may also be used as rewards. Discuss how to influence the diet at home or at work by requesting that daily ice cream be reduced to twice a week, or doughnuts be replaced with healthier snacks. Everyone will benefit, even if some may protest.

Optional Follow-up Activity: if students will be shopping for their own food when they are working:

- Discuss rules of shopping in general, not just grocery shopping.
- Alert participants to the downfalls of shopping without planning.
- Discuss:

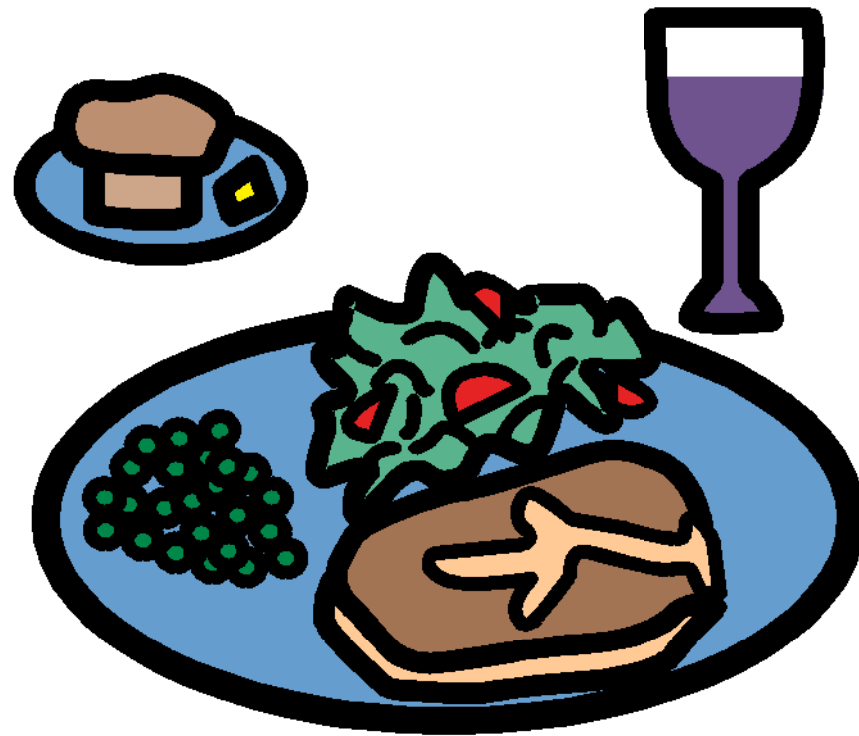
- | | |
|---------------------------|---------------------------|
| ➤ Price comparison | ➤ TV shopping dangers |
| ➤ Quality of items | ➤ Advertising photos |
| ➤ Fine print | ➤ Pressure to buy |
| ➤ “Easy payments” | ➤ Impulse buying |
| ➤ “bargains”
emotional | ➤ Shopping when hungry or |

- Point out that planning before purchasing can reinforce that one of the best ways to shop is to wait before spending. Participants may discover that:
 - They didn't really need the item
 - The money they spent will be needed for something more important later
 - They may see something better and less expensive
 - They may make something that has a more personal touch
 - They can save the money, accumulate interest, and have more money later
 - They will have money set aside for emergencies
 - The item may not be worth the money
 - The item may be a bargain, but poor quality.

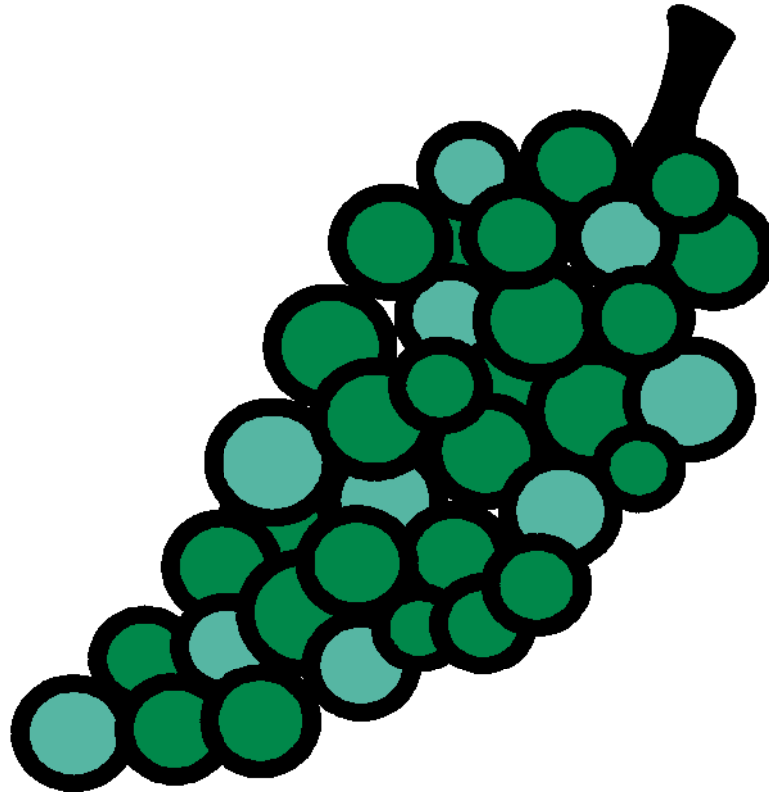
- Play "Which is Healthier?"

Divide the class into pairs or small groups. Ask each pair or group to describe two meals, one that is healthy and one that is not. The descriptions are then shared and discussed with the entire class. Then prepare shopping lists for the meals. If possible, distribute newspaper flyers for grocery store advertisements.

Dinner



Grapes

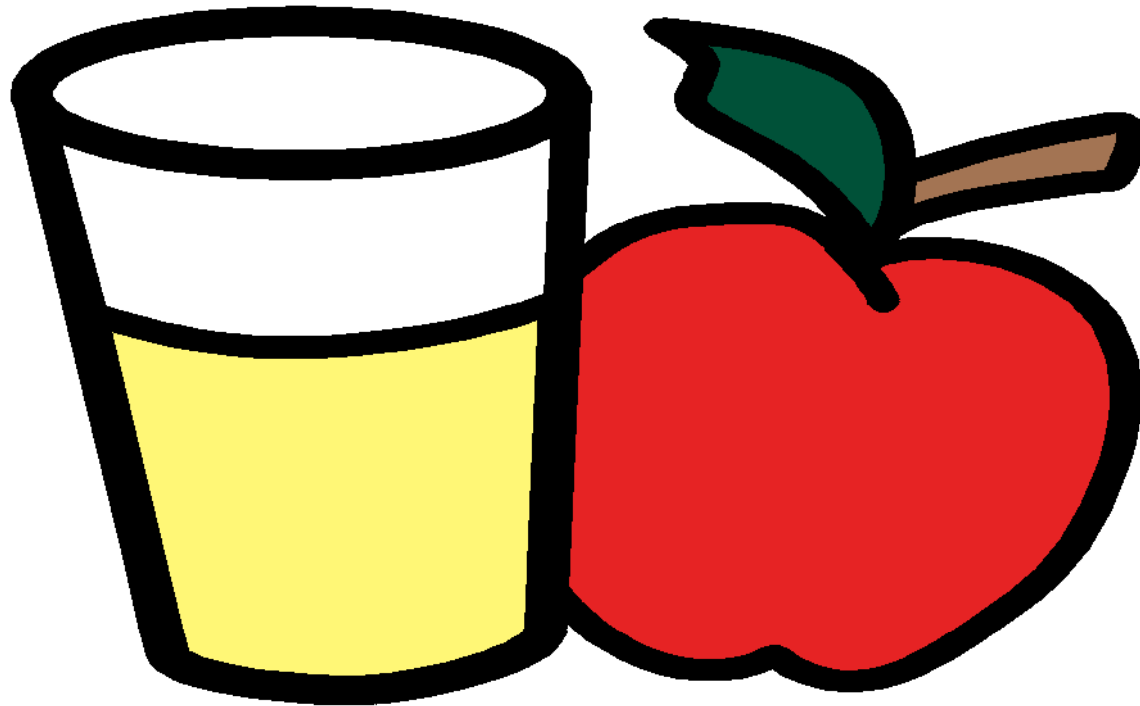


Module 5 Grapes

Vegetables



Apple Juice



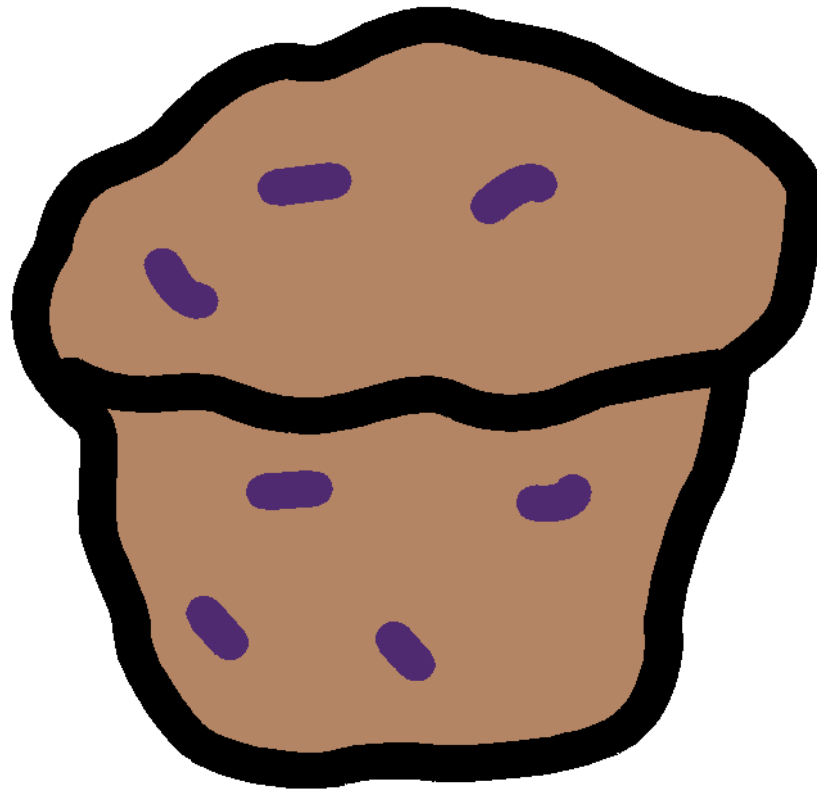
Turkey



Peanut Butter

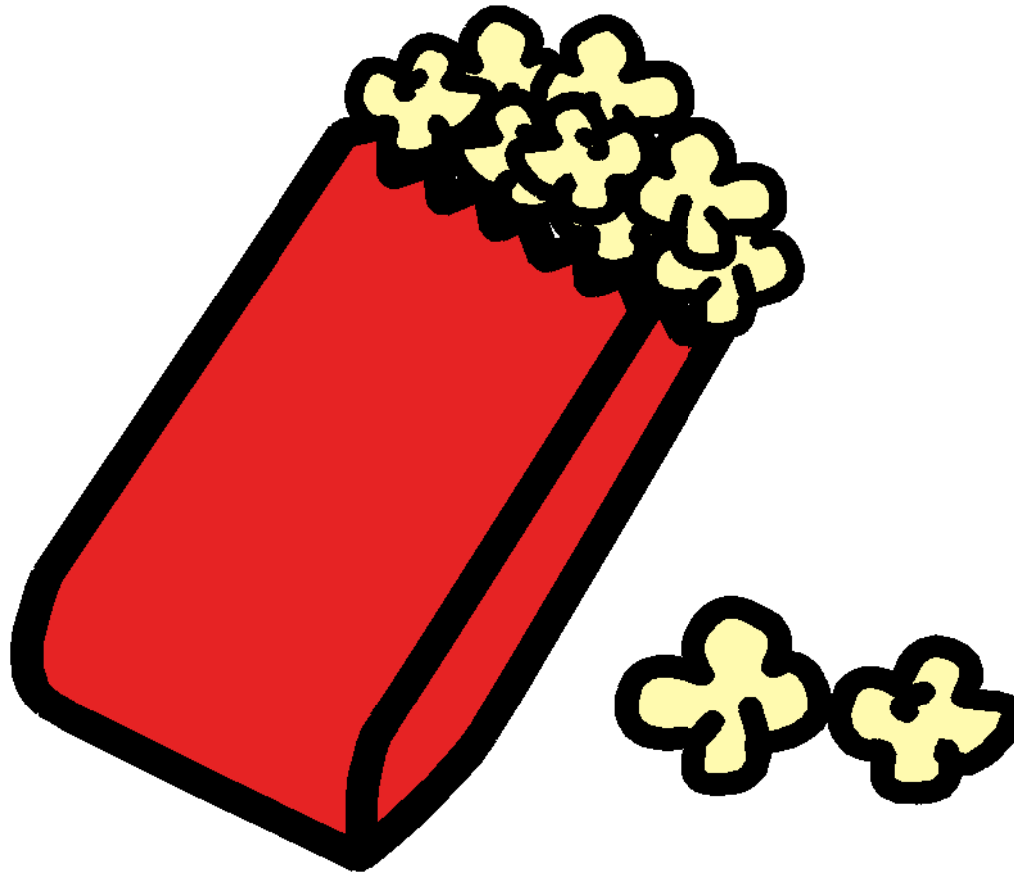


Muffin



Module 5 Muffin

Popcorn



Module 5 Popcorn

Sundae



Module 5 Sundae

McDonald's



Module 5 McDonald's

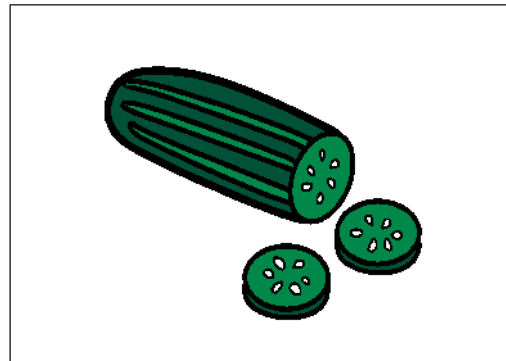
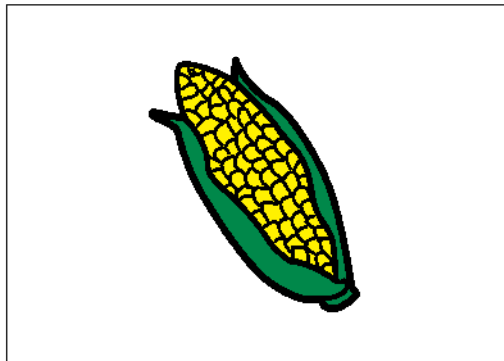
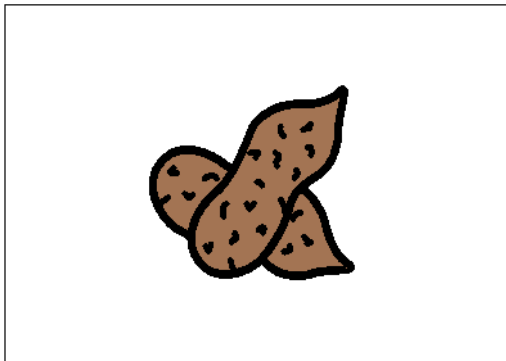
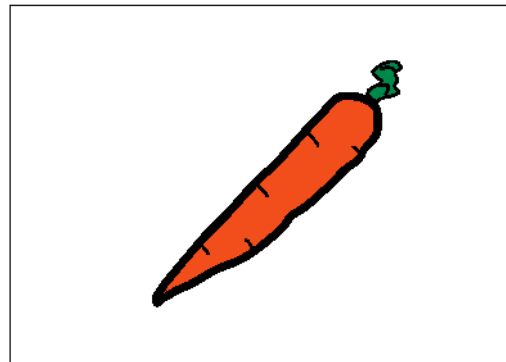
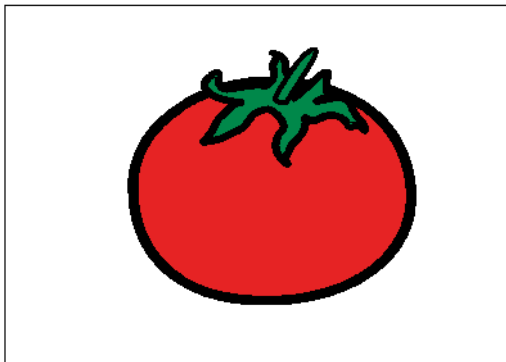
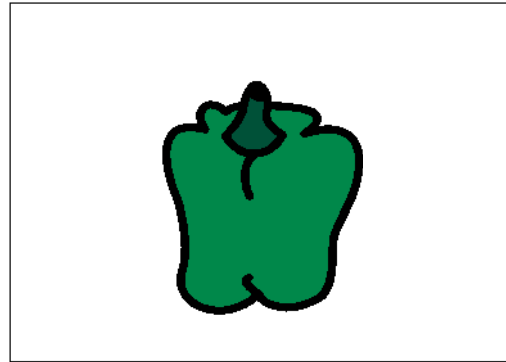
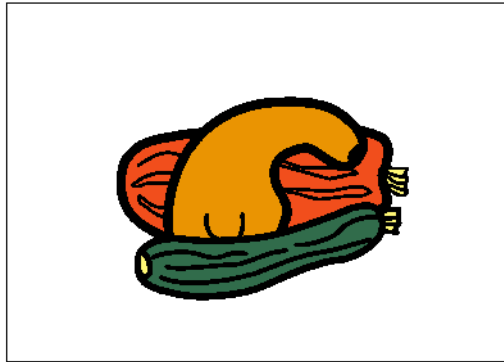
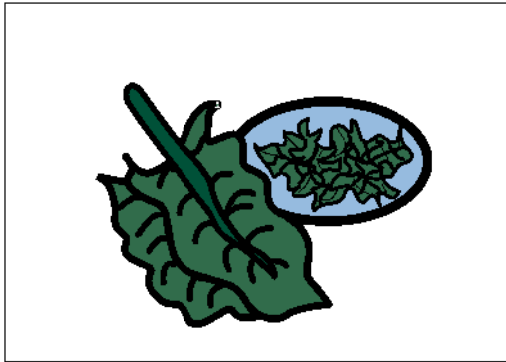
Taco Bell



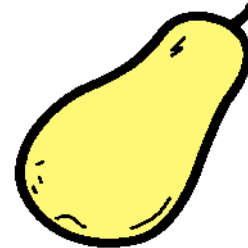
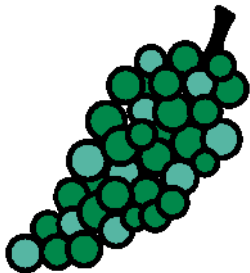
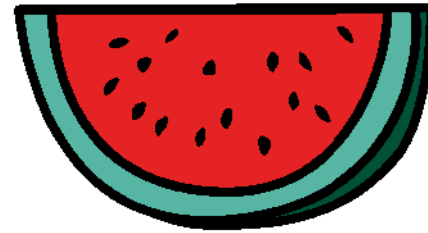
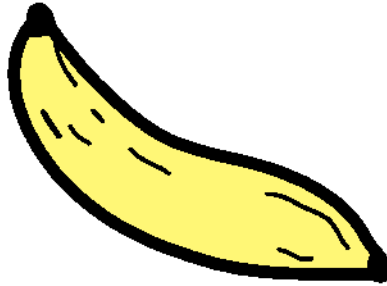
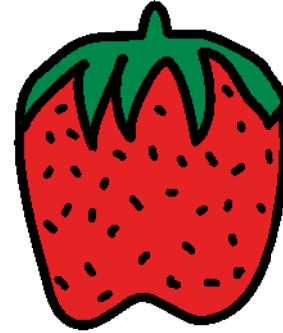
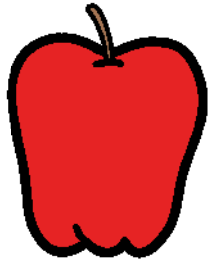
Salad



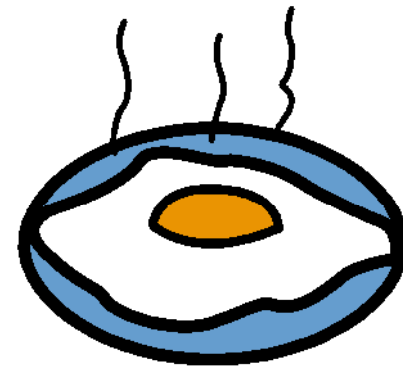
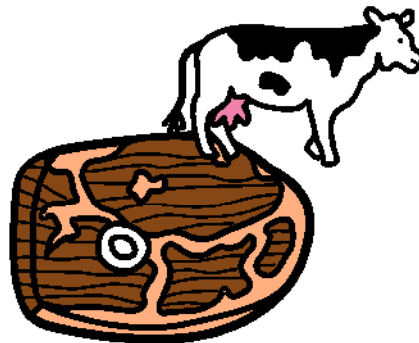
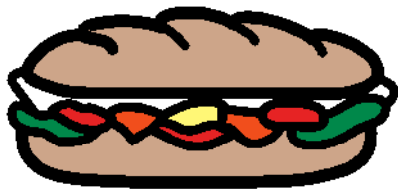
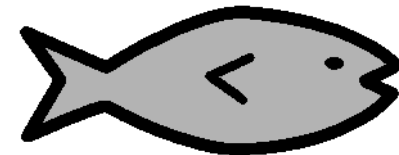
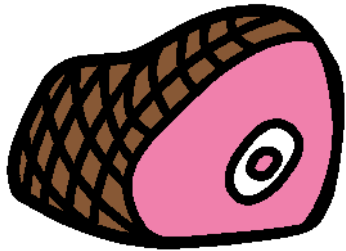
Vegetables



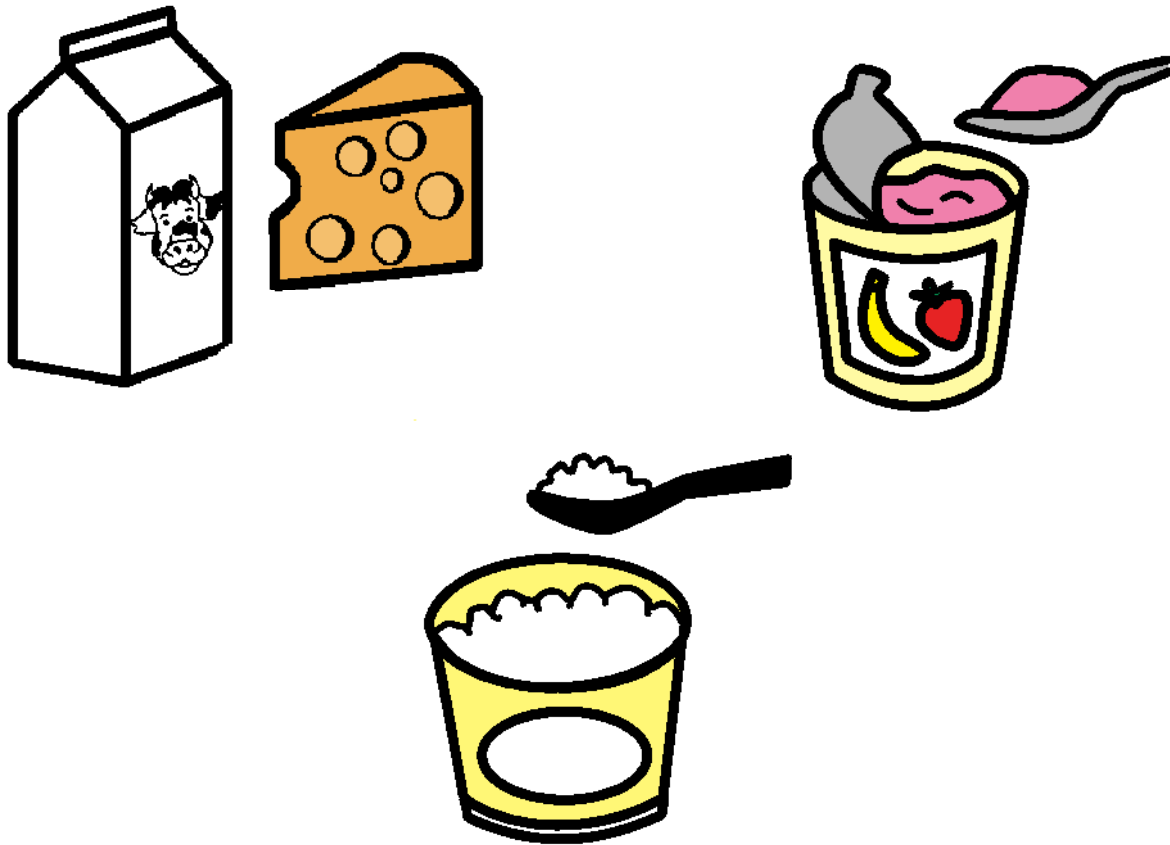
Fruit



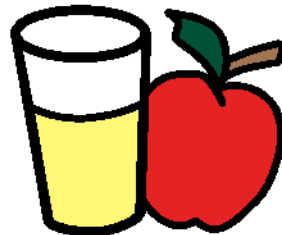
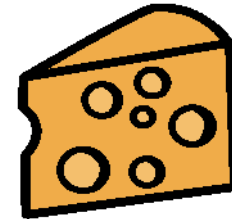
Protein



Dairy



Good for You



3-2-1 Activity Review

Ask the students to think about the information that they learned in the activity. Record their thoughts below. Try to reach a class consensus on what should be recorded.

The next time the class meets, discuss this Activity Review page to refresh their memories.

THREE new things that you learned today.

TWO things that you will work on for homework.

ONE thing that we should review again.

3

2

1

Activity #3 – Getting Enough Sleep

Description of Activity

In this Activity students will learn about the importance of good sleeping habits.



Handouts



- ❖ *Bed*
- ❖ *Sleep*
- ❖ *Pillow*
- ❖ *Clock Radio*
- ❖ *Bad Mood*
- ❖ *Happy*

Activity Directions

ASK Anybody tired today?

ASK How much sleep did you get?

Discuss the information provided the Background Information of this module.

- Using a whiteboard or flip chart, record the answers to the following questions, asking each person, including classroom aides and Consultant Teachers, for a response. Explain the numbers and what they mean.

