

Tennessee's Foster Youth Handbook



**A HANDBOOK TO EMPOWER TENNESSEE YOUTH IN
THEIR TRANSITION FROM FOSTER CARE**

Produced by

The University of Tennessee College of Social Work Office of Research and Public Service

***The University of Tennessee College of Social Work
Office of Research and Public Service***

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TENNESSEE'S FOSTER YOUTH HANDBOOK

If you are a Tennessee youth getting ready to leave foster care, this handbook is for you. It covers must know issues identified by youth who have been through the system and by individuals who work closely with youth in the foster care system. This handbook offers many resources and websites to help you navigate life—both during and after foster care. It does not cover every issue you may face in your transition to adulthood; however, it will answer some of your questions and concerns about leaving care such as negotiating your way through the world of work, paying for school, finding housing, health care services, etc.

This handbook is just a starting point, and it is suggested that you review the handbook first with your foster care caseworker or Independent living specialist or community-based provider as early as age 15 so he/she can help you with questions about resources (e.g., going to college, finding a job, money management, etc.) to prepare you for adulthood. Also, please know that some of the resources listed are subject to change as a result of funding sources or program changes.

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The Youth Handbook can be viewed and downloaded at <http://www.tn.gov/youth/> or on the SWORPS website (<https://www.sworps.tennessee.edu/children/>).

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Get Involved in Your Community While on Your Path to Change the World

When you turn 18, you become a legal adult, and a world of possibilities is open to you. It's up to you to make good choices about who you spend your time with and what you do. Take time to enjoy yourself, spend time with the people you care about, meet new people, accept challenges that will help you achieve your goals, and get involved in service projects. Don't just sit home watching TV or playing computer games; instead, get involved in community and recreational activities.

Recreational Activities

Every city and county in Tennessee has fun, exciting, low cost or free activities where you can meet new people and participate in activities that interest you. You can find out more about these activities by contacting your local city or county government office. Other ways to locate recreational activities in your area include the following:

- **Join a community sports league.** If you like basketball, baseball, soccer, tennis, or football, join your community league. These activities are typically offered by your city or county parks department and faith-based organizations, and some private companies sponsor local leagues.
- **Check your local newspaper or city paper online.** The paper often has an events calendar or entertainment section that lists fun things to do in your area. Read the Thursday or Friday paper to learn about activities for the weekend or upcoming events.
- **Look at bulletin boards in your local grocery store or laundromat.** They may have postings for upcoming events in your area.
- **Check with your local county parks and recreation department or community recreation centers.** Many offer a wide range of classes in the arts, various sports, and other related activities.
- **Look online for your local parenting resources.** These are typically offered by area hospitals, county health departments, school districts, and nonprofit agencies such as the Exchange Club Family Center.
- **Contact your local public library.** They will be able to share with you much information about free or low income resources in your community and show you how to navigate their database to connect you to activities that may be of interest to you.
- **Call 211** from any Tennessee phone to find out about recreational activities or visit them at <http://tn211mycommunitypt.com>
- **Contact your city or county school district office.** Look for community classes on everything from cooking to dance to swim lessons.

Volunteer Opportunities

Volunteering for a cause you care about can be rewarding. It's also a great way to build your resume and meet people. Call 211 or contact your local library to find volunteer opportunities near you. You can volunteer your time in many different ways:

- Join a local or national political campaign or organization.
- Join a local organization that supports former foster care youth.
- Register people to vote.
- Mentor other children or youth.
- Teach senior citizens how to surf the Internet.
- Read to people who are blind.
- Volunteer at a local museum.
- Volunteer at a local animal shelter.
- Make neighborhoods more beautiful.
- Bring comfort and happiness to persons in a nursing home.

Are you asking yourself, “Why should I volunteer—what’s in it for me?” There are plenty of benefits to volunteering:

- Make new friends
- Build confidence and self-esteem
- Make connections that can lead to a job
- Gain an edge on college admissions and scholarships
- Relieve boredom and stress
- Use your mind, body, and talents
- Meet people who could serve as role models
- Feel needed and satisfaction of helping others
- Do something you enjoy and have fun doing it

DID YOU KNOW?

There are 9,017 children in foster care in the state of Tennessee. Of that number,

- 36.1% of foster children are between the ages of 0 and 5.
- 34.5% of foster children are between the ages of 6 and 12.
- 29.4% of foster children are between the ages of 13 and 21.

Other Ways You Can Get Involved in Your Community

You can join national or local organizations that support former foster youth such as Foster Care Alumni of America (FCAA). FCAA helps former foster youth connect with other people who have left foster care. The FCAA sponsors a Tennessee chapter for local former foster youth:

- Visit www.fostercarealumni.org or email the Tennessee chapter at TNChapter@fostercarealumni.org
- Call 888-ALUMNI(0) or the Tennessee chapter at (615) 294-0654.

Another good organization to consider joining is Foster Club. Foster Club offers online services that allow current and former foster youth to ask questions and connect with similar experiences.

- Visit <http://www.fosterclub.com> or the Tennessee Foster Club Chapter at <http://states/fosterclub.com/tennessee>
- Call the Tennessee chapter at (615) 532-9644.

Why join the Foster Club?

- Learn about local events and resources in your community.
- Get news about current and proposed laws that impact foster youth.
- Connect to experienced professionals that can help with career and life decisions.
- Get help finding money to pay for college.
- Meet other foster youth and/or attend receptions for guest speakers on various topics and experiences related to foster care.
- Access opportunities to do internships and learn about different careers such as aviation, government, nursing, business, and nonprofit work.
- Learn how to improve the foster care system.

In addition to Tennessee's Foster Care Alumni and Foster Club organizations, the state supports a youth advisory council. The Tennessee Youth Advisory Council is a group of current and former foster youth from Nashville and the surrounding counties that works to improve the lives of youth and the foster care system. For more information about the council, please visit <http://www.tnfosteryouth.org/index.htm>

Besides the above resources, you are a natural resource to advocate on behalf of current and former foster youth. As a former foster youth, you know how the child welfare system works. You know what works well and not so well. Your story can influence state and local government leaders to improve the system. By joining a foster youth organization and standing up for the rights of foster youth, you raise awareness about issues affecting youth.

What Documents Should You Get When You Leave Foster Care?

When you leave foster care, you will need certain documents to get a job, go to school, rent an apartment, and open a bank account. This section describes what documents you need and how to get them.

Birth Certificate

When you are 17 and before you leave foster care, your caseworker should give you a certified copy of your birth certificate.

How can you get a certified birth certificate on your own?

- Identify the city and state where you were born.
- Look up the phone number for the Department of Health or Department of Vital Records in the county where you were born. For a list of these, go to <http://health.state.tn.us/vr/index.htm>
- Ask what information you need to provide to get a certified copy of your birth certificate.
- Be ready to show proof of your identity, such as a Social Security card or a photocopy of a government issued form of identification.
- Find out if and how you pay to get the document (i.e., do you have to pay by check, money order, or cash).
- If you don't know the city or county in which you were born, call the state Department of Health or Department of Vital Records at (615) 741-1763.

Social Security Card

You need your Social Security number to get a job and to receive some government benefits. Other businesses, such as a bank or credit card company, may also ask for your Social Security number. All youth in foster care who are U.S. citizens as well as immigrants with documented status should have a Social Security number.

If your caseworker cannot provide you a copy of your Social Security card, you can get one for free by doing the following:

- Complete an application and show documents to prove your U.S. citizenship and age (such as a birth certificate) and identity (such as a state driver's license or state-issued non-driver identity).
- Mail the application or drop it off at your local Social Security office.

If you don't know where your local Social Security office is located, call the Social Security Administration toll-free number at 1-800-772-1213 and toll-free TDD at 1-800-325-0778 or visit them at their website at <http://www.ssa.gov/atlanta/southeast/tn/tennessee.htm>

If you have never had a Social Security card, you can apply for one by doing the following:

- Visit <http://www.ssa.gov/pubs/10002.html> or call the above toll-free number to get an application (Form SS-5).
- Complete an application (Form SS-5).
- Show proof of your U.S. citizenship, age, and identity.

Medical and School Records

When you leave foster care at age 18, you have a right to get copies of all your medical and education records. Make sure you get these records from your caseworker, especially the records of your immunizations (or shots). These records are important if you want to do any of the following:

- Apply to a college or university
- Apply for certain jobs
- Apply to a job training program
- Join the Armed Services

Tennessee Driver's License

If you are 18 and over, you can get a regular (Class D) Tennessee's driver license. A Class D license is required to operate a passenger vehicle. For this license, you will need to:

- Get an application from your local Department of Safety
- Provide proof of U. S. citizenship (birth certificate), primary identity (i.e., photo id or birth certificate), secondary identity (i.e., work ID, Social Security document, school records, or health insurance card)
- Provide two proofs of Tennessee residency and Social Security card

If you are under 18, you will need the above as well as the following:

- Teen Affidavit/Financial Responsibility (application available online at <http://tennessee.gov/safety/driverlicense/classd.htm>)
- Proof of school attendance/progress
- Certification of 50 hours behind the Wheel Driving Experience (Form SF-1256, which also can be found online)

Other things that are required to obtain a driver's license in Tennessee include:

- Take a written driver's license exam—you can download the driver's license manual from the Department of Safety website at http://tennessee.gov/safety/dlhandbook/DL_Handbookweb2007.pdf, which also includes a study guide.
- Take a road and vision test.
- Be prepared to pay a fee.

Tennessee Identification Card

If you do not have a driver's license or learner's permit before you leave foster care, your caseworker should help you get a Tennessee identification card. To get an identification card on your own, go to the nearest Department of Safety to apply. You will need to provide the following information:

- Proof of U. S. citizenship (birth certificate), primary identity (i.e., photo ID or birth certificate), secondary identity (i.e., work ID, Social Security document, school records, or health insurance card)
- Two proofs of Tennessee residency and Social Security card

If you are under 18, you will need the above as well as the following:

Teen Affidavit/Financial Responsibility (application available online at <http://tennessee.gov/safety/driverlicense/classd.htm>)

Foster Care Records

You have a right to get a copy of your foster care records when you leave care, and you should do so. Under Tennessee law, the foster care agency will keep your records up to age 31. You may want a copy because the records include important information you may need in the future, such as:

- Information about your medical history
- Contact information for relatives or other family members
- Education or medical records you will need if you apply for a job, go to school, or join the Armed Services
- Proof of your stay in foster care that you may need if you apply for scholarships or grants to go to school

Voter Registration Card

To vote in a local, state, or national election, you must register at least 29 days before the election and meet the following requirements:

- Be a U.S. citizen
- Be a Tennessee resident
- Be 18 years old
- Not be or have been convicted of a felony unless your civil rights have been restored by the state or you have been adjudicated mentally incompetent
- Properly register

How do you register to vote?