ASK What time did you go to sleep last night?

ASK What time did you get up to go to work?

- Work out the averages and explain the amount of sleep the group gets every night.
- Display the following handouts and discuss what they represent. Stress the impact of sleep on energy, attitude, and general well-being.

Handouts

- ❖ **Bed**
(Discuss the importance of a comfortable place to sleep.)
- ❖ **Sleep**
(Discuss that 8 hours a night is recommended.)
- ❖ **Pillow** (Optional: Bring in a pillow)
(Discuss things that make a good night's sleep possible, such as a comfortable pillow, enough blankets, temperature of the room, low light, minimal noise, etc.)
- ❖ **Clock radio** (Optional: Bring in a clock radio that is set to ring during class)
(Discuss ways of waking up to get ready to go to work. Emphasize that it is easier to get up if refreshed from a good night's sleep.)
- ❖ **Bad Mood**
(Point out how lack of sleep can make someone cranky and impatient.)
- ❖ **Happy**
(Point out that it's easier to enjoy the day when well-rested.)

- Break the students into pairs or small groups and ask them to discuss the following question, with every group member getting a chance to respond.

ASK: Where do you sleep? Do you get enough rest?

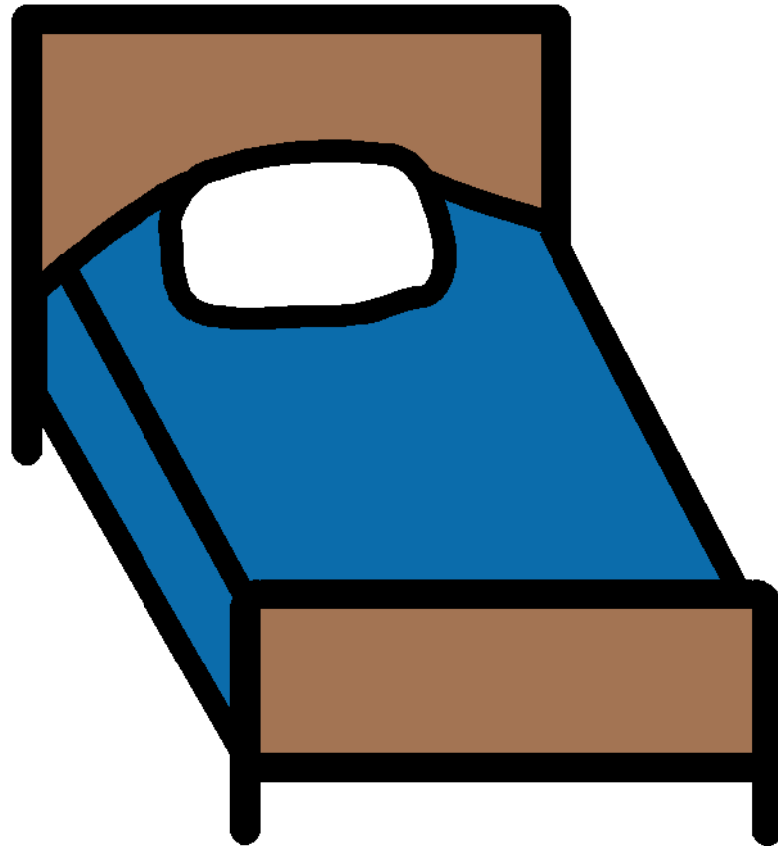
- Walk around the room and encourage the students to provide details.
- With the large group, conduct an informal discussion, always coming back to review the benefits of a good night's sleep.

Discuss:

- problems sleeping
- sleep interruptions
- tricks to falling asleep
- products that make sleep more comfortable.

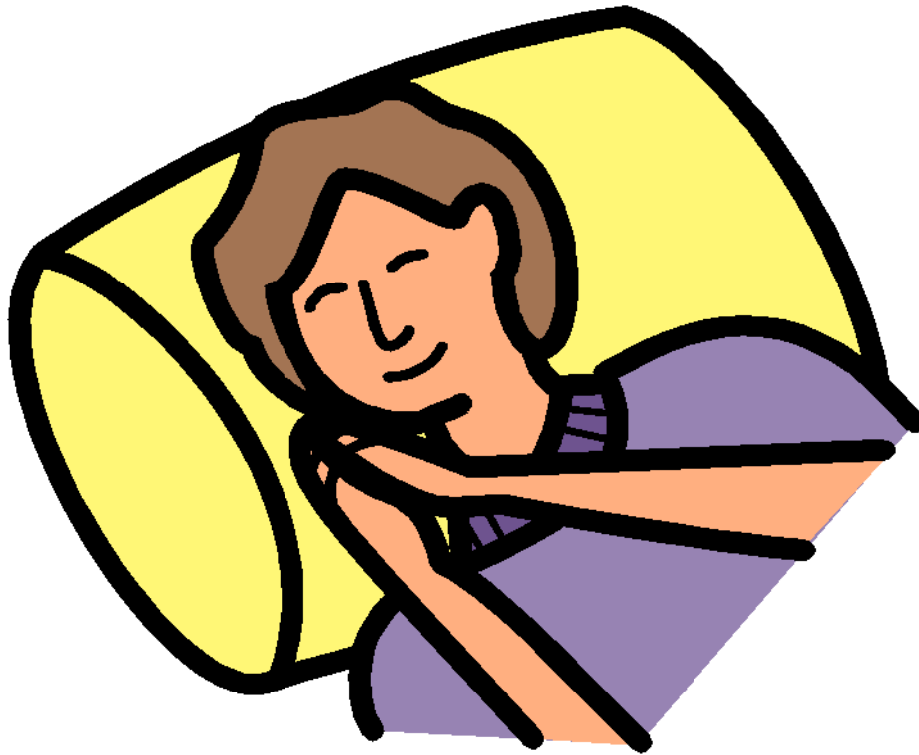
- Display the handouts and ask the group to tell what they mean and why they are important.
- Ask the students to keep track of the time they go to bed. They can write down the time on the BED handout. At the next session, review the sleeping patterns of the group by averaging the hours of sleep.

Bed

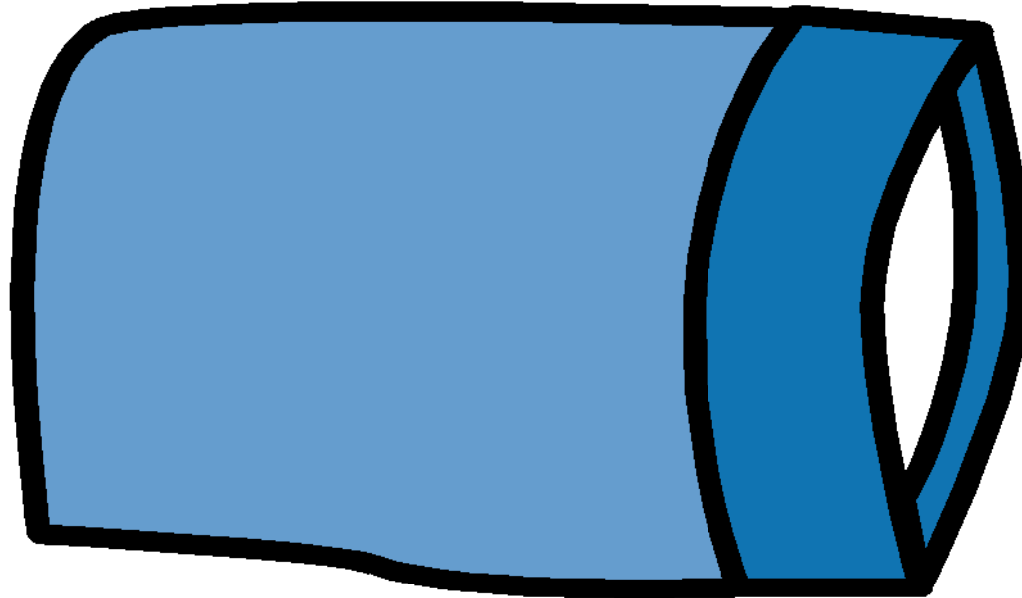


Module 5 Bed

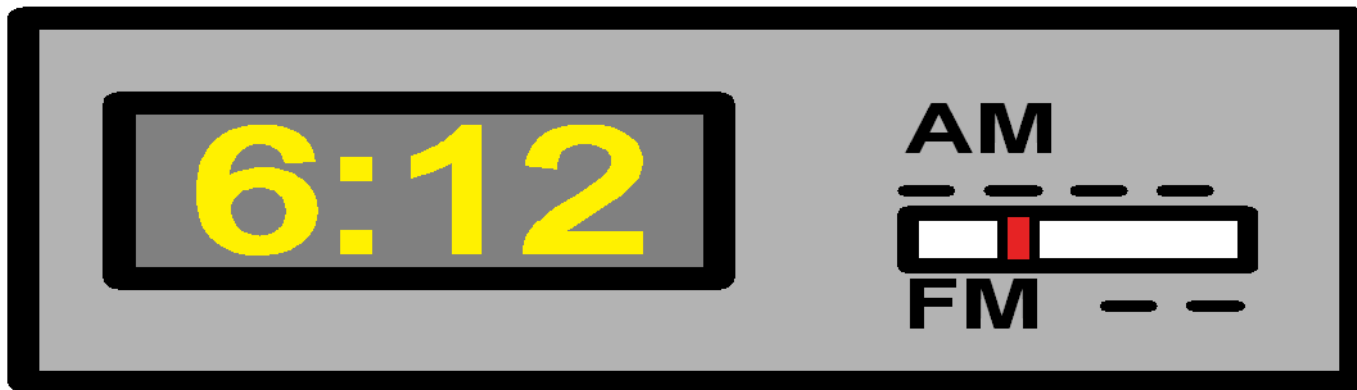
Sleep



Pillow



Clock Radio



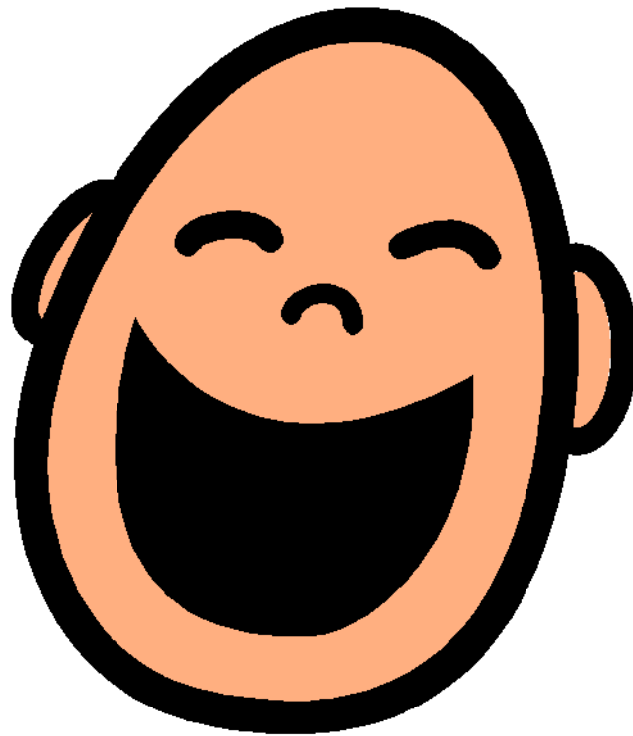
Bad Mood



Exercise



Happy



3-2-1 Activity Review

Ask the students to think about the information that they learned in the activity. Record their thoughts below. Try to reach a class consensus on what should be recorded.

The next time the class meets, discuss this Activity Review page to refresh their memories.

THREE new things that you learned today.

TWO things that you will work on for homework.

ONE thing that we should review again.

3

2

1

Activity #4 – The Importance of Exercise

Description of Activity

In this Activity students will learn simple exercise strategies.



Supplies



- ❖ Beach ball

Handouts

- ❖ *Are You a Couch Potato?*

Activity Directions

ASK: Why is it so difficult to exercise?

Start with this question because exercise can be a very sensitive topic. Some of the students will be active in fitness clubs and sporting events, while others may have difficulty exercising.

Identify all of the reasons why they may *not* be exercising, including:

- | | |
|----------------------------|--|
| ▪ Time | ▪ Body type or weight |
| ▪ Expense | ▪ Access to equipment |
| ▪ Knowledge | ▪ Need for assistance |
| ▪ Injury or fear of injury | ▪ Difficulty moving without assistance |

This is not an exercise class and the instructor is not expected to lead the class in jumping jacks. However, the discussion should focus on the benefits of stretching and moving, besides the physical outcomes.

ASK: How do you think it feels to cross a finish line?

ASK: How do you think it feels to lift something you could never lift before?

ASK: Why should you move parts of your body on a daily basis?

Exercise Can Be Fun

Ask the students to create a wide circle in the room. Explain that they are going to have the chance to exercise in a way that is fun and not very demanding.

Keep in mind the physical capabilities of the individuals in the room and **choose one** of the following activities accordingly:

❖ Beach Ball Exercise:

- Pass around a beach ball. Every time the beach ball is passed, say “Beach Ball” to the person that you pass it to. The beach ball is not thrown, just passed around the circle.
- After it has gone around once, the instructor can send it around again, this time asking the group to pick up the pace. A new word or phrase can be chosen by the group, such as “pass the ball” or “exercise!”
- The third time around, the ball is to be held with both hands away from the chest, pulled into the chest, then passed to the next person. When the ball is passed, the entire group says the word or phrase that has been chosen by the group.

❖ Small Movement Exercise:

- The instructor calls out instructions for small movements, such as:
 - Raise one hand
 - Wiggle your fingers
 - Raise the other hand
 - Wave your hands
 - Put your hands down
 - Smile from ear to ear

The instructions should involve small, simple movements that are not too physically demanding but involve stretching and moving.

The instructor should start out slowly, but can eventually pick up the pace. At no time should anyone feel frustrated or uncomfortable. Make it clear that anyone can stop at any time.

❖ **Listen and Move:**

- Make room in the classroom so that students can move around the entire room. Tell them that when they hear the name of something that they like, they are to move to a part of the room identified by the instructor. For example:
 - If you like (television show) move to the corner near the door.
 - If you like (food) move to the center of the room.
 - If you like (movies, animals, colors, etc.) stand against a wall that has a window.

Every once in a while call out something that is unappealing, such as:

- Walking in a thunderstorm
- Going into the basement when it's dark
- Going outside in the early morning in the winter

Discuss how a simple task can involve exercise that can make them feel better. Suggest that they walk around and stretch during television commercials, build a daily walk into their lives, practice passing a beach ball with friends and housemates, and other forms of exercise that they are more inclined to do.

Optional: Distribute and discuss the handout *Are You A Couch Potato?* Only if the students are able to exercise and do the activities listed on the handout.

Are you a couch potato?



Do you land on the couch and stay there?

Are the TV Guide and remote your best friends?



- | | |
|----------------------------|--------------------|
| Jogging | Yard Work |
| Swimming | Tennis |
| Bicycling | Weight Lifting |
| Dancing | Yoga |
| Aerobics | Roller/Ice Skating |
| Skiing | Soccer |
| Water Skiing | Volleyball |
| Bowling | Football |
| Baseball/Softball | Basketball |
| Tai Chi | Walking |
| Physical therapy exercises | Stretching |

When would you fit it into your day?

What are your goals?

3-2-1 Activity Review

Ask the students to think about the information that they learned in the activity. Record their thoughts below. Try to reach a class consensus on what should be recorded.

The next time the class meets, discuss this Activity Review page to refresh their memories.

THREE new things that you learned today.

TWO things that you will work on for homework.

ONE thing that we should review again.

3

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Activity #5 – Time and Attendance

Description of Activity

In this Activity students will plan their personal life so that they can always be at work when they are expected to be there.



Supplies



- ❖ Time card (optional)

Handouts

- ❖ *What Do I Do With My Time?*

Activity Directions

ASK Have you ever been late to anything? Why?

Stress that “life happens” and workers prepare for potential problems.

ASK How will you make sure that you will get to work on time?

Discuss:

- Alarm clocks
- Adjusting for weather
- Time cards

ASK If you know for sure that you are going to be late to work, what should you do?

Regardless of the circumstances, employees should always call a supervisor if they are going to be late.

- Divide students into pairs. Each pair will discuss a different situation and will then present their situation and solution to the group. Read each situation out loud to the entire group before assigning them.

Situation #1:

You can't seem to get organized and in the morning you are all over your house or apartment trying to get ready for work. Describe all of the things you can do in advance.

Situation #2:

Some days you feel a lot better than other days. You never really know what each day will bring. On tough days you can't seem to get moving to get to work. Describe exactly what you need to do to prepare for the more difficult days so that you can get to work on time.

Situation #3:

Your boss likes to yell a lot. Whenever you call in to say you are going to be late, your boss yells on the phone. Then he teases you all day. Now you just don't want to go to work and you end up being late all the time. Describe exactly what needs to be done to fix this situation.

Optional follow-up Activity:

Discuss the handout *What Do I Do With My Time?* to encourage students to plan effectively so that they are able to get to work when they are expected to be there.

WHAT DO I DO WITH MY TIME?

WHAT TAKES UP **REQUIRED TIME**?

These are things that must get done:

- Going to work
- Grocery shopping
- Talking to the babysitter
- Planning a shopping list to save time and money

WHAT TAKES UP **FLEXIBLE TIME**?

These are things that I value and want to find the time to do:

- Email relatives
- Read stories to relatives
- Take a walk for exercise
- Cook healthy meals

WHAT ARE **TIME WASTERS**?

These are things that take up entirely too much time, with few benefits:

- Non-stop television watching
- Talking on the phone
- Shopping without a list
- Arguing over minor problems
- Computer Games

3-2-1 Activity Review

Ask the students to think about the information that they learned in the activity. Record their thoughts below. Try to reach a class consensus on what should be recorded.

The next time the class meets, discuss this Activity Review page to refresh their memories.

THREE new things that you learned today.

TWO things that you will work on for homework.

ONE thing that we should review again.

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Activity #6 – Working and Budgeting

Description of Activity

The purpose of this Activity is to familiarize students with the contents of a paycheck and a household budget.



Supplies



- ❖ Bookkeeping ledger or computer Excel chart
- ❖ Paycheck stubs

Handouts

- ❖ *Budget Worksheet*
- ❖ *Math and Daily Living*

Activity Directions

- Show a sample paycheck stub and discuss:
 - Gross pay
 - Net pay
 - YTD (year-to-date) totals
 - Federal income tax
 - State income tax
 - Social security
 - FICA
 - Union dues
 - Health care expense
 - Dental care expense
 - 401k or other contributions
 - Retirement fund contributions
 - Uniform fee
 - Other charges

- Discuss:
 - Pay periods
 - Automatic deposit
 - Check clearing

- Using the handout Budget Worksheet, demonstrate expenses that are paid from salaries. Even if students will not be living on their own and/or they are not responsible for their earned income, they should be aware of how money from a paycheck is spent.

- Discuss as a large group the problems presented in the handout Math and Daily Living.

BUDGET WORKSHEET

Mortgage or Rent	\$
Household repairs	
Utilities (heat, electric)	
Telephone	
Cell phone	
Computer expenses	
Groceries	
Restaurants/Fast food	
Clothing	
Haircuts, manicure	
Car payments	
Transportation	
Gas	
Car repairs	
Auto insurance	
Home/rental insurance	
Health insurance	
Health Care/prescriptions	
Life insurance	
Charitable contributions	
Taxes	
Savings	
Education	
Child care	
Entertainment	
Gifts	
Subscriptions	
Recreation	
Vacation	
Other expenses	

To figure your annual salary needed:

- Add monthly totals to calculate yearly expenses. Make sure that you include at least 10% for a savings and emergency fund.
- Consider whether expenses are higher in the winter than the summer, such as heating.
- Add 15% to cover unexpected expenses for your *buffer*.

**Total yearly salary
+ buffer**

Total Annual Salary Needed

- How can you reduce your expenses?
- How can you raise your income?

MATH AND DAILY LIVING

Suppose you had to pay your sister for driving you to work. She spends the money on gas. You give her \$5 a day. Does that seem right?

You rush to the grocery store to get deodorant and toothpaste. You realize that you might as well get milk and bread while you are there. Then you see potato chips that you have been wanting to try, and some cookies that look delicious. How much do you think you will spend? Is there a better way to shop?

You finally got paid! What do you do with the money first?

You owe your mother \$10, your sister \$18, your neighbor \$5, and your best friend about \$20 in gas money. How much do you owe? Why do you owe this money, and what can you do about it?

You want to buy a new couch that you have been saving for, and now it is on sale for \$300. You have saved \$235. Should you buy it? How will you pay for it? What would you owe if you used a credit card?

You have been working as a waitress at a local diner and the tips have really added up. Does it count as income? Do you have to put it on your tax forms?

At the end of the month you never seem to have any money left. You are very careful about your spending, but things come up unexpectedly. You are beginning to realize that you might need some help. Where can you go to get some help in stretching your money?

Your brother is always borrowing money from you. It's not much, but he always seems to need a few dollars. How can you handle this?

You need work boots for your job and they are very expensive. What can you do about this?

You need to keep track of your paychecks and expenses. What will you use to keep yourself organized?

You would like to paint your apartment if the landlord will pay for the paint. How would you approach the landlord about this idea?

You would like to have a cell phone because it keeps you in touch with your family. How can you save money on a cell phone?

The holidays are months away, but you really want to have gifts for everyone. How can you be prepared and how can you save money when you buy gifts?

3-2-1 Activity Review

Ask the students to think about the information that they learned in the activity. Record their thoughts below. Try to reach a class consensus on what should be recorded.

The next time the class meets, discuss this Activity Review page to refresh their memories.

THREE new things that you learned today.

TWO things that you will work on for homework.

ONE thing that we should review again.

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Activity #7 – Managing Stress

Description of Activity

The purpose of this Activity is for students to understand the causes and signals of stress and to learn strategies for coping.



Supplies



- ❖ For role play:
 - Alarm clock
 - Medication bottle
 - Wallet
 - Dishes
 - Stained or pink uniform
 - Paycheck
 - CD player for playing loud music

Handouts

- ❖ *Worried*
- ❖ *Nervous*
- ❖ *Ease your Stress (4 page handout)*
- ❖ *How You Can Help Reduce Stress*
- ❖ *Handle Stress at Work*

Activity Directions

ASK: What do you think makes me nervous and upset?

- Accept all responses.
- Share personal experiences with stress.
- Describe the daily things that might make you (the instructor) nervous and upset.
 - Examples are:
 - Getting a child to school in the morning
 - Driving in busy traffic
 - Checking your blood sugar 3x a day
- Explain that what you are experiencing is *stress*.
 - Display handouts: Worried and Nervous
 - Provide a definition of stress as described in the Background Information.

ASK: How would you know that I am stressed (nervous, upset)?

- Accept all responses.
- Describe the behaviors listed in the Background Information.
- Act them out dramatically, such as smoking a cigarette with vigor, crying dramatically, breathing hard, and snapping at someone.

ASK: What can I do to make myself feel better and not so stressed (nervous, upset)?

- Accept all responses.
- Discuss the Background Information on stress management.

ASK: What can make you stressed (nervous, upset)?

ASK: What could happen at work to make you stressed?

ASK: What can you do when you feel like you are getting stressed?

For each situation presented, discuss with the group the different strategies that can be used immediately at work. Some students will need advice about how to calm down, take a deep breath, walk away from a situation, and/or ask for help.

Discuss each item on the Stress list below and ask how it can cause stress and what the stress behaviors may look like.

Then ask if students feel comfortable using any of the Ease Your Stress strategies.

Stress		Ease Your Stress	
Boss	Missed Bus	Religion	Friends
Diet	Family	Talk	Cooking
Clock	Money	Music	Camping
Phone	Mean people	Lunch	Tools
Weight	Health	Games	Cleaning
Court	medicine	Friday	Planning
Tired		Movies	Picnic
		Computer	Bath
		Hobbies	Sports
		Garden	Dance
		Helpers	

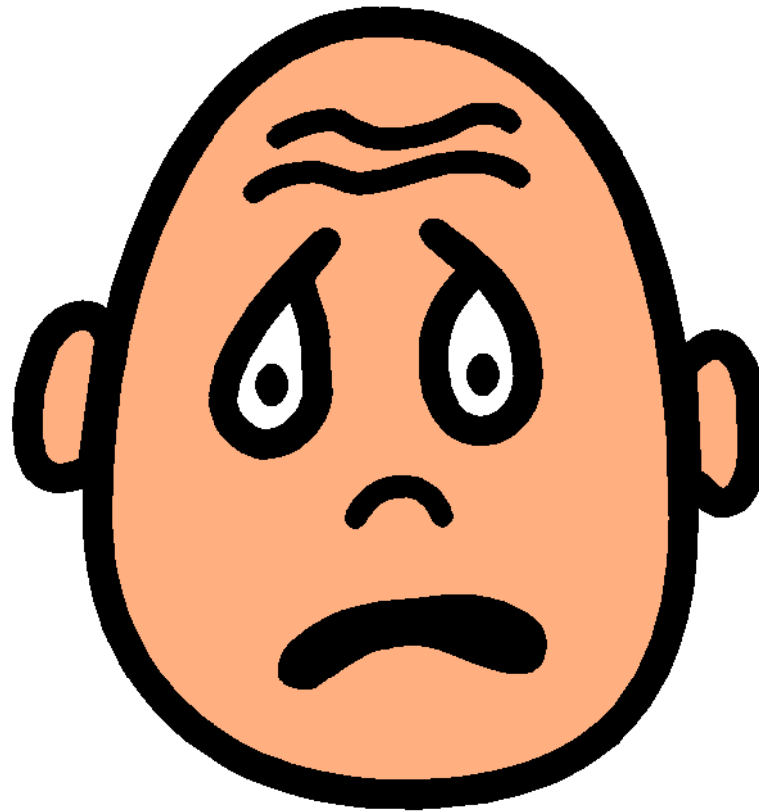
ASK: The first day of work on a new job can be very stressful. Why do you think that is?

Discuss how proper planning can ease the tension when preparing for a new job. Questions asked in advance will help with planning, especially when the questions pertain to:

- work hours
- breaks
- transportation options
- lunch break
- uniform or dress code
- pre-employment paperwork
- tools and equipment required.