- Complete and sign a voter registration application available at the Department of State website <http://state.tn.us/sos/election/qualifications.htm>
- Mail or deliver the application by hand to your county Election Commission Office with a copy of your Tennessee driver's license or identification card.
- You may also register to vote when you apply for a driver's license or identification card. The Department of Safety does not process it; instead, it is forwarded to your local Election Commission Office to save you an additional trip.

Other Documents and Information

Before you turn 18 and leave foster care, your caseworker must give you the following documents and information:

- Your current health insurance card (TennCare card) and information to apply for TennCare when you are 21
- A certified copy of your birth certificate
- A Tennessee ID card (unless you have a driver's license)
- Information about Social Security benefits (if you are eligible)
- Life skills training (i.e., money management, job preparation, and parenting education)
- Information on how to apply for public assistance and Food Stamps
- Information about extending your court case past your 18th birthday
- Death certificate (if parents are deceased)
- Religious documents and information if applicable
- Resume if you have work/volunteer work experience
- Life Book (information about your stay in foster care)

Be sure to keep all of your documents safe. Many of these documents have your personal information on them. If they are lost or stolen, it will take time and money to replace them. Some may not be replaceable, such as your foster care records. Also, someone could use your personal information and obtain credit in your name (identity theft).

Some suggestions to secure your personal information are:

- Keep your license or identification card in your wallet or purse.
- Keep other documents like your Social Security card, voter registration card, passport, medical records, birth certificate, and foster care records some place where you can access them easily.
- Put them in a safe, secure, and secret place so no one else can get to them unless you give them permission.

What Assistance Can You Get to Help with Your Transition?

The transition from foster care to independent living can be hard and scary. Suddenly you find yourself having expenses like paying for rent, food, and school. If you are having trouble paying your bills or purchasing food, you may be able to get financial assistance from the government to help. There are several programs in Tennessee that may help, but each is temporary and the amount of money they can give depends on whether they have funds available. So, although you may get some temporary help, it is still best to save your money and make sure you have enough to pay your expenses. Other chapters in this handbook will explain how to get a job, go to school, and manage your money.

Transition Benefits for Former Foster Youth

There are several programs in Tennessee to help foster youth after they leave care. If you are eligible, some of these programs can provide you with assistance up to your 21st birthday. Your caseworker will provide you with information concerning the transition plan services for youth 17 years of age or older such as the following:

- Health insurance
- Essential documents (e.g., birth certificate, Social Security card, driver's license, etc.)
- Voluntary Post-Custody Services, as applicable
- Information about housing options
- Assessment of established or potentially available sources of financial assistance such as Social Security benefits, trust funds, Families First/Temporary Assistance to Needy Families (TANF)

Independent Living Program Services

Life Skills Training

Formal and informal classroom instruction is available to all eligible youth. You may have the opportunity to receive instructions in the following areas: safe and affordable housing, budgeting, nutrition and food preparation, time management, self-advocacy, interpersonal relationships, and communication, which are also covered in this handbook.

TDCS Voluntary Post-Custody Services

Youth who are in state custody are eligible for Voluntary Post-Custody Services. What does this mean? This means you may receive the following services provided the funds are available and you meet the criteria eligibility.

Independent Living Wraparound Services

You also may be eligible for other kinds of services provided the funds are available. They include the following:

Independent Living Wraparound List

Independent Living Program for Youth Ages 14-21

Educational		
<i>Name</i>	<i>Eligibility</i>	<i>Verification Required with Referral</i>
Testing Fees (SAT, ACT, GED)	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	Provide documentation of test center and fee.
Post-Secondary Application	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	For post-secondary school/training programs. Provide documentation of program, cost, and enrollment.
Tutoring	Youth in state custody or receiving DCS Voluntary Post-Custody Services	Explore tutoring services available through the schools the youth attends, faith-based communities, or local community centers (e.g., YMCA, Urban League, Girls, Inc., Boys & Girls Club) prior to making this fiscal referral. Provide name of vendor, length of time services needed, report card, and associated tests.
Summer School	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services—high school only	Provide report card and cost. Investigate with youth's guidance counselor or the regional Educational Specialist whether youth is eligible for a

Educational		
Name	Eligibility	Verification Required with Referral
		fee waiver prior to making this fiscal referral.
Independent Living Class Stipend	Youth in state custody or receiving DCS Voluntary Post-Custody Services	To provide eligible youth with a stipend for participation in classes and demonstrating mastery of skill. Upon completion of class, provide proof of attendance.
Graduation Package	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	Graduating from a secondary educational program only. Referrals can be made for: Senior Pictures, Graduation Announcements/Invitations, "School Spirit" packages, class ring. Provide Proof of Graduation (letter from the school's Guidance Office) and costs.
Good Grades Incentive	Youth in state custody age 14 and up attending elementary, junior, or high school	Provide verification of the most recent report card.
Year Books	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	High school and college only
Membership/activity fees for extracurricular or leadership activities	Youth in state custody or young adults receiving DCS Voluntary Post-Custody	High school and college only. Verify that the activity is related to an educational program.