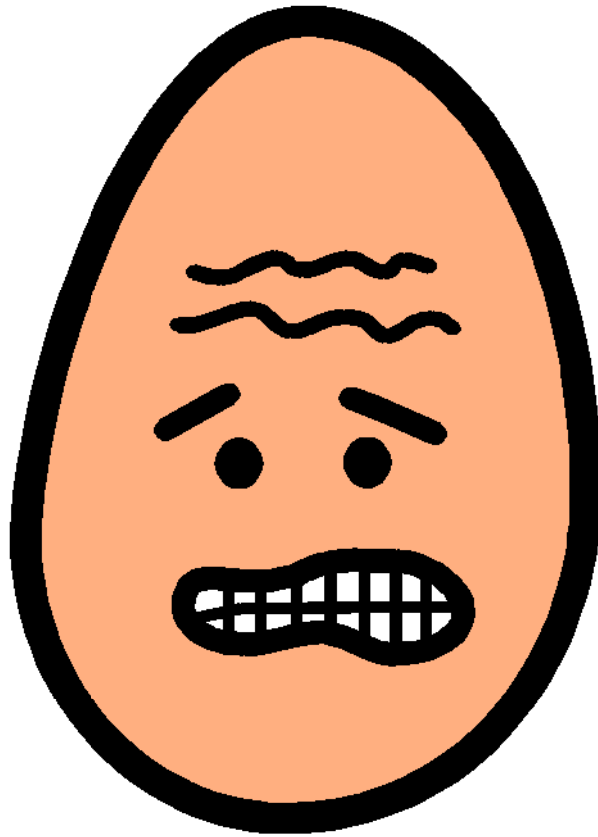
Then discuss how the first day can be low stress if a new employee knows what to expect. Review what happens on the first day at work. Emphasize that some nervousness is normal.

Worried



Module 5 Worried

Nervous



Ease Your Stress

Hobbies



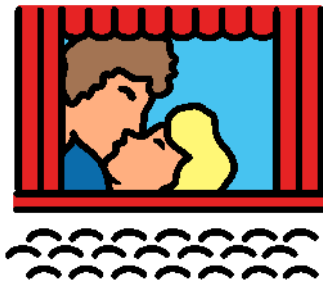
Gardening



Dance



Movies

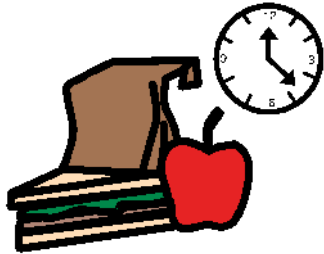


Games



Ease Your Stress

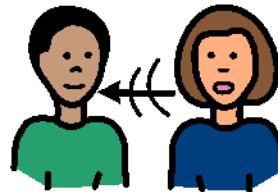
Lunchtime



Cleaning



Talk



Cooking



Friends



Ease Your Stress

Friday

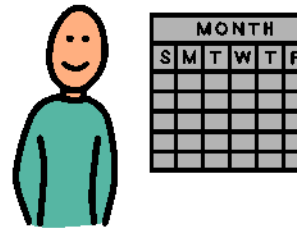
Su M T W Th **F** S



Relaxing Music



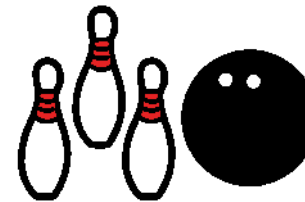
Calendar



Religion

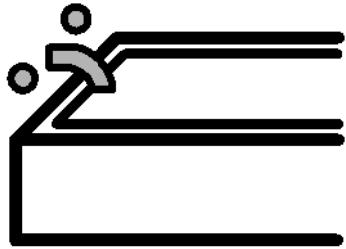


Sports

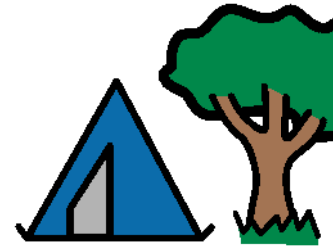


Ease Your Stress

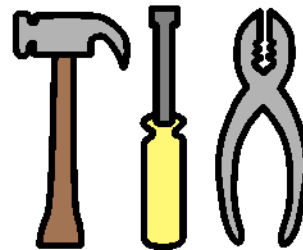
Bath



Camping



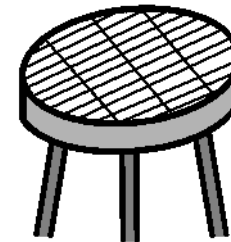
Building



Computer



Barbecue



HOW YOU CAN HELP **REDUCE STRESS**

If a friend or co-worker needs help reducing stress:

- Try to take them to a quiet place
- Encourage calm
- Reassure
- Ask what is causing the stress
- Listen more than you talk
- Don't start giving advice
- Try to use gentle humor
- Focus on the problem
- As you listen, figure out ONE small thing that might help
- Keep the information private

HANDLE STRESS AT WORK

How would you handle these stressors?



- Your boss is always yelling at everyone.
- You are not sure if you are doing the job correctly.
- One of your co-workers is really annoying.
- You have a hard time paying attention to directions.
- You are not included in lunch activities by co-workers.
- You are exhausted from constant shift changes.
- You have to work overtime a lot.
- Your paycheck is a lot less than you thought it would be.
- You don't enjoy the work that you are required to do.
- The working conditions are hot and messy.
- You keep making mistakes, even if you try very hard.
- You can't afford to contribute to collections for gifts.
- You have trouble reading instructions for your job.
- Your evaluation is coming up.

3-2-1 Activity Review

Ask the students to think about the information that they learned in the activity. Record their thoughts below. Try to reach a class consensus on what should be recorded.

The next time the class meets, discuss this Activity Review page to refresh their memories.

THREE new things that you learned today.

TWO things that you will work on for homework.

ONE thing that we should review again.

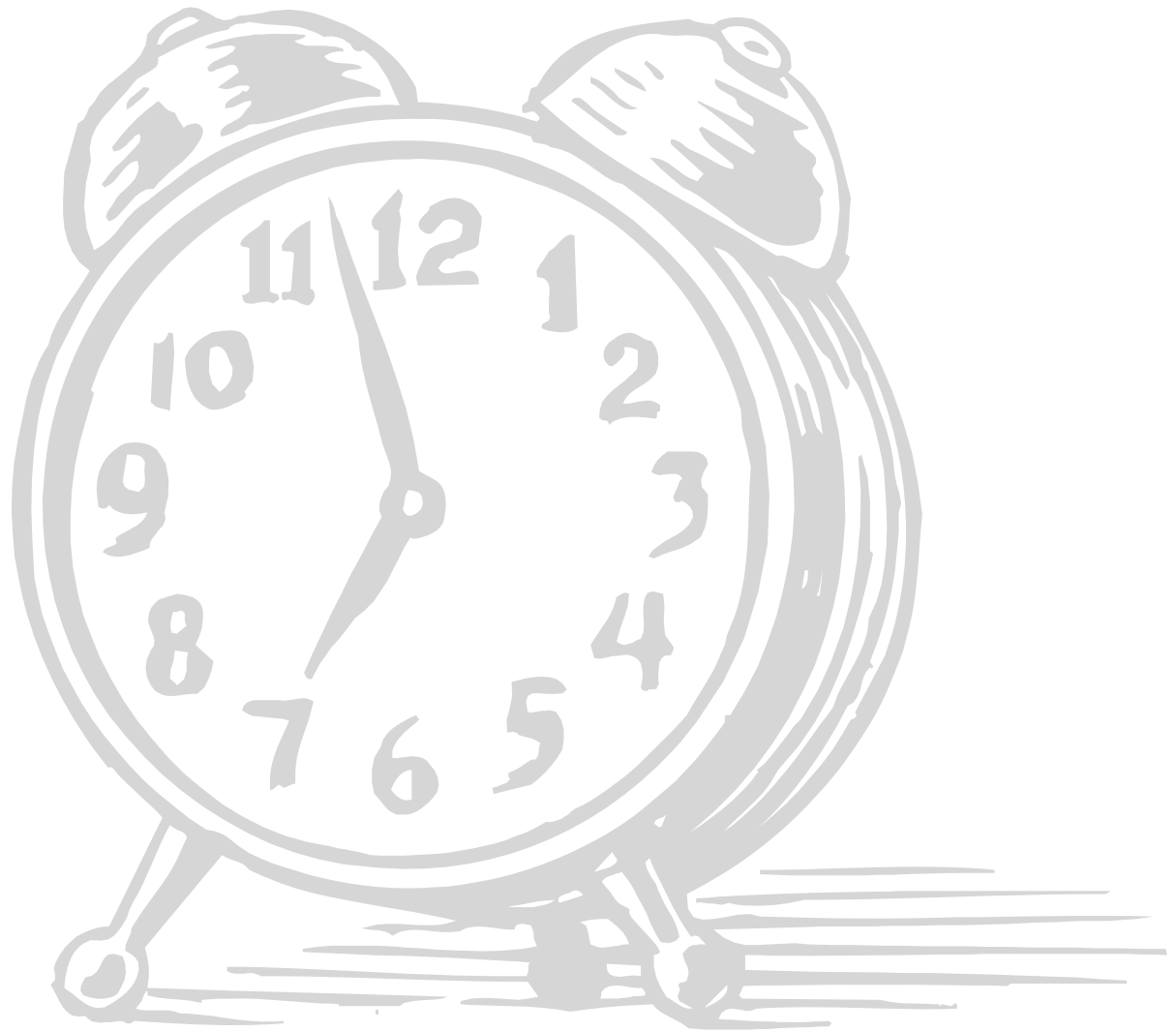
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Module 5

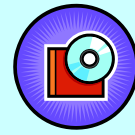
Additional Resources



Note that all website addresses are current as of December 2008.



Instructional Resources in the Job Readiness Kit



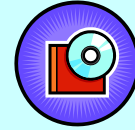
- **MP3 CD: Job Readiness Situations: Can You Solve the Problem?**
A series of short problem-solving situations organized by Module. Students can work individually, in pairs, or in groups, depending upon the availability of computers. The students listen to a short scene that describes a problem, stop the CD and discuss the possible solutions, then listen to the suggested answers.

Note: The CD script is provided in the Instructor’s Guide and 5 copies of the CD are provided in the Job Readiness kit.

- **WAVE Job Readiness Curriculum** Page
Establishing a Savings Account 322
Understanding Checking Accounts 327
Check Cashing, Writing, and Accounts 330
Managing and Balancing a Checkbook 333
Understanding Loans and Credit 335
Consumerism and Credit 340
When to Use Credit 343
Understanding Your Paycheck 347
Understanding State Taxes/Doing Taxes 350
Budgeting and Maintaining Quality of Life 357
Personal Budget 361
Long-Term Budgeting 365
- **Job Smarts – 12 Steps to Success Workbook**..... Page
Employee’s Withholding (Tax form) 26



Related Resources

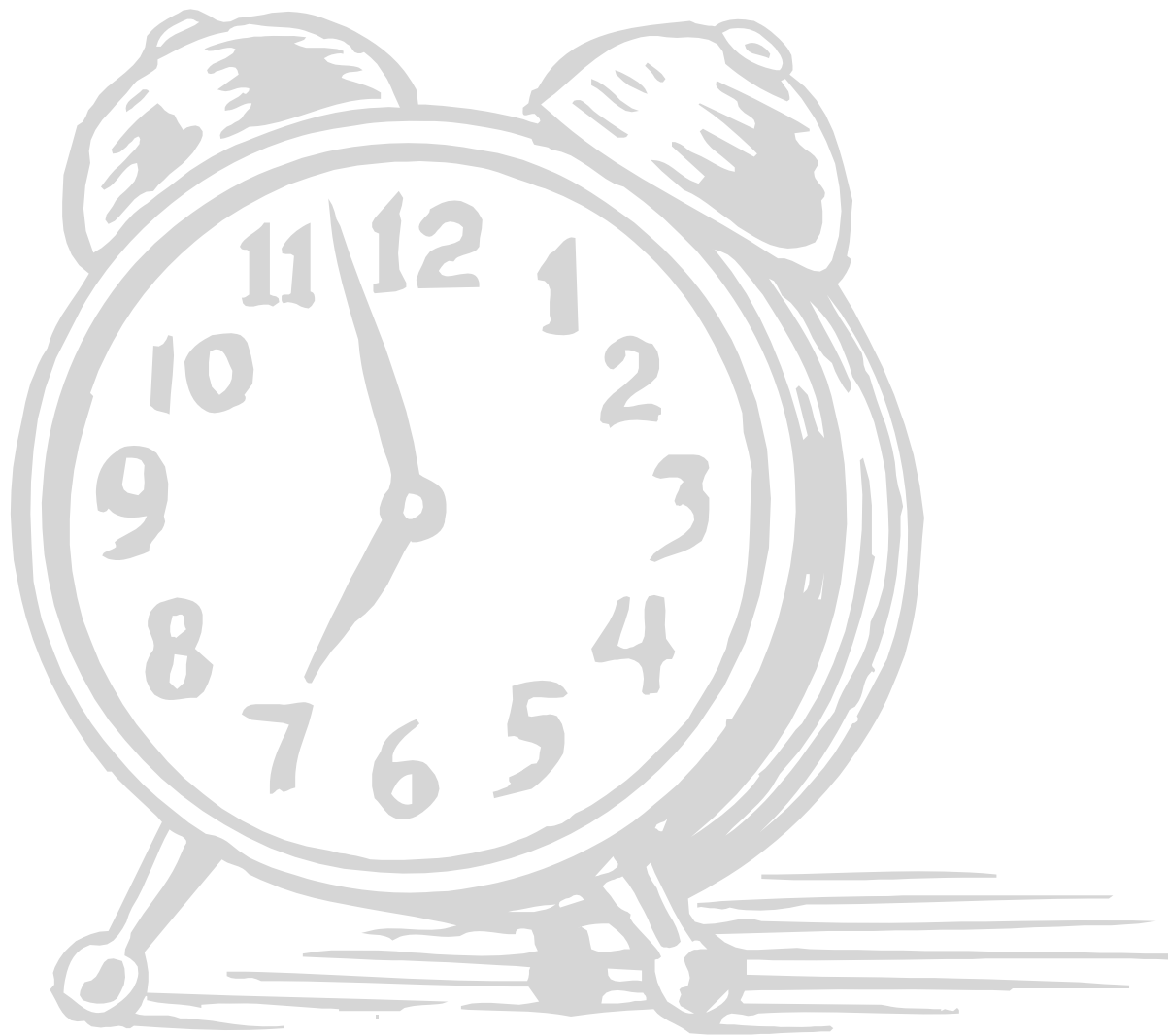


- ***Life Skills Programs – Household Skills***
Game with 100 practice activities, game cards and boards. Also: Looking Good, Workplace Skills, and Real-World Social Skills games PCI Education [<http://www.pcieducation.com>]
- ***The Apartment – Being Independent***
Youthhood is an informational site affiliated with the National Center on Secondary Education and Transition (NCSET) which helps youth with special needs plan for life after high school. Includes The Teenager's Guide to the Real World, Making Decisions, Having a Disability, Hygiene, Finances, and Finding My Own Place. [<http://www.youthhood.org>]
- ***Understanding and Dealing with Stress***
Online course from the Mountain State Center for Independent Living. Includes topics such as What is Stress, Physical and Mental Signs of Stress, Dealing with Stress (Physical Strategies), Dealing with Stress-Long-Term Strategies. [<http://www.mtstcil.org>]
- ***AGS Discover Life Skills Handbook***
Presents ten crucial survival skills beginning with a short, high-interest story centered around a skill. Four exercises are included on the activity pages:
 - The School-to-Work Library***
A series of books that focus on the importance of effective scheduling, budgeting, and other life skills.
 - Pacemaker Skills for Independent Living***
Textbook helps students build skills to prepare them for independent living and managing on their own. Topics include budgeting, housing, transportation, handling change and stress, and health in step-by-step lessons.
 - Survival Vocabularies***
Fun and easy-to-use work texts about real-life situations such as maintaining a bank account, eating healthy, etc. Teacher's Guide has lesson plans.

Pearson Publications [<http://www.pearsonschool.com>]
- ***Activ8Kids!***
New York State School Nutrition and Physical Activity Best Practices Tool Kit, New York State Health Department [<http://www.lakelandhealth.org/body.cfm?id=532>]
- ***Reality Check***
An on-line budget planning activity prepared by Texas Workforce Solutions. [http://www.cdr.state.tx.us/realitycheck/start_text.htm]

Module 5

More Resources



More Resources



The following resources can be used to supplement the activities in this Module. The Instructor can select the activities or handouts based on the interests and academic levels of the students.

- ❖ Self-Care Assessment Worksheet
- ❖ Adolescent Autonomy Checklist
- ❖ Money Management (Source: Life Skills for Vocational Success <http://www.workshopsinc.com/manual/TOC.html>)
 - Understanding Your Pay and Paycheck
 - Understanding Fringe Benefits
 - Using Bank Services
 - Credit
 - Creating a Budget
 - How to Protect Your Money
 - Comparative Shopping
 - Problems with Debt
 - Paying Bills
- ❖ Guidelines for Using Your Time Management Worksheet
- ❖ Monthly Budget
- ❖ Living a Balanced Life
- ❖ Preparing for Life After High School: The Next Steps (Living With Brain Injury)

Self-Care Assessment Worksheet

This assessment tool provides an overview of effective strategies to maintain self-care. After completing the full assessment, choose one item from each area that you will actively work to improve.

Using the scale below, rate the following areas in terms of frequency:

- 5 = Frequently
- 4 = Occasionally
- 3 = Rarely
- 2 = Never
- 1 = It never occurred to me

Physical Self-Care

- _____ Eat regularly (e.g. breakfast, lunch and dinner)
- _____ Eat healthy
- _____ Exercise
- _____ Get regular medical care for prevention
- _____ Get medical care when needed
- _____ Dance, swim, walk, join clubs, play sports, sing, or do some other fun activity
- _____ Get enough sleep
- _____ Wear clothes you like
- _____ Take vacations
- _____ Take day trips and mini-vacations
- _____ Make time away from telephones
- _____ Other:

Psychological Self-Care

- _____ Make time for self-reflection
- _____ Have your own personal psychotherapy
- _____ Write in a journal
- _____ Read literature that is unrelated to work
- _____ Do something at which you are not expert or in charge
- _____ Decrease stress in your life
- _____ Identify what is meaningful to you and notice its place in your life
- _____ Meditate

- _____ Sing
- _____ Spend time with children
- _____ Contribute to causes in which you believe
- _____ Read inspirational literature (talks, music, etc.)
- _____ Other:

Workplace or Professional Self-Care

- _____ Take a break during the workday (e.g. lunch)
- _____ Take time to chat with co-workers
- _____ Make quiet time to complete tasks
- _____ Identify projects or tasks that are exciting and rewarding
- _____ Set limits with your clients and colleagues
- _____ Arrange your work space so it is comfortable and comforting
- _____ Get regular supervision or consultation
- _____ Negotiate for your needs
- _____ Have a peer support group
- _____ Let others know different aspects of your
- _____ Notice your inner experience-listen to your thoughts, judgments, beliefs, attitudes, and feelings
- _____ Engage your intelligence in a new area, e.g. go to an art museum, history exhibit, sports event, auction, theater performance
- _____ Practice receiving from others
- _____ Be curious
- _____ Say “no” to extra responsibilities sometimes
- _____ Other:

Emotional Self-Care

- _____ Spend time with others whose company you enjoy
- _____ Stay in contact with important people in your life
- _____ Give yourself affirmations, praise yourself
- _____ Re-read favorite books, re-view favorite movies
- _____ Identify comforting activities, objects, people, relationships, places and seek them out
- _____ Allow yourself to cry
- _____ Find things that make you laugh
- _____ Express your outrage in social action, letters and donations, marches, protests
- _____ Play with children
- _____ Other:

Spiritual Self-Care

- _____ Make time for reflection
- _____ Spend time with nature
- _____ Find a spiritual connection or community
- _____ Be open to inspiration
- _____ Cherish your optimism and hope
- _____ Be aware of nonmaterial aspects of life
- _____ Try at times not to be in charge or the expert
- _____ Be open to not knowing

Adolescent Autonomy Checklist

Skills at home	Can Do Already	Plan to Start	Needs Practice	Accomplished
Kitchen				
Operate appliances (cook top, oven, microwave, toaster, dishwasher)				
Use common, kitchen tools (can opener, bottle opener, knife, measuring cups and spoons, grater, timer, egg beater, ice cream scoop)				
Help plan and prepare meals				
Follow a recipe				
Put away the leftovers				
Set the table				
Do the dishes				
Familiarity with contents of packaged foods				
Laundry				
Put dirty clothes in hamper				
Sort clothes				
Use washer and dryer				
Iron				
Hand wash				
Fold clothes				
Put clothes away				
With the Family				
Watch TV news and discuss together				
Help take care of siblings				
Participate in family decisions				
Plan family outing				
Take care of pets				
Housekeeping				
Clean room				
Make the bed/change the bed				
Choose decorations for room				
Minor repairs (change light bulbs, repair or assemble toys)				
Take out the trash				
Basic sewing/mending skills				

Skills at home	Can Do Already	Plan to Start	Needs Practice	Accomplished
Gardening				
Plant a garden				
Mow/water the lawn				
Weed the garden				
Learn appropriate use of garden tools				
Emergency				
Plan fire exits and emergency procedures				
Know where candles and flashlights are				
Use a fire extinguisher				
Know how to turn water off				
Know community emergency telephone numbers				
Know where extra house key is located				
Unclog the sink or toilet				
Personal Skills				
Use the phone				
Have a house key				
Budget allowance				
Go shopping				
Have privacy in the bathroom				
Manage personal grooming (shampoo, bath, shower)				
Get a haircut				
Choose appropriate clothes to wear				
Health Care Skills				
Understand health status				
Be aware of existence of medical records, diagnosis information, etc.				
Prepare questions for doctors, nurses, therapists				
Know medications and what they're for				
Get a prescription refilled				
Keep a calendar of doctor, dentist appointments				
Know height, weight, birth date				
Learn how to read a thermometer				
Know health emergency telephone numbers				

Skills at home	Can Do Already	Plan to Start	Needs Practice	Accomplished
Health Care Skills (con't)				
Know medical coverage numbers				
Obtain sex education materials/birth control if indicated				
Discuss role in health maintenance				
Have genetic counseling if appropriate				
Discuss drugs and alcohol with family				
Make contact with appropriate community advocacy organization				
Take care of own menstrual needs and keep record of monthly periods				
Community Skills				
Get around the city (pedestrian skills, asking directions)				
Use public transportation (taxi, bus, etc.)				
Locate bathroom in unfamiliar building (i.e. know how to ask)				
Know about neighborhood stores and services				
Use a pay phone				
Use a phone book				
Open a bank account				
Get a library card				
Get a picture ID				
Get a Social Security Card				
Use Post Office				
Volunteer for community services				
Leisure Time Skills				
Help plan a party				
Invite a friend over				
Subscribe to a magazine				
Read a book				
Plan a TV viewing schedule				
Go for a walk				
Join the Scouts, YMCA/YWCA, 4-11 Club				
Go to recreation center				
Go to camp				
Attend school functions (plays, dances, concerts, sports)				

Skills at home	Can Do Already	Plan to Start	Needs Practice	Accomplished
Leisure Time Skills (con't)				
Go to church				
Keep a calendar of events				
Participate in a sport				
Skills for the Future				
Education				
Meet with school Guidance Counselor				
Check future educational options				
Vocational/Technical Options				
Contact school Guidance Counselor or DVR Counselor				
Check on local workshops/job opportunities				
Find out about apprentice programs				
Get information from community colleges				
Learn how to apply for a job				
Check on local workshops/job opportunities				
Find out about apprentice programs				
Get information from community colleges				
Learn how to apply for a job				
Living Arrangements for the Disabled				
Explore group home and tenant support apartment living programs				
Find out about financial assistance programs				
Learn how to manage money and budget household expenses				
Understand leases				
Know the responsibilities of a tenant & landlord				
Know how to fill out an application				
Check for wheelchair accessibility if needed				
Look into transportation				
Know about service: electricity, phone, water				

Source:http://spannj.org/Family2Family/adolescent_autonomy_checklist.htm

Life Skills for Vocational Success



Unit 4: Money Management

Lesson 2: Benefits of the Job

Topic 1: Understanding Your Pay and Paycheck

OBJECTIVES

1. Differentiate between gross income and net income.
2. Identify income on a check.
3. Identify deductions on a check.
4. Identify benefits on a check.

MATERIALS

[sample check stubs](#)

calendar

calculators

copies of students' check stubs

SUPPLEMENTAL RESOURCES

Money Management – A \$13.95 book by Educational Design, Inc. (1800 221-9372).

INSTRUCTIONAL FORMAT

This lesson will help students understand the income they earn, the deductions they have, and how to figure this out when it is printed on their check stub. When a student is starting a job at \$6 an hour, he needs to understand that he will not be paid \$480 every two weeks. With deductions for taxes and his share of benefits such as disability and health insurance, his take-home pay is going to be significantly less than \$480. Use the copies of checks provided and/or check stubs from the students to help them understand their paycheck.

1. Discuss the time delay between the end of a pay period and a person's paycheck. Companies deal with this situation differently. Some companies have a one-week delay, some have a two-week delay, and some companies have no delay at all. If needed, use a calendar to explain this process. On the sample check stubs, John, Jane, and Fred are getting paid on 2/21/98 and the pay period ended on 2/14/98.

2. Discuss the difference between gross pay (the total amount you earn during a pay period) and net pay (the total amount you are paid after deductions). Have students identify the two different figures on the sample checks or the check stubs supplied by the students.
3. Discuss how a person's income is figured. Usually, this information is available on the check stub. Identify the rate of pay and the number of hours being paid at that rate. Multiply those two numbers. If you have two different rates of pay, you will need to add the different totals. For example, if a person is paid \$6 an hour for 40 hours of work and makes time and a half for eight hours of overtime, her total gross pay is \$312. See chart below.

Rate of pay	Hours	Total
\$6.00-regular hrs	40	\$240.00
\$9.00-overtime	8	\$ 72.00
	gross income	\$312.00

Have the students figure out gross income for the following people:

- John gets paid \$5.85/hour, and he works 40 hours in the pay period.
- Joe gets paid \$6.15/hour, and he works 35 hours in the pay period.
- Sally gets paid \$6/hour, and she works 40 hours plus 16 hours of overtime (time and a half=\$9/hour) in the pay period.
- Sue gets paid \$5.95/hour, and she works 34 hours and takes two paid days of vacation (16 hours). Sue does not get paid overtime. She gets 50 hours at \$5.95/hour.

Come up with additional examples.

4. Discuss deductions on the check. Most people understand that they will get some money taken out of their check for taxes and other benefits. However, most people are alarmed at the amount. Review the following general categories of deductions.
 - TAXES – When taxes are taken out, all workers have federal, state, Social Security (FICA), and Medicare taxes deducted from their earnings. Depending on where a person lives, she may also have local (city and/or county) taxes taken out. FICA and Medicare taxes are based on a percentage of a person's earnings. The more a person makes, the more he pays (don't encourage people to make less money). Students might be interested to know that their employer pays for half of the total amount of FICA and Medicare taxes that the government collects. Federal and state taxes are deducted based on an estimate of how much the person will owe in yearly taxes. The estimated amount is based on federal and state tax withholding forms that all employees fill out. This information is reviewed in a lesson titled "[First Day on the Job](#)" in the *Employability* unit. In general, the more exemptions a person claims on these forms, the less they will have taken out of each check. This is illustrated in the sample checks of Jane Doe and John Doe. Jane does not have any children, and will not get tax deductions for having dependents. She will have to pay more taxes, so she has more deducted from each check. John, on the other hand, has children and will get tax deductions for having dependents. Because he will not have to pay as much at the end of the year, he has less taken out of his check every two weeks. The Bureau of

Business Practice has a helpful pamphlet that you can have sent to you by calling 1800 243-0876. It is titled *How to Make Sure You Have the Right Tax Withheld*.

- BENEFITS – Most companies offer a choice of benefits. If a person gets lucky, the employer will pay the full cost of the benefits. Most likely, the employee will have to pay for part of the cost. A common example of this is health insurance. The cost of health insurance offered by your company may be \$250 per month. The company may pay \$180 and you have to pay \$70. While \$70 a month may seem expensive, it is cheaper than \$250, and much cheaper if a person has to pay for her own doctor's bills. If the employee in the above example was paid two times a month, he would have \$35 taken out of each paycheck to cover the \$70 expense each month. Other benefits which may require partial payment include long-term disability, dental insurance, and retirement fund. The cost of the employee's portion of the benefits is added together with the taxes to come up with the total amount of deductions.
5. Have the students look at different check stubs, and ask them to identify the different deductions. For example, "Show me where the federal tax deduction is on the stub. How much is it?" "Add up all of the deductions. How much is it?" Test their comprehension further by asking them the following questions about the supplied check stubs.
- Why do Jane and Fred, who are both single, pay less for their health insurance coverage than John, who has children? (Health coverage for a family costs more than coverage for a single person)
 - Jane and Fred claim the same number of exemptions. Why does Fred pay more taxes? (He makes more money).
 - Does Metro Services offer paid vacation time? (Yes, Jane was paid for a vacation day).

SIGNS OF GENERALIZATION

Students have a better understanding of their net pay and how it is figured out. When they change jobs or their employer changes how the information is presented on the check stub, they are able to adapt and identify the appropriate information.

[[previous](#) | [table of contents](#) | [home](#) | [order](#) | [next](#)]

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Life Skills for Vocational Success

Table of Contents	Home	Order Form
-------------------	------	------------

John Doe's Check Stub

Metro Services						27155
po756 <small>Emp. No.</small>	John Doe <small>Employee Name</small>	123-45-6789 <small>Social Security No.</small>	02/02/98 <small>Period Beg.</small>	02/14/98 <small>Period End</small>		
Earnings	Hrs	Current Amount	Year to Date	Deductions	Current Amount	Year to Date
\$6.00	80	\$480.00	\$1,440.00	Federal	\$4.81	\$14.43
				FICA	\$29.76	\$89.28
				Medicare	\$6.96	\$20.88
				State	\$13.55	\$40.65
				City	\$4.80	\$14.40
				County	\$2.40	\$7.20
				Health	\$71.05	\$213.15
				Disability	\$2.25	\$6.75
\$6.00 <small>Pay Rate</small>	\$480.00 <small>Current Earnings</small>	\$135.58 <small>Current Deductions</small>	\$344.42 <small>Net Pay</small>	\$1,440.00 <small>YTD Earnings</small>	\$406.74 <small>YTD Deductions</small>	\$1,033.26 <small>YTD Net Pay</small>

<i>MS Metro Services</i>	27155
<i>Birmingham, AL 35222</i>	
PAY THREE HUNDRED FORTY-FOUR AND 42/100	
TO THE ORDER OF John Doe	Date 02/21/98 Amount \$344.42
SAMPLE VOID	
FIRST BANK OF ALABAMA BIRMINGHAM, AL 35296	<i>Ima Bigshot</i>
:02155 678 :0 7 2 0 0 6 7 89 : 1 2 36 978	

Life Skills for Vocational Success



Unit 4: Money Management

Lesson 2: Benefits of the Job

Topic 2: Understanding Fringe Benefits

OBJECTIVES

1. Identify different fringe benefits that employers usually offer.
2. Identify different fringe benefits that employers sometimes offer.

INSTRUCTIONAL FORMAT

This lesson will expand on some of the material covered in Topic 1 regarding benefits. Introduce the concept of fringe benefits by defining them in general. Fringe benefits is a term used to describe additional compensation that an employee receives beyond being paid for their work. Students need to realize that these benefits should be considered a part of their pay when looking at different job options. A job that pays \$5.50 and offers paid sick leave, vacation leave, and health insurance is probably a better "paying" job than a job that pays \$6.25 and offers no fringe benefits. It is important to stress that every company handles fringe benefits differently. Use the information below to clarify common fringe benefits.

1. Discuss benefits that are usually offered to regular employees.
 - Worker's Compensation – This a benefit that costs the employee nothing. The employer contributes to a fund that provides income and medical coverage to a person who is injured on the job. State and federal regulations require most businesses to offer this to regular employees.
 - Unemployment Insurance – This is a benefit that may cost the employee a small amount of money. This benefit provides supplemental income for employees who lose their jobs due to a layoff. Beyond being laid off from a job, there are various factors that are considered when granting a person unemployment benefits. The laws in most states require businesses to carry this insurance on their employees. Temporary jobs may not offer unemployment insurance.
 - Social Security – As mentioned in Topic 1, a certain percentage of an employee's pay is deducted through FICA (Federal Insurance Contribution Act) and Medicare taxes. The employee pays half and the employer pays the other half. This money goes into an account that provides the following benefits:
 - Retirement – Full benefits are payable at age 65 (with reduced benefits available as

early as 62) to anyone with enough Social Security credits (earned through approximately 10 years of full-time work).

- Disability – Benefits are payable at any age to people who have enough Social Security credits and who have a severe physical or mental impairment that is expected to prevent them from doing "substantial" work for a year or more or who have a condition that is expected to result in death. This should not be confused with SSI (Supplemental Security Income) which is paid to people who are over 65 and/or disabled and do not have significant income. This supplemental income does come out of Social Security funds.
- Family Benefits – If you are eligible for retirement or disability benefits, other members of your family might receive benefits as well.
- Survivors – When you die, certain members of your family may be eligible for benefits if you earned enough Social Security credits while you were working.
- Medicare – Health insurance for people over 65 who are receiving retirement benefits and people who have been receiving disability benefits for at least two years.

2. Discuss benefits that are normally offered, but not required.

- Vacation – Most employers offer days off with pay for full-time employees. The employee is granted so many days during the year, and the employee needs to schedule the time off in order to use the time. The longer a person works for the company the more vacation time she generally gets. This benefit does not cost the employee.
- Holidays – In addition to vacation days, the employer designates certain days during the year as holidays. Like vacation, the employee usually gets paid for the holiday. Some companies are open on holidays, so the employees who need to work are usually given their choice between taking another day off at a later date or getting paid more for the time they work on the holiday. This benefit does not cost the employee.
- Sick time – A full-time employee is sometimes granted a certain amount of time to use when he is sick. A person can call in sick and still get paid as if he was working. Some companies allow an employee to take a sick day when his or her child is sick. If an employee takes sick time, he may need to show documentation from a doctor to validate the claim of being sick.
- Retirement – Some companies have a retirement plan to help employees accumulate savings for retirement income. In general, the company will contribute some money to the account and the employee contributes another part. This benefit may be optional. If it is optional, but the employee does not contribute, the company generally does not contribute either.
- Continuing education – Some companies will pay for part or all of an employee's schooling to improve knowledge or skills in the given field.
- Life insurance or disability insurance – This is a benefit that would provide income to the employee or surviving family if the employee dies or becomes disabled. Most companies pay the premium (monthly payment to provide the coverage), and employees can elect to

contribute more if they want more coverage. For example, the base life insurance benefit may be \$50,000. If the person wants \$100,000 of coverage, she will need to contribute additional money each month. This money will be deducted from each check.

- Health insurance – This is probably the most important benefit to workers. Health insurance pays for the majority of medical costs when a person is sick or injured. Most employees need to pay for part of the monthly premium that the insurance company charges. If you bought health insurance through that same insurance company on your own, it would cost more; but, because the insurance company gets many customers by working with a specific company, they offer a discount on premiums. It is also important to point out that an employee who only wants herself covered is going to pay less than an employee who wants her whole family covered. Health insurance is sometimes offered to full-time employees.

SIGNS OF GENERALIZATION

Students are able to understand most of the benefits that are offered at their work. When starting a new job, they understand the benefits that are offered and are able to ask the benefits coordinator questions when they are confused about a benefit.

[[previous](#) | [table of contents](#) | [home](#) | [order](#) | [next](#)]

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Life Skills for Vocational Success



Unit 4: Money Management

Lesson 3: Using Bank Services

OBJECTIVES

1. Identify three banks near you where you could bank.
2. Differentiate between a savings account and a checking account.
3. Learn how to open an account.
4. Learn about making deposits.
5. Learn how to write checks.
6. Learn how to use a debit card.

MATERIALS NEEDED

[Deposit Slips](#)

[Sheet of Money](#)

[Sheet of Checks](#)

[Account Ledger](#)

[Purchase Cards](#)

SUPPLEMENTAL RESOURCES

Using Credit – A computer-based learning tutorial for \$49.95 by Jostens Learning (1800 247-1380).

Writing Checks – A computer-based learning tutorial for \$49.95 by Jostens Learning(1800 247-1380).

Money Management – A \$13.95 book by Educational Design, Inc. (1800 221-9372).

Checking & Savings Accounts: What They Are and How to Use Them – A \$6.95 book by [JIST Works, Inc.](#) (1800 648-5478).

You Can Bank on It! Understanding, Selecting, and Using Basic Financial Services – A \$6.95 book by [JIST Works, Inc.](#) (1800 648-5478).

Deluxe Banking – A \$139.95 banking kit that provides checks, deposit slips, a check register, etc. and "role-play" scenarios for making real-life transactions. This product is sold by [PCI Educational Publishing](#) (1800 594-4263).

Money Tray – A \$39.95 set of realistic money (100 of each bill and coin) from [PCI Educational Publishing](#) (1800 594-4263).

INSTRUCTIONAL FORMAT

This lesson will provide the student basic information about using bank services. The supplemental resources provide information on bank services in much greater detail. There will be some skill practice in this lesson, but skills such as filling out deposit and withdrawal slips can be taught by bank personnel. Some people will be able to learn the skills in the classroom and transfer those skills to the "real world." Some students will need an introduction to the material in the classroom and training and assistance at the bank and while making purchases.

1. Identify banks in the area. There are three basic types of banks. If the students want more information, use the information below to provide the basics. More advanced information can be found in the supplemental resources.
 - Commercial Banks – Most common bank. Commercial banks provide a wide variety of services including savings and checking accounts, and loans. Commercial banks are governed by a board of directors and regulated by state or federal government.
 - Savings and Loan Association – This type of bank used to provide mainly home loans using the money from the customer's savings accounts. Currently, S & L banks can provide all of the services as a commercial bank except that all checking accounts offered must pay interest. An advantage of using an S & L is that their interest rates on savings accounts are usually higher.
 - Credit Union – A credit union is a bank that is formed by a group of people who work for the same company, are in the same field, or have something else in common. For example, most cities have credit unions for teachers. One problem with credit unions is that if you do not belong to that particular group, you cannot bank there. However, if you can join the union and open up a savings account with a minimum balance (\$5-\$50, in general), there are many advantages. The bank is owned by the members, so profits are divided among the members. Interest rates on the savings accounts tend to be higher than commercial banks. Credit unions offer checking accounts in conjunction with the savings account. Loans are given at a lower rate of interest than commercial banks.
2. Discuss the two most common services used by bank customers: savings accounts and checking accounts. When discussing the different types of accounts, you will probably have to modify the amount of information depending on the student's comprehension level. More specific information can be found in the supplemental resources.
 - Savings accounts – A good way to stay out of financial problems is to save money for things you want to buy and have extra money on hand for emergencies. One way to keep that money safe and even get more money is to put the money away in a savings account at a bank. Putting the money into the bank is safe because up to \$100,000 of the money is insured. The bank pays people to keep their money in savings accounts. The amount the person gets paid depends on the interest rate and how much money they have in their account. The amount of the money in the savings account increases as it accumulates

interest and as the person deposits more money into the account. When you need money you can go to the bank and withdraw as much of the money as you want (unless the bank has a minimum balance requirement). Money can also be transferred into the person's checking account.

- Checking accounts – Checking accounts are different from savings accounts in two basic ways. First, checking accounts generally do not earn interest. Second, when a person wants to buy something, he writes a check instead of withdrawing money and paying with cash. The advantage of having a checking account is that a person does not have to carry a lot of cash to make purchases or pay bills. If you lose your checkbook, you call the bank to let them know and your money is safe. If you lose a big wad of money, your only hope is that an honest person finds it. Because money is taken directly from your checking account when you write a check, it is important to be able to keep track of your balance. Your balance is how much money you have left in your account. If your balance is \$50 and you write a check for \$75, you have just "bounced" a check. In addition to depositing enough money into the account to cover the check, you will have to pay a fee of \$15-\$25 for trying to spend more than you have. Writing a check without enough money in your account is illegal. Banks charge the fee for the inconvenience, but if you do not make efforts to deposit enough money to cover your checks and stop bouncing checks, businesses can report you to law enforcement.
 - Most people keep a savings and checking account at the same bank. If your checking account is low and you need groceries or some other necessity, you can transfer money from your savings account into your checking account until you get paid and can deposit your pay check into your checking account.
3. The first step in using a bank is going to the bank and opening up an account. In general, you need to bring a few things. First, you need to bring money or a check made out to you that you can deposit. Second, you will need your Social Security number or possibly your Social Security card. The last item you need is a formal picture identification. Be prepared to fill out forms. They will want to know your address, phone number, and possibly some current employment information. They may ask for your mother's maiden name for security purposes. Your signature will also be required.
 4. Once an account is set up, then it is the person's responsibility to keep up with how much money is in each account. The balance of a savings account increases with deposits and interest earned and decreases when a withdrawal is made. The balance of a checking account increases with deposits and decreases as checks are written. When making deposits, a bank usually has a form or a slip that the customer fills out to indicate how much money is being deposited. Some banks have the person present a bank card that has the person's account number on it as well. Show the students what a deposit slip looks like and review what to fill out on the slip. If a student needs further instruction, it is suggested that he review the procedure at the bank either with the trainer or bank personnel.
 5. Practice using savings and checking accounts. This part of the lesson may take an hour or longer. Trainers should set aside at least two training sessions to cover this material. It is suggested that a program purchase *Deluxe Banking* and the *Money Tray* by PCI in order to provide realistic equipment. Blank checks, fake money, deposit slips, an account ledger, and game cards have been provided, but the trainer will need to make copies and cut out the materials as needed.

Begin by giving each student \$100. The students will deposit \$75 in their checking account and \$25 in their savings account. Instruct them to document appropriately on their ledger. Then, each student draws a card. The cards have various purchases that the student can make. Some are necessary such as groceries, gas, utility bills, etc. Other items are not necessary such as music tapes, movies, trips out to eat, etc. If the a "necessity item" is drawn, the student must pay for it. If a non-necessity item is drawn, the student decides whether she wants the item. However, students can keep the card and save money to purchase it. After each student draws a card (one round) he or she gets paid another \$100 (Pay Day!). Please note the two "Lose your Job" cards. It is up to the student to decide how he or she will deposit the money. The game will continue like this for at least five rounds. The students will keep track of all of their transactions. Each student will require different levels of instruction. However, the student should have basic reading, writing, and math skills to participate in this training exercise. If a student does not, he should receive training in these basic areas.

A similar exercise is available on computer by Jostens. *Using Credit* will provide the same decision making practice with regard to a bank account and a credit card, but it will not provide practice on writing checks or keeping a ledger. Jostens has another computer program for check writing skills. The lesson on "[Paying Bills](#)" will provide additional instruction on writing checks.

6. Discuss the use of a debit card. Inform the class that a debit card can be used the same as a credit card (review the lesson on credit in this unit if necessary). When a person goes to pay for something, he will need to be prepared to use a personal identification number (PIN) as when he withdraws money at an automatic teller machine (ATM) or signs a receipt as when he uses a credit card. A person will use his PIN number when he swipes his card in a machine at a gas pump, checkout line at the grocery store, etc. and indicates he is using a debit card. The main difference between a debit card and a credit card is that the transaction comes directly out of a person's checking account just as when he writes a check, which is why a debit card is sometimes called a check card. Remind students that if they lose their debit card, they need to notify their bank as soon as possible.
7. Balancing an account requires good math skills. The back of a bank's monthly statement contains instructions on how to balance an account. Those instructions cannot be improved upon, so if a student is having a hard time balancing an account, he or she should get assistance from a trainer or bank personnel when they get the first monthly statement.

SIGNS OF GENERALIZATION

Students use the list to access help when needed. If they need additional help or assistance in other areas, they are able to find information and call the correct people.

[[previous](#) | [table of contents](#) | [home](#) | [order](#) | [next](#)]

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Deposit Slips

DEPOSIT TICKET

John Q. Public
123 Main St.
Birmingham, AL 35222

Date _____

SIGN HERE FOR CASH RECEIVED

Bank of Alabama
Birmingham, AL

:0 7 2 0 0 6 7 89|: 1 2 36 978

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

DEPOSIT TICKET

John Q. Public
123 Main St.
Birmingham, AL 35222

Date _____

SIGN HERE FOR CASH RECEIVED

Bank of Alabama
Birmingham, AL

:0 7 2 0 0 6 7 89|: 1 2 36 978

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

DEPOSIT TICKET

John Q. Public
123 Main St.
Birmingham, AL 35222

Date _____

SIGN HERE FOR CASH RECEIVED

Bank of Alabama
Birmingham, AL

:0 7 2 0 0 6 7 89|: 1 2 36 978

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

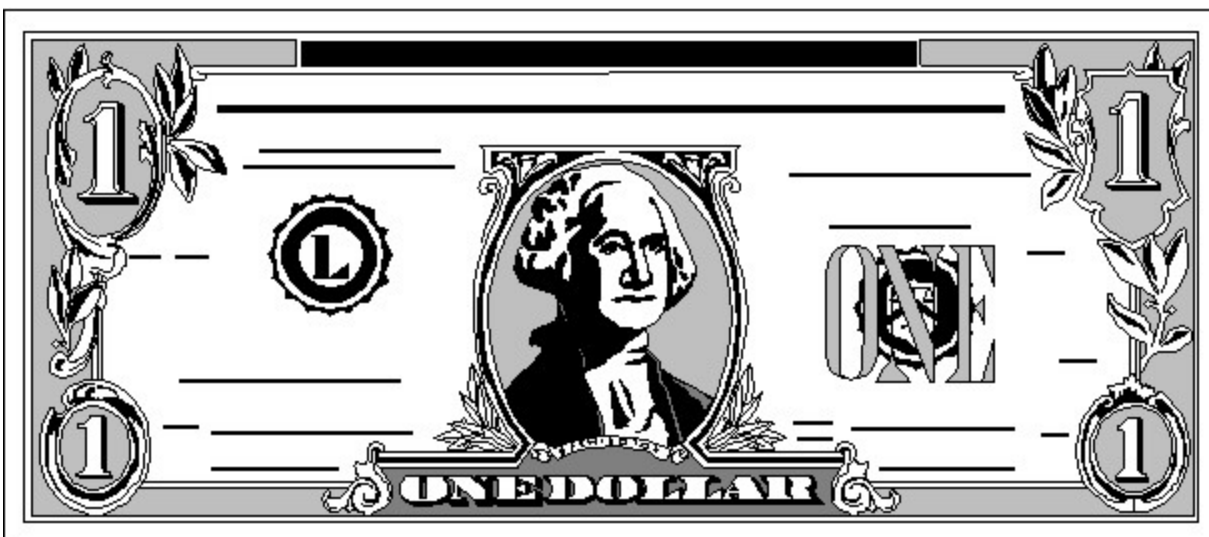
Life Skills for Vocational Success

Table of
Contents

Home

Order Form

SHEET OF MONEY





[[table of contents](#) | [home](#) | [order](#)]

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SHEET OF CHECKS

John Q. Public 1000
123 Main St
Birmingham, AL 35222 DATE _____

PAY TO THE
ORDER OF _____ \$

_____ DOLLARS

Bank of Alabama
Birmingham, AL

FOR _____

[:072006789]: 1236978

John Q. Public 1001
123 Main St
Birmingham, AL 35222 DATE _____

PAY TO THE
ORDER OF _____ \$

_____ DOLLARS

Bank of Alabama
Birmingham, AL

FOR _____

[:072006789]: 1236978

John Q. Public 1002
123 Main St
Birmingham, AL 35222 DATE _____

PAY TO THE
ORDER OF _____ \$

_____ DOLLARS

Bank of Alabama
Birmingham, AL

FOR _____

[:072006789]: 1236978

PURCHASE CARDS

<p align="center">PURCHASE GROCERIES</p> <p align="center">\$20</p> <p align="center">CHECK or CASH</p>	<p align="center">PURCHASE GROCERIES</p> <p align="center">\$25</p> <p align="center">CHECK or CASH</p>	<p align="center">PURCHASE GROCERIES</p> <p align="center">\$15</p> <p align="center">CHECK or CASH</p>
<p align="center">PAY GAS BILL</p> <p align="center">\$30</p> <p align="center">CHECK</p>	<p align="center">PAY GAS BILL</p> <p align="center">\$25</p> <p align="center">CHECK</p>	<p align="center">PAY GAS BILL</p> <p align="center">\$35</p> <p align="center">CHECK</p>
<p align="center">CAR NEEDS GAS</p> <p align="center">\$10</p> <p align="center">CHECK or CASH</p>	<p align="center">CAR NEEDS GAS</p> <p align="center">\$10</p> <p align="center">CHECK or CASH</p>	<p align="center">CAR NEEDS GAS</p> <p align="center">\$10</p> <p align="center">CHECK or CASH</p>
<p align="center">BUY UNIFORM FOR WORK</p> <p align="center">\$25</p> <p align="center">CHECK or CASH</p>	<p align="center">PAY CHILD CARE</p> <p align="center">\$40</p> <p align="center">CHECK or CASH</p>	<p align="center">CAR INSURANCE</p> <p align="center">\$40</p> <p align="center">CHECK or CASH</p>
<p align="center">PAY PHONE BILL</p> <p align="center">\$20</p> <p align="center">CHECK</p>	<p align="center">PAY CABLE BILL</p> <p align="center">\$20</p> <p align="center">CHECK</p>	<p align="center">DOCTOR'S BILL</p> <p align="center">\$20</p> <p align="center">CHECK</p>
<p align="center">EAT AT McDONALD'S</p> <p align="center">\$5</p> <p align="center">CASH</p>	<p align="center">FAMILY WANTS TO EAT AT BURGER KING</p> <p align="center">\$20</p> <p align="center">CASH</p>	<p align="center">ORDER PIZZA</p> <p align="center">\$15</p> <p align="center">CHECK or CASH</p>
<p align="center">YOU WANT A NEW SHIRT</p> <p align="center">\$20</p> <p align="center">CHECK or CASH</p>	<p align="center">YOUR SON NEEDS A NEW SHIRT</p> <p align="center">\$15</p> <p align="center">CHECK or CASH</p>	<p align="center">A NEW CD BY YOUR FAVORITE MUSICIAN</p> <p align="center">\$15</p> <p align="center">CHECK or CASH</p>

<p>EAT AT BURGER KING</p> <p>\$5</p> <p>CASH</p>	<p>CAR NEEDS AN OIL CHANGE</p> <p>\$25</p> <p>CHECK or CASH</p>	<p>GO TO THE MOVIES</p> <p>\$15</p> <p>CASH</p>
<p>GO TO THE MOVIES</p> <p>\$15</p> <p>CASH</p>	<p>RENT MOVIES</p> <p>\$10</p> <p>CASH</p>	<p>RENT MOVIES</p> <p>\$10</p> <p>CASH</p>
<p>A NEW CD BY YOUR FAVORITE MUSICIAN</p> <p>\$15</p> <p>CHECK or CASH</p>	<p>SORRY, YOU LOST YOUR JOB</p> <p>YOU DO NOT GET PAID AT THE NEXT PAYDAY</p>	<p>SORRY, YOU LOST YOUR JOB</p> <p>YOU DO NOT GET PAID AT THE NEXT PAYDAY</p>

[[table of contents](#) | [home](#) | [order](#)]

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Life Skills for Vocational Success



Unit 4: Money Management

Lesson 4: Credit

OBJECTIVES

1. Define credit and different types of credit.
2. Identify two positive things about using credit properly.
3. Identify two negative things about using credit improperly.
4. Identify where to obtain a credit report.