Educational		
<i>Name</i>	<i>Eligibility</i>	<i>Verification Required with Referral</i>
	Services	
Senior Event Related Transportation	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	Graduating from a secondary educational program only. Provide Proof of Graduation and document cost.
Honor/Senior Class Trip (school related activity)	Youth in state custody or receiving DCS Voluntary Post-Custody Services—in high school or college	Provide details of activity with associated cost. Provide report card/progress report. One time only.

Independent Living Program for Youth Ages 18-21

Housing		
<i>Name</i>	<i>Eligibility</i>	<i>Verification Required with Referral</i>
Housing Application/Fees for Post-Secondary	Young adults receiving DCS Voluntary Post-Custody Services and applying to college/training programs	Provide documentation of program, cost, and admission status.

Independent Living Program for Youth Ages 14-21

Job Training		
<i>Name</i>	<i>Eligibility</i>	<i>Verification Required with Referral</i>
Materials/Uniforms for Vocational Studies	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	Provide verification of needed services and associated cost. Provide verification of program enrollment.
Completion of Job Readiness Training	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	Provide verification of job readiness training completion. One time only.
Job Start-Up Costs	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	Provide verification of needed services and associated cost.

Independent Living Program for Youth Ages 14-21

Transportation		
<i>Name</i>	<i>Eligibility</i>	<i>Verification Required with Referral</i>
Driver's Education Class Fees	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	Seek services through high school programs prior to submitting the referral. Provide verification of needed service and associated cost. One time only.
Driver's Testing Fees	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	Provide documentation of test center and fee.
Car Insurance	Young adults receiving DCS Voluntary Post-Custody Services	Provide proof of ownership (title) and/or registration (must be in the young adult's name), quote with name of insurance company. Insurance must be in young adult's name. Lifetime limit.
Transportation Grant	Young adults receiving DCS Voluntary Post-Custody Services and commuting to school and/or work	Youth are not eligible if residing on college campus. If youth owns a vehicle, must provide proof of ownership/car insurance. If youth carpools, must provide proof of car insurance on the vehicle the youth will be transported in. If youth is utilizing van transportation services, request the amount of that service for the month not to exceed \$60.00/mo. If bus pass, then request the amount of the monthly bus pass.

Independent Living Program for Youth Ages 14-21

Special with Independent Living Director's (Or Designee's) Specific Approval

<i>Name</i>	<i>Eligibility</i>	<i>Verification Required with Referral</i>
Car Repairs	Young adults receiving DCS Voluntary Post-Custody Services	Provide proof of ownership (title) and/or registration (must be in the young adult's name) and proof of car insurance. Estimates from three vendors required—if quotes require no additional cost.
Housing Related Fees	Young adults receiving DCS Voluntary Post-Custody Services. Fees may include initial housing start-up costs such as deposits (phone, utilities, and rental). Housing deposits are to be disbursed one time only. Fees may also include the initial rental payment to secure housing until other financial supports, such as the Independent Living Direct Payment Allowance, are established. Emergency rental payments may also be authorized.	For deposits: Provide verification of needed service and associated cost. For rent-related expenditures: Provide verification of rental amount if the young adult is renting from a vendor (apartment complex, etc.). If a payment is being provided to assist the young adult with general room and board expenses, provide verification of financial need. In such circumstances, it is acceptable to utilize the rates outlined in policy <u>16.56 (Independent Living Direct Payment Allowance, Section B)</u> as a guideline. A budget is required in all cases to verify that financial need was considered.

Special with Independent Living Director's (Or Designee's)
Specific Approval

<i>Name</i>	<i>Eligibility</i>	<i>Verification Required with Referral</i>
Tools/Equipment (Technical/Vocational Programs)	Young adults receiving DCS Voluntary Post-Custody Services and attending a technical school program	For the cost of tools/equipment not covered by financial aid, ETV, or the State Funded Scholarship. Provide documentation of program, cost, and admission. Estimates from three vendors required—if quotes require no additional cost.
Other Special Needs—unique to youth services	Young adults receiving DCS Voluntary Post-Custody Services	Needed to help prepare youth for self-sufficiency and meet a well-being related goal
Child Care Assistance	Young adults receiving DCS Voluntary Post-Custody Services and attending an educational program	Please assist the young adult with applying for services via DHS prior to submitting a fiscal referral. To provide child care assistance in order to help the parent maintain self-sufficiency and stability, progress in the applicable educational program and to prevent the child from entering state custody. Please include whether services from DHS are pending or were denied.
Youth Leadership Stipend	Youth in state custody or young adults receiving DCS Voluntary Post-Custody	Verify successful completion of the Leadership Academy or

Special with Independent Living Director's (Or Designee's)
Specific Approval

Name	Eligibility	Verification Required with Referral
	Services and participating in Academy to Become Leaders of Youth Councils , or participating in Youth Leadership activities	related activity.

Subsidized Guardianship or Adoption for Youth Ages 16-21

Educational		
Name	Eligibility	Verification Required with Referral
Testing Fees (SAT, ACT, GED)	Youth in state custody	Provide documentation of test center and fee.
Post-Secondary Application	For post-secondary school/training programs. Provide documentation of program, cost, and enrollment.	
Graduation Package	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	Graduating from a secondary educational program only. Referrals can be made for: Senior Pictures, Graduation announcements/Invitations, "School Spirit" packages, class ring. Provide proof of graduation (letter from the school's Guidance Office) and

Educational		
Name	Eligibility	Verification Required with Referral
		cost.
Yearbooks	Youth in state custody or young adults receiving DCS Voluntary Post-Custody Services	High school or college only

For more information about wraparound services, contact your caseworker or Independent Living Specialist.

Temporary Assistance for Needy Families (TANF) Families First

Tennessee’s Families First program provides temporary cash benefits to families who have children and are experiencing financial difficulties. These benefits are time-limited to 60 months in a participant’s lifetime.

The Families First program emphasizes work, training, and personal responsibility. To be eligible for the program, participants must agree to follow a Personal Responsibility Plan (PRP). As part of the PRP the participant agrees to keep immunizations and health checks up to date for their children, keep their children in school, cooperate with Child Support Services to establish paternity, and participate in a work/training program for at least 30 hours per week.

You may apply for Families First benefits at your local Department of Human Services county office. Applications are available in English and Spanish. Applicants may also apply online or check for potential eligibility at http://www.tennessee.gov/humanserv/adfam/tanf_2.html or call the toll-free customer service number at 1-866-311-4287 for additional information.

What kinds of information will you need if you meet eligibility requirements?

- Proof of Tennessee residency
- Proof of citizenship
- Social Security number
- Birth certificate to prove age
- Proof of where you live (i.e., rent receipts)
- Cost of utilities (i.e., gas, electric, water, trash, and telephone)
- Proof of income (i.e., check stubs, W-2 forms, employer statement)

- Proof you have a child under age 18 who lives in the home with you
- Proof of resources such as bank accounts, savings bond, vehicle, etc. (assets limit is \$2,000 for most households)

Food Stamps

You may be eligible for the Food Stamps program, which provides nutritional assistance benefits to low-income families. Food Stamp benefits are issued and accessed electronically using a Benefit Security Card or EBT Card. To apply for benefits, visit your local DHS county office. To locate your county office via the Internet, go to http://tn.gov/humanserv/st_map.html

Do you qualify for Food Stamps?

- Applicants must be living in Tennessee.
- There are no specific age limits to receive Food Stamps. Parents and their children 21 years old or younger living together are considered one household. Minors who apply on their own must be living without their parents.
- An applicant must be a U.S. citizen, a U.S. National, or a qualified alien to get Food Stamp benefits.
- All Food Stamp household members must have a Social Security number or proof of having applied for one.
- To receive Food Stamps, persons between 16 and 59 years old must register for work. College students must be working 20 hours per week, enrolled in work-study, caring for young dependents, or receiving Families First.
- The asset limit is \$2,000 for most households and \$3,000 for households containing a member who is disabled or 60 years of age.
- The Food Stamps program does not count scholarships, grants, and loans used for tuition and fees, reimbursements, heating assistance, earnings of children age 17 and younger who are in school, and most loans. Countable income includes wages, self-employment, public assistance benefits, unemployment benefits, worker's compensation, child support, pensions, Social Security, and SSI.

Child Care Services

The Child Care Certificate Program is Tennessee's assistance program for low income and at risk children. Funding for the Certificate Program comes from the federal Families First/TANF Block Grant and the Child Care Development Block Grant (CCDBG). This is often referred to as the subsidized child care program. Families must be determined eligible by DHS staff before they can participate in the program.

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) provides money to children with a physical or mental disability and adults who have a disability that prevents them from working.

You may be getting SSI while in foster care. If you receive SSI, this money is probably being put into an account called a Master Trust. When you turn 18, the state should give you all the money in the Master Trust. If you don't know if you are getting SSI while in foster care, ask your caseworker for an "accounting" of the money that is being saved for you. If the money is not put in the Master Trust, then it is being sent to an adult who is serving as your Representative Payee (or Rep Payee), often someone at your caseworker's office. That person makes sure the money is being used for your benefit. You should know how your money is being spent. For more information, please talk to your caseworker.

Your SSI will be re-evaluated at age 18. If you were getting SSI as a child and want it to continue after age 18, you must apply to have the state re-evaluate whether you can receive SSI as an adult. Ask your caseworker to help you with the application process. Please note that it is harder to get SSI as an adult, so not everyone who has SSI as a child can continue it after they are 18.

Keep track of your SSI funds. If you receive SSI, then you cannot have more than \$2,000 in assets (SSI funds and your personal bank account) at one time. If you have more, you may lose your benefits. However, if you are working, you may be able to put some of the money you earn in a separate account so you can save it and keep getting SSI benefits. For more information on how to do this, see <http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm>

If you do not receive SSI but think you may be eligible, call the Social Security Administration at 1-800-722-1213 or review their requirements online at <http://www.ssa.gov/ssi/text-eligibility-ussi.htm>

How Should You Manage Your Money?

How much money do I need to pay my rent and other expenses?

Do you earn enough money at your job or from other resources to make ends meet? Are you saving money for the future? Learning to manage and invest your money is important to help secure your future. Read on to learn how to manage your money.

Bank Accounts

Why open a bank account?

It helps you to learn to manage your money. In addition:

- Your money will be in a safe place and is federally insured. So even if your bank closes, you will get your money back.
- You can pay bills by check versus paying by cash or money order.
- You can track your money through banks' services, such as checking your account balances regularly online.
- You can have the convenience of direct deposit. Your payroll check can be deposited directly into your checking account.
- You will establish credit. Your chances of obtaining a home or automobile loans or student or personal loans are likely to improve because banks tend to favor their existing customers. Of course, you need to manage your money well and have a good credit report first.
- You can arrange to automatically pay your bills for routine expenses.