SUPPLEMENTAL RESOURCES

Using Credit – A computer-based learning tutorial for \$49.95 by Jostens Learning (1800 247-1380).

Money Management – A \$13.95 book by Educational Design, Inc. (1800 221-9372).

Consumer Loans & Credit Cards: An Easy-to-Use Guide to Credit and Loans – A \$6.95 book by [JIST Works, Inc.](#) (1800 648-578).

INSTRUCTIONAL FORMAT

This lesson will provide the student basic information about using credit. The supplemental resources provide information on credit in much greater detail. Using credit appropriately relies more on cognitive skills than behavior skills. Even if a person can fill out a credit application and pay bills, it does not mean that they will be able to understand the concept of credit and how interest is figured. Use this lesson to try to give students the facts about using credit and how it can hurt a person or help a person depending on how they use it.

1. Credit provides the opportunity to purchase items and pay the cost over a period of time at a later date. Credit is available in the form of loans to make large purchases such as a home, car, and a college education. It is also available in the form of credit cards (Visa, MasterCard, gas, retail, etc.) that allow a person to make purchases at a variety of businesses. The basic process for getting credit is applying for it, getting approved, borrowing the money, and paying it back.
2. There are both positive and negative aspects of using credit. Some positive aspects of using credit include:
 - You can purchase something that is nearly impossible to save all of the money for, such as a car, house, or college education.

- Using credit builds a good credit history. Before a bank will loan a person \$5,000-\$10,000 for a car loan, the loan officer will want to see that the applicant has a history of repaying loans on the terms agreed upon. If a person has never used a credit card or taken out a loan, it is unclear whether he is a good credit risk. The best way to begin a good credit history is to get a credit card with a moderate interest rate (10-15 percent) and make small purchases that can be paid off at the end of each month. By doing this, you are building a credit rating without paying the interest rates.
- Credit cards are useful in emergencies. If the furnace goes out in the middle of winter, and you do not have enough savings to buy a new one, you cannot wait to save up enough money. A credit card allows a person to get the furnace when he needs it and pay it off later. The only problem is that furnace will cost even more because the person has to pay interest.

Some negative aspects of using credit include:

- Unless you can pay off the whole amount borrowed before interest is accumulated, you end up paying more for the item than it really costs. Of course, this is impossible when you get a loan for a house or car. However, if you make a few small purchases during the month with a credit card, and pay off your balance at the end of the month, there will be no interest charged. Some retail stores (furniture, electronics, etc.) are now offering interest-free credit for a period of time. For example you may be able to buy a \$800 stereo with a store credit plan of no interest for six months. This sounds like a good deal, but it is only good if you pay the \$800 dollars back before the six months is up. If you don't, the interest has been accumulating over that 6 months, and even if you paid \$750, you are going to have to pay the interest accumulated over the six months. While it may look like a good deal, lenders have found that most people don't pay off the balance within the specified time, so the lenders end up with the best deal.
- Even though getting loans is difficult, getting a credit card is easy. The ease of a credit card lures people into getting things they don't need and spending money that is over their budget. Once this happens, people often find themselves in debt. The ease of using credit can lead to money problems.
- Be wary of loan programs that may be too good to be true. Some retailers offer loans that make expensive products such as cars, furniture, and appliances easy to afford on a monthly payment plan. Even though the monthly payment may be low, the total amount that needs to be paid back far exceeds the actual cost of the item. These "good deals" can lead to extra debt that a person cannot afford. Whenever purchasing an item using credit, remember to compare the total cost of paying back the loan with the actual cost of the item. If the two are significantly different, it would be best to avoid the purchase.
- Using credit does not allow a person to develop financial discipline. What is meant by financial discipline is spending less than you earn and saving money for the future. As mentioned previously, a person is going to have to use credit for expensive things such as a car or a house. But using credit to purchase things that you cannot afford, such as clothes, electronic equipment, and eating out, makes spending over your budget too easy.
- Some "credit"dealers are not regulated by the government. Borrowing money from a pawn

shop can cause significant problems because they can charge up to 300 percent interest per year on "loans."

3. Discuss the basic concept of interest or finance charge. The interest charge to a loan or a credit balance is the cost for borrowing that money. There are many different ways to calculate the finance charge. It depends on three basic factors: interest rate, amount of money borrowed, and the length of time before the money will be paid off. Thus, a person will pay more if a bank charges a 9 percent interest rate versus a 8 percent rate. Furthermore, if you pay a loan off in one year instead of two years, you will pay less of a finance charge. There is a more detailed discussion of this material in the Transportation unit. It is in Topic 2 of the "[Owning a Car](#)" lesson.
4. Indicate that banks and credit card companies obtain information about your credit history through credit bureaus. The three largest credit bureaus are listed below. Obtaining a credit report for a small fee is a good way to ensure you have a good credit rating. If there is a mistake in your credit history, you can contact the bureau to have the incorrect information changed. If an accurate credit report indicates a poor credit history you have some time to repair it before applying for a loan or credit card. If you are denied credit, the lender must tell you where they obtained the credit history. You can obtain this credit history from that bureau for free if you contact the bureau within 30 days of the denied credit notice.

Equifax Credit Information Services
Wildwood Plaza Suite 500
Marietta, GA 30067
1800 685-1111

TRW Consumer Assistance Center
PO Box 749029
Dallas, TX 75374
1800 392-1122

Trans Union Credit Consumer Relations
PO Box 7000
North Olmstead, OH 44070
1800 851-2674

SIGNS OF GENERALIZATION

Students have a basic understanding about credit. They understand that paying interest on money borrowed will cost them more than if they paid cash. They build a good credit history by using a credit card wisely and taking small bank loans and paying them back in full.

[[previous](#) | [table of contents](#) | [home](#) | [order](#) | [next](#)]

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Life Skills for Vocational Success



Unit 4: Money Management

Lesson 5: Creating a Budget

OBJECTIVES

1. Figure your monthly take home pay.
2. Keep track of all money spent for one month.
3. Identify at least 10 categories of expenses.
4. Develop a budget.

MATERIALS NEEDED

[Income/Expense Tracking Form](#)

[Income/Expense Category Form](#)

marker board or something to write on

calculators

SUPPLEMENTAL RESOURCES

Money Management – A \$13.95 book by Educational Design, Inc. (1800 221-9372).

Janus Life Skills: Budgeting and Buying – A \$7.95 workbook by [Globe Fearon](#) (1800 848-9500).

INSTRUCTIONAL FORMAT

This lesson will take the students through the process of developing a budget. This process will take at least a month. If this is impractical due to time constraints, meet with the students one time to cover the information on how to track income and expenses for a month and what decisions should be made based on the information gathered. Students will need basic math skills to calculate income, expenses, and the difference between the two. In addition to helping students learn to budget money in general, trainers should focus on work-related expenses (transportation, child care, uniforms, etc) as taking priority when students are deciding how they need to modify their spending habits.

1. Instruct the students on the concepts of income and expense. Using a marker board, draw a line down the middle to make two columns. Write "INCOME" at the top of the left column and "EXPENSES" at the top of right column. Ask the students if they can define income or expenses. The respective definitions are money that the person earns or receives versus the money the

person spends or gives away. Ask the students to identify different sources of income. Write this information in the appropriate column. Then ask the students to indicate different things for which they spend money. Categorize this information using the "[Income/Expense Category Form](#)" as a guide and write the information on the board. Keep in mind that there are several expense categories.

2. At this point, instruct the students to keep track of their expenses for one month. A lot of budgeting training only requires students to keep track for a week or two. The problem with this is that if a person's rent or a utility bill does not come up during that period, then it is difficult to account for that money. Hand out the "[Income/Expense Tracking Form](#)" for the students to use over the next month. Students who pay their own bills with a checking account should be instructed to go back over the last six months and find the average monthly expense of variable expenses (some utility bills, clothes, car maintenance, etc. This is done by adding up the total of the payments and dividing by six. For example, a person's average gas bill may be based on these six payments:

January \$85.61

February \$74.32

March \$56.50

April \$49.01

May \$48.67

June \$37.89

The monthly average is \$58.67. Although the student will pay more during the winter months and less during the summer, he still has an average amount on which to base his budget.

3. During the month, trainers should meet at least weekly with the students to provide assistance and ensure that they are keeping track of their income and expenses correctly.
4. When the class reassembles after the month, instruct them on how to set up their budgets. First, have them transfer their income information to the "[Income/Expense Category Form](#)." Add these figures. Ask if anyone had any income that was totally unexpected and probably would not happen frequently (i.e., won \$100 in a contest). If anyone does, have them subtract this amount from their total. This is their estimated monthly income. Next, have them categorize their expenses. They should use the "[Income/Expense Category Form](#)" to organize this information. Instruct each student to look at each expense they recorded in the month, decide what category it belongs in, and then put that amount in the appropriate column. If an expense does not "fit" into any of the categories, there is space to add new categories. Once the students have recorded all of their expenses on the "[Income/Expense Category Form](#)," instruct them to add up the expenses in each category. This will provide an estimated amount of money spent in a month for each category. Then, instruct the students to add up the totals in each of the categories. This sum will provide an estimated total of monthly expenses. If a student paid a monthly expense (rent, utility, insurance, etc.) twice or not at all, adjustments should be made. For example, if a student paid rent late one month and then early another month, the two payments might show up in his expenses for rent. Because this would overestimate the amount he needs to budget for rent, the student should be instructed to remove one of the payments before adding up the total.
5. Once the students have the estimated total of monthly income and monthly expenses, have them subtract the expenses from the income. If the balance is positive, the student is in good shape. Look carefully at her expenses. If she is spending \$100 for rent in bad housing and \$400 for nice clothes each month, you may want to counsel that person about adjusting her spending. Also, check to see if she is putting any money in savings.

If the balance is negative, the student will need adjust his spending habits. First, have him prioritize what expenses are needed. Rent, food, clothing, transportation, child care, medical, etc. must be prioritized. If there are other expenses related to work such as uniforms, this should be included as well. If a student's expenses are greater than his income only accounting for necessities, the student may need some training in comparative shopping to try to save money when buying food, clothes, etc. Assist the student in developing a plan to reduce spending on items he may want but does not really need. Try to include a few dollars for savings each month into a person's budget.

SIGNS OF GENERALIZATION

Students will be able to track their income and expenses if they need to readjust their budget. Students will keep out of significant debt by following a budget.

[[previous](#) | [table of contents](#) | [home](#) | [order](#) | [next](#)]

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Life Skills for Vocational Success



Unit 4: Money Management

Lesson 6: How to Protect Your Money

Topic 1: Invest

OBJECTIVE

1. Identify three different places you can invest your money.

INSTRUCTIONAL FORMAT

This lesson will review the basics of investing. Everyone can save money. However, some people will not have the resources or understanding to invest in stocks, mutual funds, or other common investments. If there are students who have the resources and interest to put money into these types of investments, it would be best to direct them toward a financial advisor in the area. The purpose of this lesson is to teach students that a good way to protect their money is to put a portion of their pay in savings or other investment before spending it. If the money is already tucked away, they cannot spend it foolishly, have it stolen, or be taken in a scam (unless someone talks them into withdrawing that money).

1. Discuss how investing money in a bank or other financial company can make money for a person. How investments make money is complicated, so trainers should keep this discussion in simple terms. People give money to banks (savings accounts, CD's), the government (bonds), and companies (stocks, mutual funds). This money is used by the bank, government, or company, and in exchange for using your money, you get more money back.
2. Discuss putting a little money away each payday before doing anything else with it. This can be done a few different ways. The first way is for the person to participate in his company's retirement program. If the company has a retirement program, the benefits coordinator can explain the details about it. Tell students that when they participate in a retirement program, a portion of their pay goes into an account. The employer usually puts some into the account as well. Each payday, this money goes into the account and the amount of money increases slowly over a number of years. This will provide the person extra income beyond Social Security when she retires. Remind students that the money in this account is not available to them until they retire. If they withdraw the money before retirement, there is a penalty. Use the examples below for further clarification.
 - o Jane earns \$500 every two weeks and gets paid \$380 after deductions.

She puts \$50 into the retirement plan (her take home pay is now \$330), plus her company matches half the amount and deposits \$25. Thus, \$75 is deposited into her retirement

account every two weeks.

The company then invests this money with the money of other workers in an attempt to make money. Hopefully the \$1,950 that was invested during the year will increase. This amount of money continues to accumulate as more is invested. A person can withdraw some of the money, but will have to pay a high amount of tax. If she lets the money stay in the account until she retires, she will get back much more than she invested.

- A second way to invest a little money each payday is to set up a direct deposit program with the employer and a bank or investment company. Students will have to get details from the place they want to invest their money and their employer. Basically, the company will give part of the person's pay to the financial company to invest. When the employee gets his check on payday, the money has already been invested. Use the example below for further clarification.

Jane earns \$500 every two weeks and gets paid \$380 after deductions.

She arranges for her employer to put \$50 into her savings account at First Federal Bank (her take home pay is now \$330).

At the end of one year she will have deposited \$1,300. With interest payments that money might be worth \$1,400. Although she does not have as much accumulated as she does with a retirement account, she will be able to withdraw part or all of this money without the penalty of high tax rates.

- The last way takes more discipline. When the person gets paid, she takes the check and deposits some of the money into a savings account or writes a check to an investment company to purchase stocks, bonds, etc. Use the examples below for further clarification.

Jane gets earns \$500 every two weeks and gets paid \$380 after deductions.

She deposits \$330 into her checking account and purchases a US Savings Bond for \$50.

At the end of one year, she will have \$1,300 worth of savings bonds. Before she can cash in a bond, she will have to wait at least six months from the time she purchased each Saving Bond. However, the longer she waits to cash in the bonds, the more money she will get back.

Alternatively, Jane could deposit her check into her checking account and mail a check for \$100 to buy shares in the ACME Footwear Company each month.

At the end of one year she will have purchased \$1,200 worth of stock. If she bought the

shares for an average price of \$10/share, she will have accumulated 120 shares. She can sell her shares anytime she wants. If the price per share is less than \$10/share, she will lose money. If the price per share is greater than \$10/share, she will make money.

3. Summarize this topic by indicating that in each scenario, Jane is investing about \$100 per month into different types of investments. There are positives and negatives to the different type of investments. The important point of this is that Jane put \$100 away before she can spend it on something foolish or have someone con her out of the money. The \$100 investment will probably be worth more money when she gets it back to spend on something she has thought about and needs.
4. Remind students that this money is for the future and they should not let someone talk them into cashing in their future savings without careful consideration. There may be times when someone approaches a student about investing their money in a different place. It might be a good idea to sell some savings bonds and use the money to purchase stock that may be a better investment. However, it might not be a good idea to sell some savings bonds and give the money to some guy who wants to go into business selling hub caps. Tell students to talk to someone they trust to get assistance on any decision related to their savings.

SIGNS OF GENERALIZATION

Students are trying to save a little money each month.

[[previous](#) | [table of contents](#) | [home](#) | [order](#) | [next](#)]

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Life Skills for Vocational Success



Unit 4: Money Management

Lesson 6: How to Protect Your Money

Topic 2: Insurance

OBJECTIVES

1. Identify different types of insurance a person can get.
2. Identify where to obtain the different types of insurance.

SUPPLEMENTAL RESOURCES

Insurance (Individual Title from the Survival Skills Reading or Cassette Unit) – A \$9.95 workbook by [Phillip Roy, Inc.](#) (1800 255-9085).

Insure Yourself: A guide to insurance – A \$6.95 workbook by [Globe Fearon](#) (1800 848-9500).

INSTRUCTIONAL FORMAT

This lesson will cover basic information about insurance. Although insurance does not directly protect a person's money, it does protect a person from having to pay an enormous amount of money when tragedy strikes. Very few people have enough money saved to buy a new home if it burns, a new car if it is totaled in an accident, or support a family if the primary wage-earner suddenly dies. The most common types of insurance people carry include health, life, homeowners, and auto. There is a detailed lesson on [auto insurance](#) in the *Transportation* unit.

1. Discuss the different types of insurance and where a person can get it.
 - o HEALTH INSURANCE – Most people get health insurance through their employer. People who are disabled or retired are entitled to government health insurance through the Medicaid or Medicare System. A person who is not eligible for health insurance from any of these sources can purchase health insurance independently through an insurance company. However, the monthly premiums (amount of money the person pays for the insurance) are expensive, and coverage is limited. Alternatively, a person may want to check into hospital insurance (usually referred to as hospitalization), which is cheaper and covers the major expenses of hospital care. When health insurance is offered through work, the company usually pays for part of the premium and the employee pays the rest each month. This will entitle the employee and family, if covered, to seek medical treatment at a significantly reduced cost. Depending on the coverage, the employee may have to pay a certain percentage of the total medical costs, a flat fee for each visit to the doctor, or may pay nothing at all. The amount a person pays toward the premium and the amount of coverage a person gets is going to vary tremendously.

- LIFE INSURANCE – Life insurance provides money to the policy holder's family when he dies. The purpose of this money is to pay for funeral expenses, outstanding bills, and provide income if the policy holder was the primary wage-earner. Life insurance policies are usually purchased from a company independently, but some companies offer a death benefit to their employees. There are two basic types of life insurance policies a person can purchase from a company. The first is term life insurance. With term life insurance, the person pays a monthly premium over a certain period of time (5, 10, 15, 20 years, etc.). The premium increases as the person gets older. If that person were to pass away during that period of time, her beneficiaries would receive the proceeds of that policy. The more coverage a person wants (\$100,000 instead of \$50,000, for example), the higher premium she will pay. The second type of life insurance is called permanent or whole life insurance. With permanent life insurance, the person pays a higher premium for the same coverage with a term policy. However, the premium does not increase with age. The advantage is that the coverage lasts a lifetime even after you can stop paying the premiums, and the money paid into the policy has a cash value. In other words, a person can use that money while she is alive. Here's an example. Sally has been paying her monthly premiums for 10 years. Her cash value is \$10,000 and her benefit value is \$75,000 (the amount her beneficiaries would receive if she died). If she needed \$5,000 for a down payment on car, she could deduct that from her \$10,000. However, her death benefit is going to be significantly lower than \$75,000. If she wanted to get her coverage back up to original level, she would have to pay the \$5,000 back with interest. It is important to point out that compared to other investments, permanent life insurance is not the best investment.
- DISABILITY INSURANCE – This coverage is usually offered by a person's employer. Independent companies offer this coverage, but it is going to be more expensive than getting it through an employer. Like other types of insurance, disability insurance involves paying a premium. In the event that the person is injured or falls ill and is either temporarily or permanently disabled, he would receive monetary coverage that would help with medical costs and lost income. Many independent insurance companies offer Accidental Death and Dismemberment (AD&D) Insurance. This seems like a good deal due to the low premiums. But the likelihood of being dismembered according to the policy, is more unlikely than dying. The amount of coverage is usually limited as well. Recommend that students stay away from this type of insurance and buy term or whole life insurance.
- HOME OWNER'S INSURANCE – Like automobile insurance, this coverage is never offered by an employer. Most people have their automobile and home owner's insurance through the same company. Both home owners and home renters can get this type of insurance. The only difference is that the home owner's coverage includes the house as well as the property in the house. Again, people pay a premium for a certain amount of coverage. In the event of a fire, natural disaster, theft, or vandalism, the coverage will help pay to fix the house or replace possessions. Additionally, the insurance covers your liability of someone being injured in your home or on your property. If someone falls down your steps and breaks his leg, you may be responsible for the medical costs. Homeowner's insurance covers this type of expense.

SIGNS OF GENERALIZATION

Students consider the types of insurance they need and obtain it through work and/or an insurance company.

Life Skills for Vocational Success



Unit 4: Money Management

Lesson 6: How to Protect Your Money

Topic 3: Protect Yourself from Scams

OBJECTIVES

1. Identify two techniques to protect your money from scams.
2. Practice saying no to a person who wants to get money from you.
3. Identify people you can talk to if someone is trying to scam you.

INSTRUCTIONAL FORMAT

This lesson will provide some basic information on protecting a person's money from scams. There are a number of common scams that people use to steal people's money. People with mental disabilities are an easy target due to a tendency of being vulnerable and difficulty in saying no. A lot of the techniques to foil a scam require a person to remember a variety of cues that might signal a scam. Depending on a person's cognitive ability, the trainer will need to simplify the information as needed. All students should practice saying no.

1. Begin the lesson by reminding students that if someone is robbing them (i.e., demanding money or they will hurt you), this is not the time to try to protect their money.
2. Discuss these simple plans to protect money from scams. Have the students keep in mind that if they want a product or service, they will initiate the process of obtaining it. Scams are most likely going to occur when someone approaches them to get them to buy something.
 - o If someone calls and wants to sell you something, it is probably best to say "no thank you, I am not interested" and hang up the phone. You may miss out on a good opportunity, but the chances are good that you may get scammed. Remind students that the product is something they were not shopping for anyway. By following this simple rule, the student does not have to try to remember what are common scam techniques over the phone and how to handle the "seller."

In case students are interested in what the seller is selling, tell them to never give out or confirm personal information such as credit card information, Social Security number, and mother's maiden name. Tell students to have the seller send information on the product. This will give students an opportunity to review the information, think about the purchase, and contact the seller.

- If someone approaches you on the street and wants to sell you something, just keep walking. There is a high probability that you may be scammed or purchase something stolen. Never buy something from someone on the street.
 - If someone comes to your home, make sure you can get the merchandise right at that time. Never give money to a person who claims he will come back later with the merchandise.
 - If someone offers you a "prize," but says you have to pay some money in order to get it, tell the person "no."
3. Discuss that some people try to scam money from their friends and family. Some try to guilt people into giving them the money. This is a difficult situation because the people want to help out others they care about. Unfortunately, some people will take advantage of this generosity. On the other hand, students have to realize that they have obligations to the people with whom they live for rent, utility payments, groceries, and other household expenses. Discuss with students the different scenarios they have found themselves in regarding money and their families. Again, it is one thing for a person's mother to want \$150 each month for rent and groceries and another for her to want all of a person's paycheck every payday. At the end of the discussion, talk to students about getting a written agreement with any person to whom they loan money. It won't guarantee that the person will not get taken advantage of, but it will help if there is any confusion about the terms of an agreement.
 4. Provide the students an opportunity to practice saying "no thank you, I am not interested." Based on the information above, the trainer will act like a person trying to get money by selling a fake product, offering a prize, or trying to guilt the person into giving them money. Model the "broken record" technique of repeating "no" over and over again. If the role-play is being done on the phone, remind the person that she can hang up the phone. If it is being done in person, remind the student that he can shut their door or walk away.
 5. Discuss what to do if a person keeps having problems with people trying to get their money. Suggest to all students that they call the Better Business Bureau to find out if a company is legitimate. Also stress to them that they can talk to someone from their rehabilitation program to assist them. This is especially important if the person needs help to keep a family member from getting his money. Remind students to call the police if they feel people have been trying to scam money from them or money has been stolen from them.

SIGNS OF GENERALIZATION

Students do not lose their money to scam artists or people they know who constantly beg for money. They are able to be assertive and tell people "no." When they are having problems, they get support from appropriate people.

[[previous](#) | [table of contents](#) | [home](#) | [order](#) | [next](#)]

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Life Skills for Vocational Success



Unit 4: Money Management

Lesson 7: Comparative Shopping

OBJECTIVE

1. Identify techniques that will help a person spend his or her money wisely.

MATERIALS

department store catalogs – try to have at least three

SUPPLEMENTAL RESOURCES

Janus Life Skills: Budgeting and Buying – A \$7.95 workbook by [Globe Fearon](#) (1800 848-9500).

INSTRUCTIONAL FORMAT

This lesson will instruct the students on a process to find the best price (or at least a better price) on a product they want or need to buy. With the exception of utilities, there are usually alternatives for everything that is purchased. A person can compare the cost of different apartments in the city, pants at different stores, and toilet paper in the same store. Remind students that getting the cheapest product is not always the best. Paying \$15 for a pair of pants that wear out in six months may not be a good deal if the \$25 pair lasts two years. Getting the best deal for products is due in part to experience. Shopping at different stores gives a person an idea about which stores offer products at better prices. In general, a person can find clothes for less money at K-Mart than at a local department store. However, when a department store has a sale, a person may be able to find some products at a lower cost. It is important to stress that trying to find the best price on every product a person buys is impossible. However, finding a better price is often worth the time and effort. Provide students with some tips for buying everyday items like groceries and a process to use when buying higher priced items like clothes.

1. Discuss some tips on comparative shopping for groceries and other everyday items.
 - Take into account the locality of the business. For example, buying gas near your home for \$1.10/gallon is probably better than driving 10 miles to get gas for \$1.06/gallon.
 - When shopping for groceries, pay attention to the price of basic items like milk, eggs, and hamburger at the different stores. It might be good to write this information down. Try to shop at the store that charges the least for these items. Although you may pay more for other items, you are probably going to save money in the long run.
 - Try to buy non-grocery items (soap, deodorant, plastic bags, etc.) at a store like K-Mart or Wal-Mart. In general, these types of items will be more expensive at a grocery store.

- When shopping for these types of items, look at the different brands for the best deal. Sometimes, certain brands that are usually the most expensive might be on sale. Try to consider the amount of the item. Usually, the more of the item that is packaged, the better the price per unit. If this is difficult for some of the students to understand, use the following example: If 24 cans of pop cost \$4.89 (about \$.20 per can) and 12 cans of the same pop costs \$3 (\$.25 per can), the better deal is to buy the case of 24 cans. Buying the bigger package is generally the best option if you use the product frequently, and if it keeps for a long period of time. It is not a good deal to get a large package of sour cream if you are not going to consume it all before it goes bad.
 - Use coupons and sales wisely. Only buy something if you need it. If you need to purchase something and you have a coupon or it is on sale, it is a good deal. It is not a good deal to save \$.35 on a product that you never use. Additionally, don't buy an expensive item just because you have a coupon or it is on sale. If the reduced price is still higher than a cheaper alternative, you are not getting a good deal.
 - If you have the extra money and the space, buy many items that you use if they are on sale. For example, if light bulbs are on sale, buy as many as you can afford. You always need light bulbs, so you have saved money in the long run by buying them at a sale price.
2. Review a process to purchase items people buy less frequently.
 1. Identify the item that you want to purchase.
 2. Write the specific name of the item down, the cost, and the store. Remind students that there are several types of products with the same brand name. For example, instead of just writing down Sony® radio, the person may want to write down the product number and features. This is especially important because different stores do not usually carry the exact same product.
 3. Then do one of the following to find out what store has the best price. A)Go to the different stores and check on the price; B)Look in a catalog; or, C)Call each store to ask about the price. Remind the students that they should continue to write down information, so they can make a comparison.
 4. If you think you have found a good product, can afford the product, and want or need the product, go ahead and buy it.
 3. Have the students practice comparison shopping. Have them pick out an item in a catalog and then try to find the best deal by looking in the other catalogs.
 4. As a follow-up activity, instruct the students to get together in about two weeks to discuss any purchases they made. The trainer does not need to be present for this discussion. Instruct the students to discuss comparative shopping strategies they used over the last couple of weeks.

SIGNS OF GENERALIZATION

Students spend their money wisely. They use tips to save money on everyday purchases and use a process to identify the best price of larger ticket items.

Life Skills for Vocational Success



Unit 4: Money Management

Lesson 8: Problems with Debt

OBJECTIVE

1. Review the steps that a person can take when having problems with debt.

SUPPLEMENTAL RESOURCES

Easy-to-Use Guide to Credit and Loans – A \$6.95 book by [JIST Works, Inc.](#) (1800 648-5478).

INSTRUCTIONAL FORMAT

This lesson will provide students information to help them if they are having problems with debt. The information is based on material that is presented by Ludden in *Consumer Loans & Credit Cards: An Easy-to-Use Guide to Credit and Loans*.

1. The first step in getting out of debt is to develop a budget. See the lesson on [Budgeting](#). By doing a budget, a person can see where he can cut costs and apply that money toward the debt.
2. Stop using credit cards and borrowing any more money. One loan a person could consider getting is a debt consolidation loan. By taking out a debt consolidation loan, a person can pay back money to various lenders. Therefore, instead of having several bills to keep track of, the person pays one bill each month. This convenience comes at a cost. Although the monthly payment is probably going to be less than combined total of the multiple bills, the interest rate may be higher. Students should strongly consider whether they are willing to pay more money in the long run for this convenience. It is important to check out the organization that is providing the debt consolidation loan to make sure it is reputable. Make sure you are aware of all of the conditions of the loan before agreeing to it.
3. Contact your creditors. Discuss your situation in an honest manner. Most likely the creditors will be willing to work out a reasonable payment plan. In fact, many creditors are willing to ease up on their collecting tactics if you pay at least some money each month instead of paying nothing.
4. Contact the local Consumer Credit Counseling Service (CCCS). As a nonprofit agency, the CCCS has services for free or at a low cost. It will assist with financial advice and work with your creditors to develop a payment plan.
5. Avoid "Credit Fixers." Credit fixers make claims such as getting you instant credit, eliminating bankruptcy, and generally fixing your debt problems. These companies generally charge high fees with little results. They sometimes are simply a racket that takes a person's money and disappears.

6. In extreme measures, a person may have to file for bankruptcy. Filing for bankruptcy through the courts protects the person from creditors while she and the court develop a payment plan. While this allows the person to pay debts over a three to five year period, his credit report contains this information for 10 years. This can affect his future chance of getting credit. A person should contact a lawyer to get guidance in this process.

SIGNS OF GENERALIZATION

Hopefully, students stay out of significant debt problems. If they get into problems, they seek appropriate assistance and communicate with their creditors to resolve the situation.

[[previous](#) | [table of contents](#) | [home](#) | [order](#) | [next](#)]

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Life Skills for Vocational Success



Unit 4: Money Management

Lesson 9: Paying Bills

OBJECTIVES

1. Complete steps to writing a check.
2. Complete steps to recording information in check register.
3. Complete steps to mailing payment.

MATERIALS

bills – Have various people associated with the rehabilitation program bring in bills (cable, electric, gas, water, phone) and make photo copies of them.

envelopes

blank checks

check register

calculators

SUPPLEMENTAL RESOURCES

Writing Checks – A computer-based learning tutorial for \$49.95 by Jostens Learning (1800 247-1380).

Deluxe Banking – A \$139.95 banking kit that provides checks, deposit slips, a check register, etc. and "role-play" scenarios for making real-life transactions. This product is sold by [PCI Educational Publishing](#) (1800 594-4263).

INSTRUCTIONAL FORMAT

This lesson will provide a detailed lesson in check writing and paying bills. People who have check writing skills should have the skills to pay bills. Thus, this lesson will focus on basic check writing skills. The information is obtained from the following source:

LaCampagne, J. & Cipani, E. (1987). Training adults with mental retardation to pay bills. *Mental Retardation*, 25, 293-303.

According to the authors of this paper, the student should be able to identify and sum coins and dollar bills and make small purchases. They employed the technique of forward chaining and used instruction,

Guidelines for Using Your Time Management Worksheet

For the Time Management Worksheet to serve you best; fill it out carefully and completely according to the following guidelines:

1. First, write in all of your classes.
2. Next, write in your work schedule if you have a job.
3. Then, write in your work schedule such as meetings, regular appointments, etc.
4. Indicate time spent for commuting or transportation.
5. List times for breakfast, lunch and dinner.
6. Write in realistic amounts of time for life maintenance activities such as laundry, shopping, household, personal and family responsibilities.
7. Write in sufficient time for sleeping.
8. Now, very importantly, calculate how much study time is required for the classes you are taking, based on an average of two hours of study for each hour of class, more if the course is difficult for you. Write in this study time, identifying which subject you will study. Check whether adequate study time is available in advance for each class.
9. Write in reasonable amounts of time for exercising, recreation, relaxing, having fun, watching your favorite television show, spiritual activities, etc.
10. Now, think of whether there is anything else that should be included and write it in.
11. Analyze your schedule and assess it for balance among your intellectual, financial, career, physical, social, spiritual and other pursuits. Be honest with yourself. Is your plan realistic or have you overcommitted yourself? Based on your own values, decide whether you will have to say no to some things.
12. Don't be discouraged if you stray from your planned schedule occasionally; everyone does. Forgive yourself and return to your routine.

TIME MANAGEMENT WORKSHEET

College of DuPage
Counseling and Advising Services

_____ Term, 20_____

TIME	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
7 to 8 a.m.							
8 to 9 a.m.							
9 to 10 a.m.							
10 to 11 a.m.							
11 a.m. to noon							
Noon to 1 p.m.							
1 to 2 p.m.							
2 to 3 p.m.							
3 to 4 p.m.							
4 to 5 p.m.							
5 to 6 p.m.							
6 to 7 p.m.							
7 to 8 p.m.							
8 to 9 p.m.							
9 to 10 p.m.							

Monthly Budget

For: _____

Date: _____

EXPENSES

HOUSEHOLD

Rent/Mortgage \$ _____
 Utilities (electric, gas, trash, water) \$ _____
 Cable/Satellite TV and Internet \$ _____
 Telephone and Long Distance \$ _____
 Cell Phone \$ _____
 Other Household Expenses \$ _____

TOTAL \$ _____

FOOD

Groceries \$ _____
 Lunches and Snacks \$ _____
 Eating Out \$ _____

TOTAL \$ _____

TRANSPORTATION

Car Payment \$ _____
 Insurance \$ _____
 Gasoline \$ _____
 Maintenance and Repairs \$ _____
 Public Transportation \$ _____
 Other (parking, tolls) \$ _____

TOTAL \$ _____

HEALTHCARE

Doctor \$ _____
 Dentist \$ _____
 Prescriptions \$ _____
 Medical Insurance \$ _____
 Other Healthcare Expenses \$ _____

TOTAL \$ _____

INCOME

Take Home Pay \$ _____
 Allowance \$ _____
 Gifts \$ _____
 Part-time Jobs and Chores \$ _____
 Other Sources \$ _____

TOTAL \$ _____

LOOKING GOOD

Clothes and Shoes \$ _____
 Toiletries \$ _____
 Laundry and Cleaners \$ _____
 Hair Care \$ _____
 Other Looking Good Expenses \$ _____

TOTAL \$ _____

JUST FOR FUN

Movies/Games/Concerts \$ _____
 Dates/Trips \$ _____
 Music Purchases \$ _____
 Books/Magazines/Newspaper \$ _____
 Hobbies \$ _____
 Other \$ _____

TOTAL \$ _____

MISCELLANEOUS

Credit Card \$ _____
 Savings and Investments \$ _____
 Education (tuition, books, fees) \$ _____
 Gifts and Charity \$ _____
 Pets \$ _____

TOTAL \$ _____

GRAND TOTAL

TOTAL ALL INCOME \$ _____
 Subtract -
 TOTAL ALL EXPENSES \$ _____

BOTTOM LINE \$ _____

- Divide annual income and expenses by 12 to get a monthly figure.
- Some expenses (like utilities) will change throughout the year, so use a monthly average.



Living a Balanced Life

This excerpt from the Texas Succeed at Work program covers healthy living, stress management, and budgeting.

<http://www.cdr.state.tx.us/shared/PDFs/SAW%20Ch4.pdf>

Living a Balanced Life

Living a healthy, law-abiding life helps you succeed at work. When you take care of yourself physically, mentally, emotionally and financially, you replenish the energy you expend at work. You become balanced.

Why is a balanced life so important? Work is stressful for everyone. A recent Gallup poll found that one in three U.S. workers felt dissatisfied with how much stress they face on the job. While some people thrive under stress, others crash. Your reaction to stress depends to some extent on how well you balance your life.

Be aware of wonder. Live a balanced life—learn some and think some and draw and paint and sing and dance and play and work every day some.

Robert Fulghum



Quote

Protect Your Physical Health

The first step in caring for yourself is protecting your physical health. By staying healthy and avoiding injury, you lay the foundation for a balanced life.

Stay Fit

You can protect your physical health by maintaining a fit body. Not a perfect body, but a healthy one. Staying fit helps you ward off illness and decreases your stress level, so:

- Get plenty of sleep—probably more than you think you need.
- Drink plenty of plain water, at least eight glasses a day.
- Warm up and stretch your muscles daily.
- Get regular cardio-vascular exercise, such as walking, jogging or aerobics.
- Increase your strength using free weights, machines or isometrics.
- Eat a balanced diet that includes plenty of fresh fruit and vegetables.
- Avoid nicotine in all forms.
- Drink alcohol and caffeine only in moderation.
- Get regular check ups with a doctor.

Hand Washing

Your best protection against contagious illnesses is to wash your hands properly.

When to Wash:

- After you use the restroom
- Before you touch food
- After you touch someone who is ill
- Any time you think you might need to

How to Wash:

- Use soap and running water.
- Rub vigorously for at least ten full seconds.
- Avoid recontamination by using your elbows and wrists on the faucet, towel dispenser and door handle when you leave.

Avoid Injury

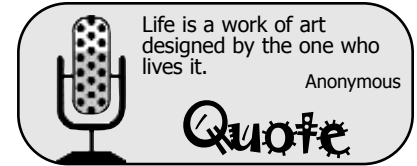
Regardless of the type of work you do—construction, computing or caregiving—it's important to avoid injuring yourself, either through an accident or repetitive motion-related stress.

To protect yourself on the job:

- Follow all the recommended procedures for each task you do.
- Request the proper equipment from your employer, if necessary.
- Use a headset if you talk on the phone for long periods of time.
- Stretch frequently.
- Check your posture every half hour.
- Wear clothes that fit comfortably, without binding.
- Shift regularly from standing to sitting.
- Periodically focus your eyes on a distant point if you do detail or computer work.
- Lift heavy or large objects by squatting and using your legs, not your back. Ask for help.

Protect Your Mental Health

Your mental health is as important as your physical health. Your brain is an organ like any other and you need to keep it in shape. If not, your thinking becomes negative and lazy and your creativity suffers.

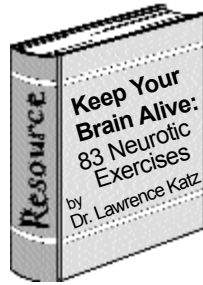


Stimulate Your Mind

To keep your brain sharp, do something new on a regular basis. According to neurobiologist Lawrence Katz, stepping out of your routine helps you “actually forge brain pathways – which is how you learn, problem-solve, think creatively, and stay mentally alert.” It also helps you learn more easily.

You don’t need to enroll in college to stimulate your mind. Instead, you can “shake things up” if you:

- Go for a walk.
- Take a different route to work.
- Talk with someone new.
- Read a challenging book.
- Do crosswords or other puzzles.
- Play chess or cards.
- Learn a new skill at work.



Encourage Yourself

One simple – but not always easy! – way to protect your mental health is to speak to yourself in a positive and encouraging way. All too often, people beat themselves up. “You’re so stupid!” they think when they make a mistake. “Why can’t you be like her?,” they ask themselves when they meet someone who seems more successful.

If you speak to yourself this way, you may eventually start to believe those critical words. To encourage yourself:

- **Notice your “self-talk.”** Awareness alone changes your it.
- **“Fake it ‘til you make it.”** Treat yourself the way you treat your closest friends. Gradually, being kind to yourself becomes a habit.

When you learn to speak to yourself in an upbeat way, your confidence and your performance improve.

Take a Break

Another way to improve your mental health is to take breaks as allowed by your employer. They can restore energy and increase productivity. For example:

- **Take a lunch break every day.** Don’t talk or think about work while you eat.
- **Leave your work area to eat lunch.** Go outside, move to a different place at the work site, go to an actual break room or visit a restaurant.
- **Energize yourself.** If you can, take a ten minute break in the morning and another in the afternoon. Freshen up, go for a walk or stretch. Get your blood flowing again.
- **Leave work at work.** No fretting, worrying or working when you’re “off duty!”
- **Take time for yourself.** Schedule time during your off hours so that you don’t forget. Even just a few minutes a day helps restore your energy for work and home life.

Live a Clean Life

Your mental health—and career—benefit when you live a clean life at home and at work. Sneaking, hiding and getting in trouble waste a lot of energy—energy you could put into your work instead. To live a clean life:

- **Avoid criminal activity.** You will be ineligible for certain jobs if you have a felony arrest or serious misdemeanor conviction on your record.
- **Avoid questionable activities.** If certain types of private behavior become publicly known, they could mean trouble. Even if you don’t lose your job, you may lose the respect of others and, as a result, some of your effectiveness at work.
- **Avoid alcohol, drugs around coworkers.** “Using” on the job is, of course, always wrong. But even drinking at “happy hour” with coworkers can be a mistake. Getting tipsy in front of your supervisor does not help you look professional or competent.
- **Avoid alcohol and drugs outside work.** Drinking and taking drugs on personal time can damage your career. If you test positive on a drug test, you can lose your job. If you show up late or hungover from the night before, your performance declines. If your job puts lives on the line in any way, you risk harming—even killing—yourself or others.

A Texan Story

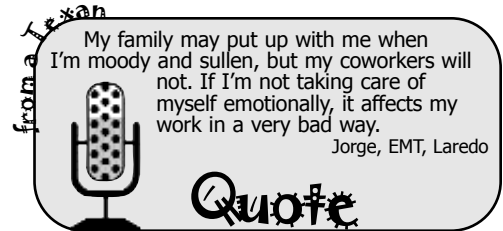
Mary works as a licensed vocational nurse in a hospital where she sees pain and suffering every day. She loves her patients but she doesn’t like to take her work concerns home with her.

She mentally leaves work behind by going to the gym on her way home every day. By the time she’s done with her exercises, work is the last thing on her mind.

When she gets home, she feels re-energized and ready to give her kids and husband the attention they deserve.

Protect Your Emotional Health

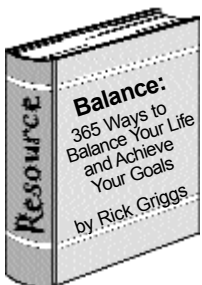
Protecting your emotional health helps you remain a top performer. It requires developing the structure and support you need to handle life's ups and downs. Without it, your emotions can go out of control, making your job difficult and causing the people at work to distrust you.



Respond Differently

One way to protect your emotional health is to change your response to stress. Stress can motivate and energize you or it can wear you down. Take the test below to see how well you cope. To handle stress effectively:

- **Laugh.**
Finding the humor in any situation makes it easier to handle.
- **Let it go.**
If you have the power to change a situation, change it. If not, don't fret about it. Worrying and obsessing waste energy and make you too tired to change what you really can.
- **Identify harm done.**
When some incident upsets you, pause before you react. In *Making Do Out of Doo-Doo*, JoAnne Owens-Nauslar, Ed.D. suggests asking yourself "Does the situation I'm in seriously threaten me, or is it just embarrassing?" Unless you face real danger, let it go. And laugh.
- **Put your problems in perspective.**
Will the situation matter five years from now? Is it a matter of life and death? If not, let it go. There's no reason to lose your cool.
- **Take responsibility for your feelings.**
No one can "make" you angry or hurt. Your emotions come from within YOU. Thinking others control your feelings is a victim mentality (and is itself very stressful). Once you realize you're in charge of your emotions, you can choose to react differently.



Choose Friends and Activities Carefully

The way you spend your leisure time—and the people with whom you spend it—can help or harm your emotional health. It's your free time: choose wisely.

- **Spend time with positive people.**
Upbeat people who encourage and respect you help relieve your stress. Negative people add to it. Even if they have been your friends for a long time, let negative people go or limit contact with them.
- **Do only what you love.**
Focus on leisure activities that energize, rather than drain, you. Doing activities that you dislike during your "free" time is stressful and depressing, so keep those chores to a minimum.
- **Express your feelings.**
Holding in or denying pain, sorrow or anger may cause health problems. Writing or talking about it with people you trust helps.
- **Don't spread yourself too thin.**
Even positive people and activities can stress you if you over-schedule. Make time for yourself and say "no" to requests when necessary.
- **Meditate.**
Quiet reflection and conscious breathing relax and renew you, contributing to every area of health.

Stress Balance

To find out your stress balance, circle the appropriate number: 1=almost always; 5=never

Afterwards, add up all the numbers circled and then subtract 20. The results:

1-9 - excellent handling of stress
10-30 - good handling


31-50 - vulnerable to stress
51 and up - serious problem with stress

I eat at least one hot, balanced meal a day.	1	2	3	4	5
I get seven to eight hours of sleep at least four nights a week.	1	2	3	4	5
I give and receive affection regularly.	1	2	3	4	5
I have at least one relative within 50 miles on whom I can rely.	1	2	3	4	5
I exercise to the point of perspiration at least twice a week.	1	2	3	4	5
I limit myself to less than half a pack of cigarettes a day.	1	2	3	4	5
I take fewer than five alcoholic drinks a week.	1	2	3	4	5
I am the appropriate weight for my height.	1	2	3	4	5
I get strength from my spiritual beliefs.	1	2	3	4	5
I have an income adequate to meet basic expenses.	1	2	3	4	5
I regularly attend club or social activities.	1	2	3	4	5
I have a network of friends and acquaintances.	1	2	3	4	5
I have one or more friends to confide in about personal matters.	1	2	3	4	5
I am in good health (including eyesight, hearing, teeth).	1	2	3	4	5
I am able to speak openly about my feelings when angry or hurt.	1	2	3	4	5
I have regular conversations with the people I live with about domestic problems.	1	2	3	4	5
I do something for fun at least once a week.	1	2	3	4	5
I am able to organize my time effectively.	1	2	3	4	5
I drink fewer than three cups of coffee (or caffeinated drinks) a day.	1	2	3	4	5
I take some quiet time for myself during the day.	1	2	3	4	5

from Boston University Medical Center



Procrastination



Putting off a hard thing makes it impossible.

George Horace Lorimer

Quote

Do you put off until tomorrow what you could do today? Do you avoid work sometimes and over-work at others? Do you dodge confrontations? Are you frequently late? Do you feel stressed, anxious and guilty about all the work you haven't done?

If so, you may be a procrastinator. And you're not alone. The many books devoted to this problem show how common it is. Procrastination is a way of being that detracts from every area of your life. Overcoming it goes a long way towards helping you achieve balance at work and at home.

Causes

Contrary to popular belief, procrastination is not caused by laziness. Instead, several factors may contribute to the problem. They include:

Fear of failure

Procrastinating protects you from failure because you can't reveal your true abilities if you always do things at the last minute. Maybe you wouldn't be so great if anyone saw your best effort.

Fear of success

Moving forward in life can be scary. Procrastinating sabotages your advancement, keeping you safely where you are.

Rebellion

Procrastinating can be a way of saying "No! You can't tell me what to do." It's a passive reaction to authority.

Inability to prioritize.

When you have no idea what is and isn't important, you can't know where to start, so you don't.

Perfectionism

If your work must be perfect and you know that perfect is impossible, then you don't do anything.

Need for excitement

Procrastinating—and the cramming to recover from it—can be exciting. The anxiety gets your juices pumping and your adrenaline flowing.

Consequences

Procrastination diminishes the quality of your entire life. As Seneca once said, "While we are postponing, life speeds by." Here are just a few of the consequences:

Your work suffers.

You don't present your best product if you hastily throw it together at the last minute.

Your work relationships suffer.

You feel sneaky and guilty around coworkers and boss when you avoid your work.

Your dreams suffer.

You don't pursue your life goals because you're too busy putting them off.

Your integrity suffers.

You make promises to yourself and others that you don't keep.

Your quality of life suffers.

You feel guilty when you don't work yet anxious when you do.

You feel stressed.

It's hard to carry the weight of your unfinished work on your shoulders all day (and all night) long.

Your coworkers feel stressed.


They can't do their part of the project until you do yours.

Your supervisor feels stressed.

Her supervisor keeps pressuring her for your past-due report.

Your family feels stressed.

They've been living with you while you work around the clock to meet your deadline and you've been distracted, self-centered and irritable.



It is better to begin in the evening than not all all.

English proverb

Quote

A Texan Story

Shannon received an exciting new project at work. Soon, however, the size of the project began to overwhelm her and she dreaded working on it. The more she avoided it, however, the bigger it loomed.

After cleaning her cubicle and playing too many games of solitaire, Shannon felt worse than ever. She had so much to do and she'd just wasted hours. What was the matter with her? Maybe she could find another job...

Finally, Shannon faced the facts: she was scared and her fear had paralyzed her. She needed to do something different.

She began by listening to her own thoughts. She realized that she often told herself, "You're never going to finish it on time." And "It's going to stink." And, worst of all, "You can forget about your social life until you finish this project." No wonder Shannon didn't want to get started! It'd be like going to prison.

Next, Shannon assessed her fears rationally. How realistic were they? She discussed them with friends, who reminded her that she got scared before every major project but always did well.

Shannon's negative thoughts didn't change, but her response to them did. She joked with herself, saying "Yeah, my life is over. I'm going to lose my boyfriend, my friends and my job. I'll wind up old and alone because of this one assignment."

Playing out her fears until their irrational conclusion allowed her to laugh at them and begin to work.

She started slowly by dividing the project into separate little tasks. She completed each task one-by-one and forgot about the project's size. It was really just a series of actions to take.

The project turned out fine and Shannon got a raise. More importantly, she learned to face her fear.

"Cures"

Like many complex problems, you can't "cure" procrastination once and for all. Fortunately, you can minimize its effect on your life if you:

Break it down.

Divide the project into small, realistic tasks. Write them on a to-do list and cross off items as you complete them. Procrastination evaporates in the face of progress.

Prioritize.

If you have too much to do, maybe you shouldn't do it all. Experts say that 80% of the benefits come from 20% of the tasks. So focus first on the 20% your boss says are most important.

Get support.

Talk with friends about the problem and ask one to sit with you (after work hours) as you do a difficult task. It really helps decrease the anxiety.

Do something, anything.

Set an alarm for fifteen minutes. Work solidly until it rings and then congratulate yourself. Do it again.

Lighten up.

Forget about the guilt; it's just another excuse to procrastinate. Start fresh. Pretend you were just hired today. And laugh at yourself. Humor increases productivity.

adapted in part from *Work Smart, Not Hard* by George Sullivan

Stress-Reducing Structure

Scrambling to get to work on time can be extremely stressful. You can protect yourself from that stress—or at least minimize it—by planning ahead.

Getting to work on time begins long before you wake up in the morning. You have to structure your life so that your daily routine gets you out the door on time despite potential obstacles. Here are some suggestions:

Morning Routine

Observe yourself for a few days to get an accurate sense of how long it takes you to get ready for work each day.

Before work, you may need to (among other things):

- wash and dress yourself
- wash and dress your children
- prepare breakfast
- eat breakfast
- wash dishes
- feed the dog or cat
- take out the garbage
- exercise
- meditate
- prepare lunches
- make sure your children have everything they need for school

Decide what you must do in the morning, what you can do the night before, what you can do more efficiently and what you can skip altogether.

Evening Routine

You can decrease your pre-work preparation time by starting the night before. You can, for instance:

- Set out clothes for yourself and your children.
- Pack lunch(es).
- Set out dishes for breakfast.
- Place everything your kids need to take to school in a bin in front of the door so they won't forget anything.
- Get to bed early enough to give you sufficient sleep. It makes waking up the next morning much easier.

This list could go on. How can you make your preparations less stressful?

Alarm Clock

If you do not naturally wake up in time to get ready for work, buy a reliable alarm clock.

Make the clock work for you. If you sleep deeply, you may need to set two clocks to ring at different times. If you tend to turn the alarm off and resume sleep, keep your clock far enough away so that you have to cross the room to turn it off. It will force you to wake up.

Transportation

Whether you drive, walk, bike or take a bus to work, your transportation must be reliable, so:

- **Take care of your vehicle.**
Whether you give your car regular oil changes or protect your feet from blistering, keep your transportation in working order.
- **Live near work if possible.**
That way, if your regular transportation fails, you can always walk or bike to work.
- **Call a cab if your ride fails.**
It may be expensive but it probably costs less than losing a day's wages (or losing your job).

Travel Time

Plan realistically for travel time. Don't think about how long it "should" take. See how long it really takes and then leave home in plenty of time. In addition:

- **Plan to arrive early.**
If some unexpected delay occurs, you have a "cushion" of time so you won't be late.
- **Listen to traffic reports.**
Leave earlier or change routes if necessary to avoid problems.
- **Check the weather.**
Give yourself more time if the weather is bad. You may drive well in the rain but other people don't.