What kind of bank accounts can I open?

- **Checking account**—allows you to put money in and take money out of the account. You can write checks to pay for things instead of using cash, and the money will be taken out of your checking account. You can also use a debit card to pay for things, and the amount you spend will be automatically taken out of your checking account.
- **Savings account**—allows you to earn interest if you keep the money in the account for long periods, which helps you save money. It may cost more to maintain this account, and you may not be able to write checks from your savings account.

How do I choose a bank?

- Understand your financial needs and what is most important to you—are you more concerned with depositing your paycheck into a checking account or saving money?
- Understand how much is needed to open an account.
- Read the fees disclosure statement, the form that completely describes the fees charged. If you are confused about the fees, ask your caseworker for assistance.
- Understand ATM fees. These fees can vary widely between banks and can add up quickly.
- Ask about fees for accidentally taking out more money than is in your account, which is typically called overdraft protection.
- Understand checking account policies and fees. These, too, can vary widely between banks. For example, is it really free checking or do you have to pay additional fees for services you don't really need?
- Does convenience matter? Do you want a bank that has a lot of branches that are convenient for you, or are you willing to drive for lower costs and fees?

Ways to Manage Your Checking Account

- **Balance your account every month.** Try and do it as soon as you receive your monthly statement.
- **Write fewer checks.** The fewer you write the fewer you have to account for. For purchases less than \$20.00, consider paying with cash.
- **Watch your ATM usage.** Every time you use an ATM or debit card, you have to record the transaction. And if you don't use your bank's ATM machines, you will likely have to pay a transaction fee. Try to withdraw enough cash to last at least one week.
- **Get overdraft protection.** This will cover you if you make a mistake or run short and save you money and embarrassment. Even if your bank charges for the service, it is cheap insurance.
- **Use Internet banking.** Banks have improved the quantity and quality of the services offered electronically. You can get up-to-date information on your account online and correct any mistakes quickly.

Credit Cards

A credit card is different from a debit card. When you buy something with a credit card, the credit card company pays the cost of the item. With a debit card, you pay directly from your checking account. Using a credit card can lead to a debt, and a debt results when the client or consumer of a credit card company purchases an item or service through the card system. If you do not pay your debt, interests and penalties apply. Even though the credit card company initially pays for your purchase, be careful not to charge more than you can afford to pay when

you receive the bill each month; otherwise, they will charge you interest on your account, which could be a lot more than what you originally charged on the credit card. If you keep overcharging on your credit card and can't pay the card company back on or before the due date, you will owe the credit company more and more money. Having a big balance on a credit card can look bad on your credit report.

If you have bad credit you may not be able to borrow money later. Having bad credit can cause you to pay higher rates on mortgages and car loans and may cause you to be turned down for credit.

Some other ways bad credit can hurt you:

- **Car insurance.** Insurance companies use your credit score to determine your eligibility and what your premium will be. If your score is bad, your premium will be higher.
- **Employment.** Most companies run a credit report on job applicants before they hire them, and bad credit can cause you to be turned down for a job.
- **Car loans.** A low credit score may cause you to get a higher rate.
- **Student loans.** Bad credit can cause you to be turned down for school loans.
- **Utilities.** Many people are surprised to learn that utilities check your credit before extending service. Bad credit may cause you to have to put down a hefty deposit before service starts, where no deposit will be required for those with good credit. The same goes for cell phone and cable service companies.
- **Rent.** Bad credit may cause you to have put down first and last months' rent as well as a hefty deposit before an apartment management company will allow you to move in.

You can check your credit report for free once a year by calling 1-877-322-8228 or go online to <http://www.annualcreditreport.com/cra/index.jsp>

Budgeting Money

Keep track of how much money you earn, save, and must spend so you know how much money you need to pay your rent, bills, and other expenses. If you keep a monthly budget (**see Consumer Credit Counseling Service's budget sheet below**), it will help you know how much money you need to save so that you don't go into debt. Live within your means: don't spend more than you have and don't feel pressured to buy the latest fashion fads or gadgets unless you can pay for them in cash. Know the difference between things you really need and things you want. For instance, needs are things like food and shelter, and wants are things like designer jeans or an iPad.

INCOME

Salary (after taxes) \$ _____

Other \$ _____

Minus Payroll Deductions \$ _____

_____ \$ _____

_____ \$ _____

TOTAL AVAILABLE \$ _____

For more information about managing your money, contact your local Consumer Credit Counseling Service at 1-800-355-2227, visit <http://www.cccservices.com>, or contact the Tennessee Department of Financial Institutions at 1-800-778-4215 or visit <http://www.tn.gov/tdfi> or <http://www.stretcher.com/index.cfm>, which provides great information on living better for less. The latter site covers all aspects of money management such as topics on auto loans, cash management, shopping for clothes and groceries for one person, education, hobbies, party planning, etc.