Dependent Care

If you care for people at home, such as children or elderly relatives, their physical well-being is as important as yours. Many people use up their sick time caring for ill family members, not themselves. Keeping everyone healthy helps you to get to work.

- **Have a plan.**
Since your dependents *will* get sick at some point, have a plan in place that ensures that they get the care they need and you get to work. Maybe another family member can stay home. Maybe your supervisor can let you work at home at such times.

- **Don't wait for someone to get sick.**



Good order is the foundation of all good things.

Edmund Burke

Quote

Work out the plan when everyone is well so that no crisis arises when someone is not.

There is an easier, better and quicker way to do most everything, and... we must seek those... ways.

Gustav Metzman



Quote

Appointments

Personal appointments can sometimes interfere with getting to work on time. A little planning, however, can often decrease the stress of meeting your commitments and reduce the time you miss at work. You might:

- **Keep a calendar.**
Put all of your appointments on one calendar.
- **Schedule on your time.**
Try to schedule personal meetings outside of work hours whenever possible.
- **Group appointments.**
When possible, group appointments so that, for example, you visit your child's teacher and your doctor on the same day.

Helpful Hint

A month-at-a-glance calendar lets you see your obligations for a several week period, making it easier for you to avoid over-scheduling yourself.

Errands

If you're smart about how you run your errands, you may not do everything you want to, but you'll probably do everything you need to. And you won't need to miss any work.

- **Use a grocery list.**
Keep it (and a pen) in your kitchen. Using the list helps prevent those early morning trips to the store for milk.
- **Plan your errands in advance.**
Decide what you need to do and the best time to do it. Group errands by location; it helps you avoid running back and forth across town.
- **Choose your stores wisely.**
If you can, use the pharmacy at the grocery store where you shop. Join the bank that's near your house. Anything that saves commute time lessens your stress.

adapted from *Job Savvy* by LaVerne Ludden, Ed.D.

Protect Yourself Financially

Career success requires balancing not only your life, but your money as well. So how do you protect yourself financially? Do four things consistently: save for the future, be aware of what you spend and earn, build good credit and avoid debt.

Save Your Money

Americans don't save much money — less than almost any other Western country. Be different. Save as much as you can — both short- and long-term. You'll need it!

Short-term

Your short-term savings fall into two categories: planned and unplanned. If you plan to buy a car, for example, you may save up for the down payment.

Saving for unplanned events is also important. A medical emergency, for instance, can devastate your finances if you have no money set aside in reserve.

Experts recommend that you set aside a "prudent reserve" equal to three month's expenses. If your expenses average \$2,000 a month, for example, keep \$6,000 in savings in case an emergency or job loss.

For many people, this goal is unrealistic. Still, building a reserve, no matter how small, is a smart idea.

You can build your short-term savings by putting money from each paycheck into your savings account. Your bank or credit union may even make the transfer automatically so that you never see the money, much less spend it. And when you do spend your short-term savings, you just begin saving for it again.

Long-term

Most people save long-term for two reasons: retirement and education.

When you're young and healthy, it's hard to believe that you will ever be old, sick or disabled. But it happens to each of us sooner or later. It's your responsibility to plan for it now. You can't expect taxpayers or your family to support you when you can no longer work.

If you have children, you might also set aside money for their education. Colleges and technical schools are very expensive and may become even more so. Even if your children have scholarships and work while at school, they may still need your help.

Often, you can save long-term through your job, where your employer deducts part of each of your paycheck and invests it. This money goes into savings before taxes, increasing the amount saved and decreasing the tax owed each pay period.

In addition, some employers, such as government agencies, place a portion of your wages into a group retirement fund. However you save, just do it!

from a Texan

I don't make a lot of money yet, so I didn't think it'd be worth it to save for retirement. Then my benefits coordinator showed me how money grows over time. Now I save all that I can.

Teresa, factory inspector, Austin

Quote

Identifying Monthly Expenses

The following categories represent typical monthly expenses. You can use this list to categorize your past month's purchases and plan your next month's spending. See how well your expenses match your income.

Expense	Per Month
House payment or rent	\$
Telephone	\$
Electricity	\$
Gas and water	\$
Car payment	\$
Car insurance	\$
Car gas and maintenance	\$
Other transportation	\$
Medical	\$
Food	\$
Clothing and footwear	\$
Entertainment/recreation	\$
Hair care/toiletries	\$
Household supplies	\$
Laundry or dry cleaning	\$
Child support, alimony	\$
Pet (vet bills, food, etc.)	\$
Debt and loan payments	\$
Education/training	\$
Health club fees	\$
Renter's insurance	\$
Health/life insurance	\$
Medical expenses	\$
Savings	\$
Taxes	\$
Other	\$
TOTAL	\$

Time Value of Money

Start saving for retirement now, even if it's only \$10 a month.

The reason is compound interest. Over time, your savings (the "principle") accrue interest, which adds to the principle, accruing even more interest. This process is known as "compounding."

To see the power of compound interest, see the chart at right. If you set aside just *one dollar* in the year 2000, it becomes \$18.68, \$59.95, even \$304.48 by the time you retire in 2060.

Imagine how your savings will grow if you set aside \$10. Or \$10 a month. Or \$50 a month. Or more.

Year	Annual Interest Rate		
	5%	7%	10%
2000	\$1.00	\$1.00	\$1.00
2010	\$1.63	\$1.97	\$2.59
2020	\$2.65	\$3.87	\$6.73
2030	\$4.32	\$7.61	\$17.45
2040	\$7.04	\$14.97	\$45.26
2050	\$11.47	\$29.46	\$117.39
2060	\$18.68	\$57.95	\$304.48

Be Financially Aware

The advice of hundreds of finance-related self-help books boils down to one idea: be aware. Know exactly how much money comes in and how much goes out and where it goes. This awareness helps you achieve financial balance. It requires five simple steps:

1. Balance Your 'Book

When you balance your checkbook and reconcile it with your bank, you know exactly how much money you have.

If you don't balance it, you may bounce a check and have to pay fees to your bank and to the merchant. While some people avoid checking accounts for this reason, the benefits of keeping your money in a bank far outweigh the risks, especially if you monitor your spending.

Why a Bank or Credit Union?

The advantages of keeping your money in a bank or credit union outweigh the disadvantages.

Benefits

- direct deposit of wages
- ATM card
- competition for rates/costs
- checks instead of cash (less risky)
- no high fees to check cashing places
- no money order purchases
- direct withdrawal to pay certain bills
- savings account

Risks

- possible check bouncing
- possible fee for account
- minimal cost of checks

2. Add Up Your Debts

Financial awareness means clarifying how much you owe. On a sheet of paper, list all your debts—credit card, personal (the \$15 your friend loaned you), bank loans, tax debt, unpaid utility bills, medical bills and so on.

For simplicity's sake, forget secured debt, such as car loans and student loans, that you pay on time. If you have missed payments, though, add the overdue amounts (and any related fees) to the list.

Add it all up to see your total debt. It may be scary to face how much you owe, but it empowers you to begin planning how to become debt-free.

3. Track Your Spending

The most important tool for financial awareness is tracking your spending. How can you know how much money you need if you don't know where it all goes?

- **Write down what you spend.**
For at least a month, record everything from paying your rent to buying a gumball. One month won't show all your irregular expenses, such as doctor's visits and car repairs, but it gives you an idea of how you spend.
- **Review your spending.**
Put your written expenses into categories, such as those listed on page 46, and calculate the total for each. You may be surprised at what you find. Maybe you spend more or less than you imagined.

4. Plan Your Spending

Knowing exactly where your money goes allows you to decide where you *want* it to go. Use the record of your spending as a guide to plan how to spend next month.

When you plan your spending based on actual expenses, your life changes. Your goals—and the path to achieve them—become clearer, making it more likely that you'll achieve them. You'll find it easier to stick to your spending plans.

Plan for Taxes

You decide how much money your employer should withdraw from your paycheck for federal taxes (your "withholding"). Your human resources person will show you how.

If you under-pay, you'll face a bill on April 15th, when taxes are due. If you overpay, you receive a refund from the government.

Keeping the record [of your spending] is a quantum leap toward gaining control over your money and your life.



Quote

Jerrold Mundis
How to Get Out of Debt...

A Texan Story

Antonio kept a spending record for a month, thinking it was a waste of time. He figured he knew where his money went.

He was astonished to find that the \$3 he spent on coffee and a sweet roll every morning added up to \$60 a month. Nor had he known that he'd spent \$35 on lottery tickets but only won \$4.

Tracking his spending made Antonio see where to make changes. He immediately felt more in control and less "poor."

5. Be Organized

Financial awareness requires just a *little* bit of organization. Your system doesn't matter. Just sticking to it increases your financial awareness. You might simply:

- **Keep your records in one place.**
As soon as they arrive, put all bills and receipts in a box by the front door, for instance. You won't lose papers or waste time looking for them.
- **Pay your bills at a set time(s).**
If you get paid every two weeks, for instance, set aside the first and second Sundays of the month to pay your bills. You'll avoid late fees and worries about whether you paid on time.



Build Good Credit

The credit card industry drives spending in America. When you understand how that industry works, you can begin to gain control and protect yourself financially.

How Credit Works

The credit concept is simple. A bank lends you money “on credit,” putting you in debt. If you don’t pay it back in full immediately, the bank charges interest. The interest compounds over time, costing you even more money.

For many people, this loan takes the form of a credit card. The card may say Visa, but a particular bank issues it. The bank pays the merchants and you repay the bank.

Banks want you to enter into debt. In fact, they prefer to loan money to someone who is already a little bit in debt than to someone who’s not. They make money from the interest that you pay and they can’t make money if you don’t debt.

When you pay – on time, every month – at least the minimum amount due on a loan, you develop a positive credit history, whether you ever pay off the debt or not.

It’s critical that you establish some credit record. If you have never borrowed before, banks can’t judge whether you’re a credit risk and will be reluctant to lend you any money.

Credit reports

Loaning money is risky because it may not be re-paid, so lenders “run a credit check” of your credit history to decide whether you’re worth the risk.

If your credit report is good, they loan you money. If it’s OK, they loan a limited amount at a high interest rate. If it’s bad, they don’t lend it at all.

Your credit report comes from private credit bureaus. Banks, merchants, utility companies and others report your payment history to these bureaus, who then sell the reports to potential lenders. It’s important to regularly check your own report for accuracy.

Benefits of Good Credit

The better your credit history, the more likely banks will lend you money, the more money they will lend you and the lower the interest rate they’ll charge. With these loans you can:

- buy a house,
- buy or rent a car,
- buy tickets over the phone,
- buy gifts online,
- reserve a hotel room,
- buy gas at the pump.

And more.

Credit in the form of credit cards is especially convenient. Many of the items above are difficult, if not impossible, to obtain without them. Merchants everywhere accept them and they can sometimes be safer to use than cash, as the box below explains.

Different Card Types

There are different types of money cards available. Choose one that suits your needs.

Type One

This type of card affects your credit history. If someone steals it, you usually don’t have to pay for what the thief bought.

Credit card: through which the bank loans you money then bills you monthly (e.g., Mastercard or Visa).

Bank card: a card through which the bank lends you money but requires you to pay it the bill in full or pay a fee (e.g., American Express).

Type Two

This type of card does not affect your credit history because it directly withdraws money from your bank account. If someone steals it, the thief can empty your account; you have no protection.

Debit card: a card that immediately withdraws funds from your bank account; looks like a credit card.

ATM card: a card you can use (usually for a fee) to withdraw cash from automatic teller machines around the world.

How to Get Good Credit

If you have no credit history or a poor one, you can start to build a positive credit history today. Here’s how:

- **Pay your bills in full.**
Every month, pay the total due for each bill you receive. If you use a credit card, NEVER skip a payment.
- **Use your credit card responsibly.**
Limit yourself to one credit card and pay each bill in full. It’s easy if you treat it like a debit card. Record each transaction and mentally subtract the amount from your checking account balance. When the new bill arrives, you will have enough money reserved to pay it in full.

- **Consolidate your debt.**
If you have more than one credit card, transfer the amount due (the “outstanding balance”) from each onto the card with the lowest interest rate. Cancel the other cards and begin repaying your debt.

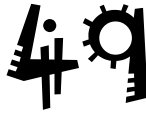
- **Borrow just to repay.**
You can establish or re-establish credit by borrowing money for the sole purpose of repaying it. This method actually costs you some interest fees but it may be worth it to improve your credit.

First, obtain a small loan from your bank or credit union. Deposit the money in your savings account – don’t spend any! – and use it to repay the loan month by month. Your credit report will show a loan successfully re-paid and you won’t have put yourself in a bind to do it.

Where to Get Help

If you feel stressed about your debts, look in your phone book for the nearest Consumer Credit Commission office. This not-for-profit organization has helped millions of Americans pay off their debts.


You might also join Debtors Anonymous. This self-help group, based on the 12 Steps of Alcoholics Anonymous, offers a proven method for paying off debts and overcoming the underlying problems associated with excessive spending.



Avoid Debt and Bad Credit

Borrowing money irresponsibly leads to two major problems: bad credit and excessive debt. You develop bad credit when you pay a bill late, miss a payment or never pay at all. Even just carrying excessive debt can damage your credit. You create excessive debt when you borrow more than you can afford to repay.

Poverty is not the absence of goods but rather the over-abundance of desire. Plato



Quote

Consequences

There are three main dangers associated with big debts and a bad credit rating:

- **Escalating debt**
Just as compound interest works in your favor when you save money, it works against you when you debt. If you only pay the minimum amount due on your monthly credit card bill, you will NEVER repay that debt, especially if your card charges annual fees.
- **Collections agencies**
If you do not pay your debts as agreed, you may have to deal with collections agencies hired by those you owe. These agencies use aggressive and often unpleasant methods to urge you to pay.
- **Loan refusals**
A bad credit history makes it difficult to get a loan for major purchases, such as a car or a home. If you do find a lender, you likely will have to pay a high interest rate.

Fortunately, black marks on your credit do not last forever. Credit reports cover only the most recent seven years.

A Texan Story

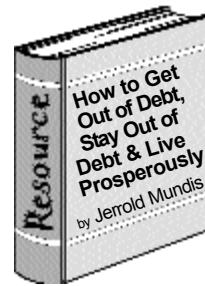
Ciara learned the importance of maintaining good credit the hard way. When buying a car, she could get a special first-time-buyer deal. But then her credit report revealed a missing credit card payment a year before. She'd moved to a new apartment and lost the bill in the transition.

She hadn't missed a payment—or even been late—since. Still, that one mistake disqualified her from the special offer, costing her \$700.

Pitfalls to Avoid

The best way to avoid debt—and possible bad credit—is to spend only what you can afford and stay away from the following pitfalls, which can worsen your debts:

- **Gambling**
Gambling—including playing the lottery and day trading on the stock market—can be fun. If you can't afford it, however, it wastes money. For some people, it also becomes a life-destroying compulsion.
 - **Pawning**
Pawn shops cater to people in financial need. Pawning a possession may give you immediate cash but regaining the object requires you to pay a huge amount of interest. If you must get cash quickly, borrow from friends or family instead.
 - **Using check cashing stores**
Check cashing stores seem convenient but they charge at least one percent of your check. You can often join a bank or credit union that charges no fee.
 - **Emotional spending**
Without realizing it, many people spend money simply to cheer up, calm down or feel a sense of power and control. If you often buy items on impulse, especially items you don't need, you may be an emotional spender.
- You can curb emotional spending by waiting. When you see something you "have to have," wait at least 24 hours before you buy it—especially if it's costly. Urgent impulses to buy are usually emotionally-driven. The more urgent the desire, the longer you should wait.



- **Depriving yourself**
For some people, overspending arises from a sense of deprivation. If you never allow yourself any fun or luxuries (which can be as simple as a few fresh flowers), you may eventually overspend, telling yourself that you "deserve" it, though you can't afford it. You can break the deprivation-overspending cycle by nurturing yourself regularly. Give yourself the occasional treat and you'll be less likely to rebel and overspend. As Terry Savage of oxygen.com says, financial planning is about "self discipline, not self denial."

How Debt Grows

If you don't pay it off immediately, debt grows over time. An example illustrates how easily it can happen.

Imagine that you always pay off your credit card bill each month. One day you pay for desperately-needed car repairs. You don't have the \$500 and you have no idea when you can pay it off. You decide to just let it ride on your credit card until you get a raise.

When you get your next credit card bill, you pay all of it except the \$500. Your bill the following month lists two items you have never seen before. One is the "carry-over" balance of \$500. The other is a \$7.50 "finance fee," showing the interest you owe.

Again, you pay just for your new purchases that month, leaving the \$507.50 untouched. You continue this pattern for the next several months.

By the time a year passes, you owe almost \$600 on a \$500 purchase. Your interest grew from \$7.50 to \$97.80 in just twelve months!*

* Based on annual interest rate of 18%.



Preparing for Life After High School:

The Next Steps – Living With Brain Injury

A guide for teachers, students, and family
members.

<http://www.cdr.state.tx.us/shared/PDFs/SAW%20Ch4.pdf>

Preparing for Life after High School: The Next Steps

Living with Brain Injury



This brochure was developed for persons with brain injury, family members, caregivers, and friends to suggest ways to deal with the problems one may face when living with brain injury.

**Preparing for Life after High School:
The Next Steps**

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Contents:

- 2** INTRODUCTION
 - 3** A Four-Part Process
- 4** KNOW YOUR RIGHTS
 - 4** IDEA
 - 7** Section 504 of the Rehabilitation Act and the ADA
- 10** CONSIDER ALL THE OPTIONS
 - 12** Choosing an Educational Opportunity
 - 20** Entering the Workplace
 - 26** Finding a Place to Live
- 29** MAKE A PLAN
- 35** FIND AN ADVOCATE
- 37** GENERAL RESOURCES
- 40** ABOUT THE AUTHORS

INTRODUCTION

Deciding what to do after high school is a challenge for any student. The choices are many—continuing education, getting vocational training, finding a job, or juggling part-time work and classes. It’s also at this time that many young people first think about moving away from home.

For students with traumatic brain injury (TBI), the basic transition challenges are the same as for any young person, yet they are usually more complex. A student whose injury is longstanding has more time to plan than a student who was injured only recently. For the recently injured student, the transition may be harder. Good planning greatly improves the chances that the move from high school to young adulthood will be a successful one.

This booklet describes the opportunities and resources available to students with brain injuries, their families, and others who care about them. It provides guidance on how to make a successful transition from high school student to young adult. It emphasizes the importance of understanding the student’s rights, of exploring options, of collaborative planning,

and of flexibility. At the end of the booklet is a list of general resources that will be helpful to all individuals living with traumatic brain injury (TBI). Resources on specific topics are listed at the end of each section.

A FOUR-PART PROCESS

It is helpful to think of the transition process as having four parts. The parts are as follows:

- 1. Know your rights.** Our society believes that people with disabilities and their parents have certain rights. Federal and state governments have passed laws to guarantee that Americans with disabilities, including TBI, enjoy these rights.
- 2. Consider all the options.** Some students want to attend college after they leave high school. Others want to find a job. Still others choose to work and go to school at the same time. Many students may want to change their living situation.
- 3. Make a plan.** No matter what option(s) a student chooses, setting realistic goals and evaluating progress toward those goals is essential. Planning and goal setting should begin as early as possible.
- 4. Find an advocate.** An advocate is a person who can help locate resources that a student with TBI needs and who may help to coordinate needed services. The advocate may be a family member, friend, vocational rehabilitation professional, case manager, or another professional. As the student grows more independent and knowledgeable, he or she can become a self-advocate.

1. KNOW YOUR RIGHTS

Students with disabilities, including TBI, have distinct rights. These rights are guaranteed under federal and state laws. To the extent that students, their parents, and others understand these rights, the students will be able to take full advantage of the resulting benefits. If a student's TBI occurred at birth, during childhood or early adolescence, chances are that parents and others are already aware of these laws. If the injury occurred only recently, parents and caregivers may be less familiar with them.

The following federal laws protect the rights of individuals with disabilities:

- Individuals with Disabilities Education Act (IDEA) of 1990, as amended in 1997 and 2004
- Section 504 of the Rehabilitation Act of 1973
- Americans with Disabilities Act (ADA) of 1990

IDEA

The IDEA of 1990 and its amendments provide for a free appropriate public education in the least restrictive environment for students with disabilities who have not received a regular high school diploma up to age 21.

IDEA requires the creation of an individualized education plan, or IEP, for each child who receives special education services. Parents and the student have the right to participate in and approve the IEP.

The first IEP is usually created when a child enters school. IEPs must be updated annually. Students are eligible to continue receiving these services until their 21st birthday or until they receive a regular high school diploma, whichever comes first.

Transition Planning under IDEA

Transition services are supports to help a student move from school to employment, further education, adult services, independent living, or other types of community participation. They are required under federal law for eligible children and youth. The law states that transition services continue even if the student has graduated and has received a regular diploma.

The transition process usually begins when the student is around 14 years old. At this time, the student's IEP team begins to make a transition plan. Members of this team include the student, their family, school representatives and outside agencies, such as vocational rehabilitation.

Transition planning is an important part of IEPs for older students. The first IEP that will be in effect when the student is 16 years of age must contain two things:

- Measurable goals for the student after high school. These goals are based on assessments related to training, education, employment, and where appropriate, independent living skills; and
- A description of the transition services the student needs to reach those goals.

According to the IDEA, transition services are results oriented. They focus on improving a student's academic and functional status. Transition services activities include:

- postsecondary education;
- vocational education;
- integrated employment (that is, in regular settings where they work alongside people without disabilities) including supported employment (integrated employment with continuing support from an agency experienced in finding work for the disabled);
- continuing and adult education;
- adult services (comprehensive social services that help disabled individuals live safely while maintaining as much independence as possible);
- independent living; and
- participation in community life.

Transition services are also based on the student's needs and take into account his or her strengths, preferences, and interests. They may include instruction, related services, community experiences,

the development of employment and other adult living objectives, and when appropriate, acquisition of daily living skills and functional vocational evaluation.

Students with disabilities who don't receive special education services in high school may need extra support during the transition period. These students, with the help of their family, advocate, and school staff, can take advantage of many of the services mentioned in this booklet.

SECTION 504 OF THE REHABILITATION ACT AND THE ADA

After high school or at age 21, an individual is no longer eligible for services under IDEA. However, two other federal laws protect students with disabilities from discrimination and provide for transition services: Section 504 of the Rehabilitation Act and the ADA.

The **Rehabilitation Act** protects the civil rights of any student who is enrolled in a college, university, or other entity that receives federal funds. Section 504 requires that the states and the federal government make their programs and buildings accessible to people with disabilities. It provides for reasonable accommodations, defined as changes that enable a person with a disability to have equal opportunities with people who do not have a disability. Examples of reasonable accommodations are: adding a ramp so people using wheelchairs can get into a building, changing work schedules, and providing interpreters. For example, a note-taker or audio recorder is a common accommodation for students with TBI who are enrolled in continuing education. It is



the responsibility of the student to let the institution know that he or she has a disability and to request the accommodations needed.

The Rehabilitation Act also states that governments must make sure that people with disabilities have equal access to government jobs. For example, governments must provide devices or extra assistance to help people with disabilities do their jobs or apply for jobs.

The **ADA** extends the protections of Section 504 to public and private education, employment, state and local government offices, accommodations, commercial facilities, transportation, and telecommunications, regardless of whether they receive federal funding. It makes certain types of discrimination against people with disabilities illegal. The law requires that employers, business owners, and the government make reasonable changes to stop discriminating against people with disabilities. As with Section 504, it is the responsibility of the student to inform the institution, employer, or other entity about his or her disability and request the accommodations needed.

States vary in their laws that cover persons with disabilities and the services offered. Students and families should consult their schools for details.

Resources

A Basic Glossary: Legal Terms for People with Brain Injury. Available from the Brain Injury Association of America, www.biausa.org.

Individuals with Disabilities Education Improvement Act of 2004. Accessed at: http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=108_cong_public_laws&docid=f:publ446.108.

A Guide to Disability Rights Laws provides concise descriptions of the laws described in this booklet as well as other laws, including the Fair Housing Act, that apply to individuals with disabilities. It is published by the U.S. Department of Justice. Go to: www.usdoj.gov/crt/ada/cguide.htm#anchor65610.



A BASIC DECISION TREE

2. CONSIDER ALL THE OPTIONS

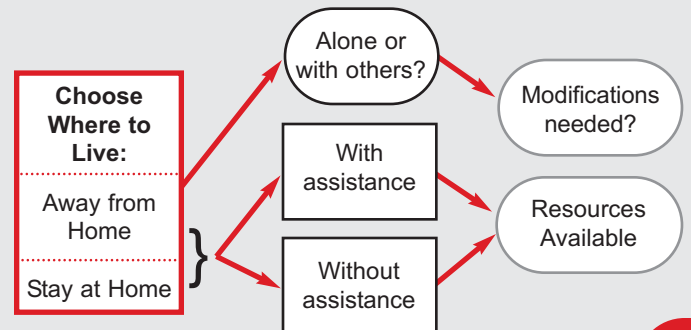
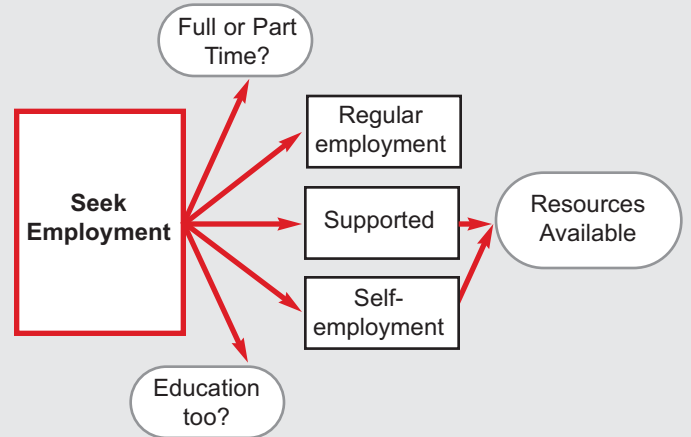
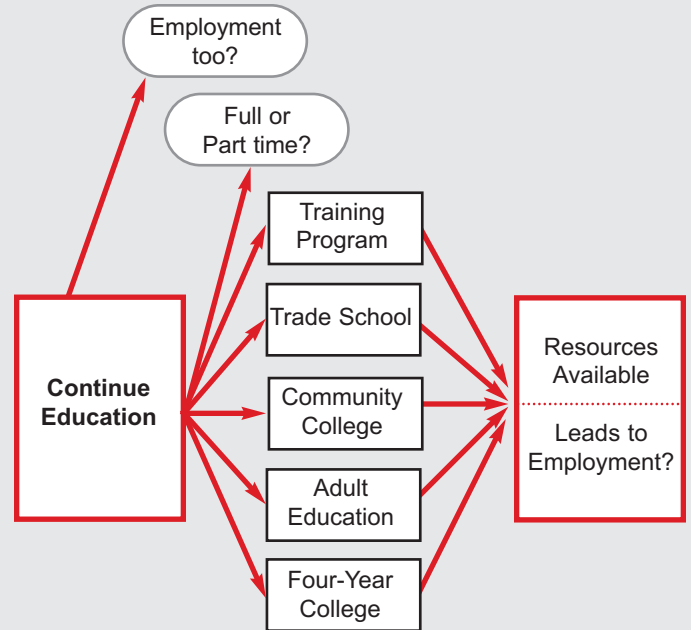
The fundamental choice that students face as they think about life after high school is whether to continue their education, get a job, or balance work and school. Transition planning is centered on that key decision. This section covers what students and families should know about going to college and finding a job.