Finding a Place to Live

Finding a place to live when you leave foster care is a big step. Moving out on your own can be exciting, but stressful. You will need to plan ahead to find housing that is safe, affordable, and convenient. You may have several options: live with your foster parents, relatives, or friends; live in a dorm (if you are enrolled in school); or get your own place. You should discuss housing with your caseworker early, including discussing what living situation is best for you:

- Are there housing programs specific to former foster youth?
- Where do you want to live?
- Do you need to live within walking distance from public transportation?
- Do you need to live near work or school?
- Can you live in a dorm if you are in school?
- Can you live in a foster or group home that is subsidized by the Independent Living Program?
- How much money can you afford to spend on rent and other expenses like food, utilities, furniture, and renter's insurance?
- Do you want to live with family, friends, or roommates to cut costs?

Relatives and Friends as Resources

Talk to friends and family. Is there someone with whom you feel comfortable living? It might be a cheaper option because you could split your rent and other housing expenses with your relative or friend. It may also be nice to live with a familiar person with whom you feel safe and comfortable.

Before you move in, you should work out several things with your family member or friend:

- How much will you be expected to pay and what will it cover?
- What are you expected to contribute to the house (i.e., food, furniture, etc.)?
- What are the rules of the house? You need to know what they are so you can decide whether you want to live there and follow the rules.
- How long can you stay?
- Do you think you will be good roommates? Do you get along?

If you are going to have a roommate, you need to know if the person is responsible. Will your roommate pay his/her share of the rent on time? Usually, if your roommate doesn't pay his/her half, you will have to pay it or you will be evicted. Will your roommate follow the rules? If your roommate breaks the rules of your apartment complex, you both could be evicted. You should

also know the type of people your roommate will invite into the house. Will you and your belongings be safe? You should also discuss having pets in your home. Your roommate may be allergic to certain pets. It helps to have an agreement in writing.

School Housing

If you are attending a college or university, you should be able to live in a dorm on or near campus. Often, a dorm costs less than renting an apartment in the area. If you receive financial aid or a scholarship, some of this money might cover your on-campus housing costs.

Job Corps also offers free housing to its students. Students who meet program eligibility criteria receive a monthly allowance and get a free place to stay while they learn a trade (see more information on Job Corps in the section “Your Game Plan for Finding a Job” on page 69).

Your Own Place

If you plan to rent your own apartment, house, or room, you should ask your potential landlord the following questions:

- How much is rent?
- Do you have to pay a security deposit before moving in? If so, how much is it and when do you have to pay? How much of it do you get back and under what circumstances? Most landlords will give your deposit back if you leave the place in good condition.
- How long can you have a lease? Year-to-year? Month-to-month?
- Does the rent include utilities like electricity, gas, or water usage?
- Does the rent include cable and phone services?
- Are there other fees, like a processing fee for your apartment application or pet fee?
- What happens if you have to break your lease?

How do I find an affordable place to live?

- Look at the classified section of the local newspaper, which usually has a section on places to rent.
- Look at online websites, like your local newspaper or MSN , Yahoo, or Google.
- Check the housing office of local community colleges and universities.
- Check your city or county housing department for programs.
- Ask your caseworker about affordable housing in your area.
- Ask friends and clergy for recommendations.

Consider applying for subsidized housing under the Section 8 Voucher program.

This federal government program helps people with little money find and keep housing. If you qualify for the program, the government will give you a voucher that you give to your landlord. The voucher pays part of your rent and you pay the rest. You may be eligible if you are at least 18 years old and make less than a certain amount of money.

Also, it's important to note that getting a Section 8 Voucher can be a long wait. In some parts of the state, it can take up to 2 years to get a voucher. To put your name on the waitlist, contact your local housing authority.

Other Housing Programs that Provide Support:

- Two nonprofit agencies in Nashville partnered almost five years ago to develop a model to address the housing needs of foster youth aging out of the system. Woodbine Community Organization, a nonprofit housing developer, partnered with Monroe Harding, a nonprofit agency that works with foster youth in Nashville, to develop three homes with a total of 14 units of affordable rental housing specifically for this population. Each person will have a private bedroom and bathroom and share common living space in the home. The first units became available in spring 2007. Woodbine Community Organization is the developer and owner of the house, and Monroe Harding manages and leases the units.

This is Nashville's first step toward providing safe, affordable housing for 18 to 23 year olds emerging from foster care, many of whom have been a part of state custody for their entire lives. Young people who rent the units must meet certain criteria: they must have been in state custody previously and be at least 18 years old; their caseworkers must verify that they have basic skills to live on their own; and they must be in school or working.

- **The Jim Casey Youth Opportunities Initiative** (the "Initiative") is another significant resource to assist youth leaving the foster care system with housing. Besides housing, this national program brings together people and resources to help youth make the connections they need to assist with education, employment, health care, and supportive relationships. The Initiative is currently working in 10 communities across the country including Atlanta, Nashville, and Tampa (a co-investment site with the Eckerd Family Foundation). In all communities, the Initiative encourages youth engagement and local coordinators to work in their communities to develop partnerships and resources to provide a safety net for those transitioning out of foster care.

The program includes three components: (1) personal debit accounts for short-term expenses, (2) matched savings accounts or Individual Development Accounts (IDA), and (3) "door openers" or services that connect youth aging out of foster care to housing, jobs, mentors, and other opportunities that will help them gain financial independence.