Although we often think of “finishing school,” we never really stop learning. Lifelong learning is a reality for everyone, whether going to a community or other college or getting a job. There are many formal and informal ways of continuing education. If a student has decided on continuing his/her education, a whole new range of options opens up.

Among the formal educational options are:

- community and other two-year colleges
- technical colleges
- trade schools
- training offered by disability-specific organizations
- adult education programs
- other non-degree programs
- four-year public and private colleges and universities

The student may also consider whether to attend part- or full-time, whether to work part-time, and where to live. For a student with disabilities who is exploring these choices, it's important to make sure that support services are available, to plan for coping with the demands of work or continuing education, and to know how to adapt a plan if the situation changes.



CHOOSING AN EDUCATIONAL OPPORTUNITY

The benefits and challenges of each educational choice need to be considered before deciding whether to go to school, and if so, which school to attend.

Some things to consider are:

- whether training for a specific job or a more broad education is desired;
- for specific job training, whether a community college or trade school program is best;
- the timing and duration of the program;
- the application and entrance requirements;
- the costs of participation and availability of financial assistance; and
- program location.

Answers to these and other questions are usually available on each school or program's website. In addition, for students who want more information about two- and four-year colleges and universities, a service called College Opportunities On-Line provides the URLs (unique record locators) to thousands of trade and technical schools, as well as, two- and four-year colleges and universities in the United States (see resource list at the end of this section).

Community College

Community colleges often focus on the needs of a community, including training and education for employment. Many community colleges offer excellent disability support services. Community colleges tend to be very flexible and allow a student to simply take a class or two. Students can complete a trade, certificate, or associate degree programs, or prepare to transfer to a four-year college.

Trade or Technical Schools

Many students find training for a specific job at a trade school or technical college. Training for a wide range of jobs, such as mechanics, dental hygienists, welders, or nurses is generally available. Most trade schools accept federal funds and are required to provide services for students with disabilities.

Colleges and Universities

Four-year colleges and universities generally offer bachelor degree programs in a wide range of specialties or majors. Many also offer adult education classes and some allow students to take just one or two classes a semester.

Special Services to Help Meet the Demands of College

Entering college makes demands on a young student. The adjustment can be difficult. Most colleges and universities have disability support services (DSS) that provide or help arrange for information and referral, registration assistance, auxiliary aids (see Figure 1), and academic



accommodation. DSS staff may serve as a student's advocate in some circumstances. The DSS staff may include professionals who provide crisis intervention and brief supportive counseling. DSS can also help with identifying accessible housing and assistive technology.

Figure 1:
Examples of Auxiliary Aids That May Be Provided under Section 504

- taped texts
- note takers
- interpreters
- readers
- videotext displays
- television enlargers
- talking calculators
- electronic readers
- Braille calculators, printers, or typewriters
- telephone handset amplifiers
- closed caption decoders
- open and closed captioning
- voice synthesizers
- specialized gym equipment
- calculators or keyboards with large buttons
- reaching device for library use
- raised-line drawing kits
- assistive listening devices
- assistive listening systems
- telecommunications devices for deaf persons

Students and parents should meet with the DSS staff to discuss needs and arrange for services as early as possible—well before classes start. Schools have limited equipment and funding for free services for students with disabilities. If an institution is not required by law to provide a particular service, such as free tutoring, that service may be in short supply, if available at all. Making arrangements early will give the student the best choices.

If the student has not made arrangements for special accommodations in advance, he or she should meet with each instructor to request accommodations as soon as classes begin. It is the student's responsibility to let instructors know about his/her learning styles and needs. Students should also become aware of a number of simple tips that other students have found useful (see Figure 2).

Some instructors will be unfamiliar with Section 504 and the ADA. They may resist making the necessary accommodations because they don't understand the school's obligations. If this happens, the student should ask DSS for assistance. DSS staff can help make the arrangements. They can also educate the instructors about their responsibilities under the law.

Figure 2: Useful Strategies, Accommodations, and Modifications for Students with Disabilities

Strategies

- Use memory aids such as organizational software, note-taking aids or services, hand-held pocket organizers, notepads, or tape recorders.
- Use index cards to group small bits of information, key concepts, or new vocabulary.
- Practice taking tests, writing term papers, and managing lab assignments.
- Schedule weekly appointments with the campus writing center for help in organizing papers and proofreading drafts.

Accommodations or Modifications

- Request the help of tutors to aid in understanding class material and to keep up with assignments (free tutoring may or may not be available).
- Ask for advance access to course syllabi, including a description of all class requirements.
- Arrange to take more frequent tests that cover smaller amounts of material than the rest of the class. Or take lengthy exams in intervals with short breaks.
- Ask for extra time to prepare for oral presentations, take exams, or complete papers.
- Request frequent feedback from the instructor regarding performance expectations, information to be tested, and course learning objectives.

Adapted from *The Student with a TBI: Achieving Goals for Higher Education*, Ruoff, J. 2001.

Changing Plans

No matter how well a student has planned the transition to college, and no matter how much support he or she receives, it is not possible to guarantee that they will do well. Many students will succeed; some will shine. Others will fail or run the risk of failure. Failing or having problems in one class does not mean the student cannot succeed in another. However, failure in several classes is usually a sign that it's time to reconsider the student's plan.

The college's DSS and the student's adviser should be included in any discussions about taking fewer classes or leaving college. If a four-year university presented too many challenges, a two-year community college may be a better option for the student, especially if they are just beginning college.



Financing a College Education

Many students need financial assistance to pay for college. The federal government and most states offer scholarships, loans, grants, and other programs. The state office of vocational rehabilitation may also fund tuition, books and supplies, and services for eligible students. (Additional information on services offered through these offices appears below in the section entitled "Entering the Workplace.")

Families and students should also ask the school about tuition waiver and discount programs. Certain professions with workforce shortages, such as nursing, offer incentives for students to consider entering the profession.

Exploring sources of financial aid takes time. A high school guidance counselor, the transition specialist, or the college financial aid office can help point the student and family in the right direction. Public librarians can often suggest good places to look, both in print and online.



Continuing Education Resources

College Opportunities On-Line (COOL) provides links to nearly 7,000 universities, liberal arts colleges, specialized colleges, community colleges, career or technical colleges, and trade schools. COOL is a service of the U.S. Department of Education. Go to:

www.nces.ed.gov/ipeds/cool

Information about federal student aid programs at the U.S. Department of Education, including grants, loans, and

programs such as Federal Work Study, may be found at the website below. Schools are not required to participate in any of these federal financial aid programs. Be sure to check with each school.

www.ed.gov/offices/OSFAP/Students/student.html

The Free Application for Federal Student Aid, a form that all applicants for federal financial aid must complete, is at:

www.fafsa.ed.gov

The Federal Student Aid website offers information about federal, state, and private sources of financial aid. It also offers information about preparing for and selecting colleges. Go to:

www.studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp

The Federal Trade Commission suggests a list of questions to consider in evaluating trade or technical schools. Go to <http://www.ftc.gov/bcp/online/pubs/services/votech.htm>

Information about Section 529 College Savings Plans is available from the state department of education or a financial adviser.

See also Vocational Rehabilitation below.

Auxiliary Aids

Information about the auxiliary aids and services that colleges and universities have under Section 504 and the ADA can be found at: www.ed.gov/about/offices/list/ocr/docs/auxaids.html

The Student with a TBI: Achieving Goals for Higher Education, by Janice Ruoff, Heath Resource Center, 2001. Available free at: www.heath.gwu.edu/PDFs/Brain%20Injury.pdf

ENTERING THE WORKPLACE

Some young people with TBI are able to work full-time or part-time in a regular job. Others will require special training and support from a job coach. Some will do better in jobs that involve a great deal of repetition. Still others will want to open a business or work from home.

A variety of employment options and support services are available to help persons with TBI and other disabilities prepare for and succeed in a job.

The State Vocational Rehabilitation Agency

The state vocational rehabilitation (VR) agency has a key role in helping students find jobs and job training. The VR agency can identify work options and guide the young person in making choices based on his or her interests, abilities, and needs.

Students with TBI who are receiving special education services or whose injury is likely to be a barrier to employment should register with their state VR agency two years before high school graduation or before they turn 21, whichever is earlier. This allows the VR counselor to participate in transition planning meetings and advise the student about vocational assessment, job training, and other services. Because funding is limited, many states have established priority categories and waiting lists for VR services. Registration may help the eligible student gain access to needed VR services and funding instead of joining the waiting list.

A student who sustains a TBI during the last year or two of high school may not be receiving special education services. If that student has a physical or learning disability that may be a barrier to employment, he or she should register with the VR office as early as possible.

State Vocational Rehabilitation Services

VR agencies offer the following services:

- vocational assessment to help identify skills, abilities, interests, and job goals;
- vocational counseling and guidance;
- physical and mental restoration services related to an employment goal;
- training and education to learn new vocational skills;
- rehabilitation technology, telecommunication aids, and other adaptive devices;
- job placement services;
- services to help students with disabilities get a job after finishing high school;
- supported employment; and
- referral to other services.



Eligibility for VR Services

To receive VR services, the student must:

1. have a physical or mental impairment that results in a substantial barrier to employment;
2. be able to benefit, in terms of an employment outcome, from VR services; and
3. require VR services to prepare for, secure, retain, or regain employment.

Individuals who receive Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) are presumed to be eligible for VR services.

Related Employment Services

One-Stop Career Centers

The U.S. Department of Labor's Division of Employment and Training has One-Stop Career Centers in every state. Services of these centers are available for anyone who wants to work. The centers offer the following services:

- access to computers for posting resumes and job searching;
- review of job qualifications, experience, readiness, and abilities;
- vocational counseling;
- referral to employers with appropriate job openings, to other agencies for job training, and for supportive services (e.g. health, housing, legal);
- classes in searching for job openings, writing résumés and cover letters, interviewing for a job, networking, and using computers to post résumés and search for jobs; and

- fax, copier, and phones for use during a job search.

Ticket to Work

People over age 18 who receive Social Security assistance may be eligible for a program known as Ticket to Work. The goal of this program is to increase opportunities and choices for Social Security disability beneficiaries to obtain employment, VR, and other support services. This program removes many of the barriers that made it difficult for people to go to work because their earned income would mean a loss of Medicaid benefits.

The Social Security Administration automatically sends eligible students a "ticket" for this program. The ticket is valid at VR agencies, as well as at other service providers.

Local Services

Some community employment agencies specialize in working with people with cognitive impairment. They may offer specialized supports to individuals with TBI.

Vocational Resources

Vocational Rehabilitation

To locate the state vocational rehabilitation office near you, go to: <http://www.jan.vwu.edu/SBSES/VOCREHAB.HTM>.

One-Stop Career Centers

Each state has several career centers that offer services to people looking for work. Go to: www.careeronestop.org.

Ticket to Work

Go to the Social Security Administration at www.ssa.gov or to the program website at www.yourtickettowork.com.

Other Federal and State Benefits for Young Working Adults

The student's existing sources of income or service eligibility may be affected by earned income. Two major sources of support are usually involved: Supplemental Security Income, or SSI, and Medicaid health benefits.

Supplemental Security Income (SSI)

Once a young person begins to work, SSI may be reduced or eliminated, depending on the student's earnings. The rules for these decisions are complex. It is helpful to consult with the VR agency or Social Security office to discuss the student's specific situation.

Medicaid

States may provide benefits to workers with disabilities who, because of their earnings, no longer qualify for Medicaid. Many states have implemented laws that allow people to purchase Medicaid on the basis of an income-based, sliding scale. This allows people to go to work with less concern about the potential of losing medical benefits.

Income and Medical Benefits Resources

Social Security

Social Security Disability Income (SSDI) and SSI are federal programs that provide financial assistance to people with disabilities. Individuals who have a disability and meet the medical criteria may qualify for benefits under either program. For more information, go to: www.socialsecurity.gov/disability.

Medicaid

For general information about Medicaid, go to: www.cms.hhs.gov/medicaid/consumer.asp

For information about the Medicaid Buy-In Program, which allows people with disabilities who are working to purchase Medicaid benefits, go to: www.socialsecurity.gov/disabilityresearch/wi/buyin.htm.

Medicare

People with disabilities who have been receiving SSDI for 24 months may be eligible for Medicare. For more information, go to: www.medicare.gov.

FINDING A PLACE TO LIVE

Leaving high school often makes young people want to feel more independent. For some, a way to enjoy greater independence is to move away from home. There are some different options depending upon whether the student continues his or her education or decides to work.

At least six months before graduation or at the end of high school, the student who wishes to work should begin meeting with representatives of an independent living center or state and local resources for assistance in determining the options that fit his or her goals and needs.

Students continuing their education may choose to live on-campus, in off-campus housing, or at home. On-campus housing can be more convenient. Section 504 and the ADA require educational institutions offering on-campus housing to accommodate students with disabilities. At some colleges, housing is made accessible on request. Advance planning will allow time for any renovations that need to be made. Most colleges have a student housing office. Staff of this office can answer questions about on-site and off-site housing.

Regardless of whether a student chooses to work, to continue his or her education, or to combine work and continuing education, some students choose to live with their families, and family members provide all the assistance they need. Some students may need outside assistance, such as a personal care assistant, whether living

alone, with family, or with a roommate or group of peers.

Many resources are available that can help students with identifying and paying for housing, supports, and assistance. For example, VR staff can provide guidance to students. In addition, every state offers several independent living centers. Staff of these centers offer peer counseling, skills training, advocacy, and information and referral. Some centers offer housing referrals, communication assistance, support groups, transportation, and health information.

Some states offer home care assistance programs. These programs provide services such as meal preparation, grocery shopping, laundry, and light housekeeping to adults with disabilities.

A student who qualifies for Medicaid may be able to take advantage of the Medicaid Home and Community Services Waiver program if it is available in his or her state. This program offers home health care, personal care, rehabilitation, and other services.

A number of states have established TBI trust funds. These funds provide assistance to persons with TBI who do not have other funding sources for needed services. Eligibility and the types of services offered may vary, not every state has a trust fund. The state affiliate of the Brain Injury Association of America will know whether a trust fund exists and can provide contact information.



Other things to think about when choosing a place to live include: transportation, social and recreational activities, shopping and financial management, health and safety, and behavioral support. For many people, any change or transition can create a multitude of challenges. If change is particularly difficult for the student, it's best to make changes gradually and with advance preparation and practice.

Resources

Medicaid Home and Community Services

Information about Home and Community Services for people eligible for Medicaid and SSI can be found at: www.aspe.hhs.gov/daltcp/reports/primer.htm

Independent Living Centers

Every state has Centers for Independent Living (CILs) that provide services to maximize the independence of individuals with disabilities and the accessibility of the communities in which they live. Core CIL services include: advocacy, independent living skills training, information and referral and peer counseling. Many CILs also help people find housing and personal care assistance.

The Independent Living Resource Utilization program is a national center for information, training, research, and technical assistance in independent living. A list of independent living centers, updated weekly, is included on its website. To find a CIL in your area, go to:

<http://www.ilru.org/html/publications/directory/index.html>.

3. MAKE A PLAN

Planning is the third part of the transition process. Because it is a collaborative process, planning takes time. It also often involves compromise. Parents or other supportive people have the student's best interests at heart. They also have a great deal of expertise. The most important factor, however, is that the plan represent the student's ideas and goals. This sometimes means that others may not agree entirely with the plan. They may think the student should do something different. It's important to have wide-ranging discussions of options. But once a plan is firmed up, it is important that everyone support it.

This section provides background information that will help in planning the transition from high school.

The Family's Ongoing Role

As a student nears adulthood, greater independence is often a goal. The need for family involvement may decrease, but it does not end. Family-centered planning is a way to consider the needs of each member of the family when making decisions. The student should have a major role in planning and decision making. However, both the student and family should work together to build support systems (sometimes referred to as "support circles") to ensure the student will have an active family and community life. Support circles foster friendships and networks that enhance a person's life and options.

Assessing the Student's Abilities

The IEP and transition plan are based on a thorough, accurate, and updated assessment of the student's abilities. The IDEA requires that a qualified professional do the testing. The school system pays for the test and provides the personnel (often, a school psychologist), as well as all the materials and equipment necessary to administer the test.

In addition, assessments and other evaluation materials used under IDEA must:

- not discriminate on a racial or cultural basis
- be provided in the language and form most likely to yield accurate information on what the student knows and can do and
- be used for purposes for which the measures are valid and reliable

More than one type of assessment is needed to provide enough information to make good transition decisions. It is important that the student be assessed in all areas of potential disability. The assessment tools and strategies should be chosen to provide information that directly assists in determining that the educational needs of the student are met.

Neuropsychological Assessment

A neuropsychological evaluation is recommended for students with TBI at the time they begin transition planning. This exam should be administered by a neuropsychologist, who is a psychologist

with special training in evaluation and treatment of brain functions.

The purpose of the neuropsychological evaluation is to identify strengths and weaknesses in a person's thinking skills. It involves tests that provide a baseline measure of a person's abilities. The test also suggests ways to improve strengths while working around areas of weakness. The school system may need to be convinced to include this as one of the kinds of assessments it provides under IDEA.

Before the test, the parent should be sure that the neuropsychologist knows why the testing is being done. If the student has had previous evaluations, the neuropsychologist should have a copy of the test results. This will enable the neuropsychologist to compare results of the tests. The parent should ask the neuropsychologist to include in the report comments about the types of services or supports that may help the student to have the best chance of success.

Environmental Assessments

In addition to assessing the student's abilities, it is a good idea to assess the environment. Housing, workplace, and



school environments, as well as support facilities in the community must be evaluated. For example, for a student who relies on public transportation, living or working near a bus line or subway can make the difference between success and frustration.

Setting Goals

Once a student's assessment has been done, it is time to set goals for the transition plan. Like planning, goal setting is collaborative. It should include the student, family members, teacher, and other professionals, such as an employment specialist (job coach), vocational rehabilitation counselor, advocate, neuropsychologist, nurse, occupational therapist, physiatrist, physical therapist, social worker, and speech-language therapist.

The team should explore all possible options before setting goals. Goals should be measurable and attainable. Consider setting goals that address:

- where and with whom the student will live
- what the student will be doing (e.g., working part- or full-time, taking classes, volunteering, going to college)
- financial resources the student will need and how the student will get them

The goals should be consistent with the student's strengths. They should be challenging, but not overwhelming.

The goals should be written down. Each goal should have an action plan that lists the steps necessary to reach the goal and

a time-line or deadline. The goal should also foresee any obstacles that need to be overcome and strategies for overcoming them, and each goal should spell out the skills or information needed to reach the goal. Each goal should also designate the person or persons who are responsible for helping the student accomplish each activity, and state how progress will be measured. Finally, it should state how progress will be measured.

Keeping Track of Progress

Many students have trouble following through with plans, even plans they themselves have made. But when goals are written with specific deadlines and an action plan, it is easier to track—and celebrate!--progress. Lack of progress means that it may be time to find other resources to help achieve the goal. In some cases, the best option is to change the goal.

The student should set a time each week to look at the goals, activities, and time lines. Ask the student to determine which tasks are on track and which are slipping. To add structure to this review, the student might ask a school adviser, advocate, or staff from DSS to meet with him or her regularly to do the review.

Troubleshooting Strategies

Even with the best planning, many people find that the goals they set are not attainable. Students with TBI are no exception. For example, a student may wish to graduate from college. But once enrolled, the student may find the demands of higher education are overwhelming.

Breaking a goal into parts can help the student to feel successful and move toward a larger goal. For example, a small goal may simply be to pass a test. On the basis of these smaller goals, the student can consider whether the overall goal is realistic. The student should feel free to turn to relatives, his or her advocate, or other people for support when needed.

Reviewing and Revising the Plan

If, despite the student's efforts, something isn't working, the review session is an ideal time to find out what is needed. For example, a goal may have been unrealistic. Or the person assigned to an action step may have met an unexpected obstacle. Extra help, adjustments to the deadline, or just a reminder may help the student get back on track. Flexibility is essential.

The transition plan goals must be reviewed at least once a year. Depending on the

type of goals, the services being provided, and the length of time until the transition from high school, it may be helpful to review it more frequently.

Students, parents, and others should consider the time used in setting goals, writing them down, measuring and reviewing progress as an investment. The payoff can be tremendous.

4. FIND AN ADVOCATE

After a student leaves high school, he or she takes on increasing responsibility for securing any needed assistance—whether from a landlord, professor, employer, or agency with which the student is affiliated.

When beginning this move to greater self-reliance, many students find it helpful to have a guide or an advocate. A parent or other family member may have filled this role for many years. As a young person nears adulthood, a new advocate may be more helpful. The student should also learn self-advocacy skills as the transition to adult life proceeds.

Skills of an effective advocate include an ability to:

- find information
- communicate effectively
- solve problems
- make decisions
- negotiate
- stand up for the young person's rights

An advocate can make contacts and represent the student in dealing with agencies and can help the student make phone calls and participate in meetings.



The advocate can also help the student set up and get to appointments, and can make sure the student has enough information to make sound decisions. A good advocate is very familiar with the student's situation, needs, and goals.

Finding an effective advocate can be challenging. Persistence is often the key to finding a good match. School transition specialists may be able to supply the names of potential advocates.

Rather than having just one advocate, a student may develop relationships with several people who will advocate for different services. Some advocates have limited time to share with the student, so it may be helpful to focus on specific problems.

Although they do not take on formal advocacy roles, friends and people involved in working with people with disabilities can also advise a student who is in the transition process. A counselor or staff person from one of the agencies that serves the student is a particularly good possibility for this role.

Transition from high school to college or the workplace is not just a phase. Some people with disabilities will need extended or life-long assistance. The sooner they learn good self-advocacy skills, the more likely they will be able to achieve greater independence. But no matter how independent the student becomes, a trusted advocate can always help with new issues that arise and provide trusted advice on ongoing issues.

Advocacy Resource

Family Advocacy Skills Training: A Handbook for Family Advocates by Donald Hood, Ann Glang, Marilyn Lash and Bonnie Todis, 2001. Available free at:
www.tr.wou.edu/tbi/fast/downloads.htm

GENERAL RESOURCES

Many print and Internet resources provide information and assistance about education, employment, and independent living services. Although the Internet is a wonderful source of information, it must be used with caution. Many websites are not dependable or accurate. Government sites and those supported by national organizations are generally most trustworthy. When using a website, parents and students should never give personal information such as a Social Security number, date and place of birth, or sometimes, even a mailing address or phone number.

General Information

The Brain Injury Association of America (BIAA) is the premier source of information, education, support, and legislative advocacy for persons with brain injury, family members and caregivers, and the professionals and providers who serve them. Through BIAA's network of state and local affiliates and support groups, connections to many of the services described in this booklet may be found. Go to: www.biausa.org.

Disability Info is a federal government website that includes disability-related

information and links to hundreds of other organizations and websites. Go to:
www.disabilityinfo.gov.

Education

Education Resource Centers

Education Resource Centers offer free information on topics such as accessibility, career development, accommodations, financial aid, independent living, transition resources, training and postsecondary education, vocational education, and rehabilitation.

National Dissemination Center for Children with Disabilities

www.nichcy.org

National Clearinghouse on Postsecondary Education for Students with Disabilities (HEATH Resource Center)

www.heath.gwu.edu

National Center on Secondary Education and Transition

www.ncset.umn.edu

Parent Training and Information Centers and Community Parent Resource Centers

Each state has at least one parent center that serves families of children and young adults from birth to age 22. Center staff members often help families obtain the educational and other services for their children with disabilities. They provide training and information to parents, help resolve problems between families, schools, or other agencies, and connect children with disabilities to community resources. Go to:

<http://www.taalliance.org/Centers/index.htm>.

Life Beyond the Classroom: Transition Strategies for Young People with Disabilities, 3rd edition, by Paul Wehman, Paul H. Brookes Publishing Co., 2001. The book discusses planning, supporting, and facilitating transition from high school to work for young adults with disabilities.

Funding

Guide to State Government TBI Policies, Funding and Services, 2nd edition. National Association of State Head Injury Administrators, 2005. Available from: www.nashia.org. The website provides information about state and federal services, as well as names of contact persons.

Preparing for Life after High School: The Next Steps is one in a series of brochures on "Living with Brain Injury."



Overcoming Loneliness



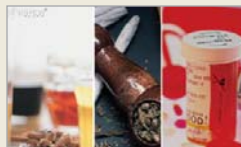
Preparing for Life after High School



A Basic Legal Glossary



Employment



Substance Abuse



Depression

To order any of these booklets, please contact the Brain Injury Association of America at

**1.800.444.6443 or
www.biausa.org**