- **Post-Custody Housing**—If you meet the eligibility criteria for DCS Voluntary Post-Custody Services, you may maintain a supported foster placement if finishing high school or taking classes in an approved program in preparation for your GED exam until your 20th birthday. Talk to your caseworker or Independent Living Specialist to learn more about these services.
- **Independent Living Allowance**—You may be eligible for this service if you are receiving DCS Voluntary Post-Custody Services. The funds may vary based on the availability of funding. For more information, please talk to your Independent Living Specialist.
- Call **211** to find other assistance in your area. You may find programs that offer emergency assistance to pay rent or help people with low incomes pay their utility bills.

Need more help?

- Ask your caseworker about programs for youth at risk of being homeless.
- Visit http://amajin.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of the *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.

What are my housing rights?

- **Signing a lease.** If you are moving out on your own, when you leave foster care you may need to sign a lease and make a utility deposit before you are 18. You will need to get a document from your judge saying it is okay for you to sign the lease and utility agreement. **Make sure you ask the judge when you are 17 for a “court order” stating that you can sign a contract to rent a place to live and pay for utilities.** Get a copy of the court order and show it to your landlord when you sign the lease. If you need help with this, ask your caseworker for assistance.
- **Contesting an eviction.** If you haven't paid your rent when it is due, your landlord must give you three (3) days from the due date to pay. He can't evict you unless he files a lawsuit against you. If you pay your rent within the three (3) days, you cannot be evicted. If you respond to the lawsuit within five (5) days and pay your rent, you won't be evicted. **It is illegal for your landlord to evict you without filing a lawsuit.**
- **Contesting a landlord's actions.** Always pay your rent on time. If you don't, your landlord may sue you and have you evicted. But if you can't pay your rent, your landlord isn't allowed to do any of these things:
 - Turn off your utilities
 - Keep you from entering your home
 - Change the locks
 - Remove your property

If your landlord does any of these things, contact an attorney immediately. See the section “What Should You Do if You Need Legal Help or Advice,” starting on page 101, to find an attorney near you.

- **Ask your landlord for repairs.** Your landlord must maintain the building in which you live. For example, if the food disposal is faulty, the landlord must fix it. The landlord must also fix damaged items (unless you caused the damage), such as the walls, ceilings, plumbing, heat, and fire safety devices. If there is serious damage to your home and your landlord has not fixed it, you must take the following steps before you may refuse to pay rent:
 - Send a certified letter detailing the problems and giving the landlord seven (7) days to fix them.
 - Be up to date with your rent payment, even through the seven (7) days you are waiting for the problem to be fixed.
 - Keep all of your rent money so that you can pay it to the landlord when everything is fixed.

If you do not follow these steps, you may be evicted. If you have questions or need help, contact your local legal services office.

- **Getting your security deposit.** If you kept your place in good condition and do not break your lease agreement, your landlord should return your security deposit when you move out.

What are my housing responsibilities?

- Pay your rent on time.
- Follow the rules in your lease agreement.
- Pay for repairs if you damage your place.
- Tell your landlord if damage occurs that he may need to fix.

Take Care of Your Body and Mind, Eat Healthy, and Stay Fit

When you were in foster care, your caseworker was supposed to make sure your health and medical needs were met. She scheduled regular checkups at the doctor and dentist and helped arrange follow-up treatment and care if something was wrong. The cost of your medical and health treatment was covered by the government, and you did not have to pay anything. Now that you are leaving care, you must make appointments with your doctor and make sure you have insurance to help pay for your health care needs.

Doctor's Appointments

Go to the doctor once a year. If you go to the doctor once a year for a checkup, your doctor will help identify and prevent problems and make sure you stay healthy. Keep these annual appointments to prevent sickness and to keep you from going to the doctor more often, which can get very expensive!

Consider having advance directives. In Tennessee, like many states, you can make an “advance directive” to tell your doctor and other people helping you what medical decisions should be made if you are too sick to decide. One way is to appoint a “health care surrogate” who can make decisions for you. Another is to make a “living will” in which you describe what kind of medical care you want or don't want if you become too sick to tell the doctor. To learn more and get free forms, go online to <http://health.state.tn.us/AdvanceDirectives> or consult your health care professional.

Go to the dentist once or twice a year. Take care of your teeth. If you don't, you can get cavities or develop problems with your gums that can be painful, require several visits to the dentist, and be expensive. Keep your regular dental checkups, brush your teeth, and floss every day to avoid these problems.

Take care of your eyes. If you have perfect vision and don't need glasses or contacts, you are lucky! Even with perfect vision, your doctor will check your eyes at your regular checkup. If you start to get headaches frequently at the end of the day, make an appointment with your doctor (or an optometrist) to get your eyes checked—you may need glasses. If you have glasses or contacts, have your eyes checked once a year by an ophthalmologist or optometrist (eye doctors) or as often as you need a new prescription.

Medical Records

You have the right to request and receive all of your medical records upon your exit from custody. You should request your records from your caseworker or notify your doctor regarding the release of your medical records.

Health Insurance

Upon exiting custody, your TennCare status will be changed from “eligible” to “regular eligibility”. This new status will allow benefits to continue for 30–45 days after your exit from custody. During this time, a TennCare extension application will be mailed to your new mailing address. This application must be completed in order for TennCare eligibility to be extended. An appointment at your local Department of Human Services (DHS) office should be made at a later time for a “re-determination” to see if you qualify for benefits.

What is TennCare and what does it cover?

TennCare is the state of Tennessee’s expanded Medicaid program that provides health insurance for Tennesseans who cannot afford their own. TennCare pays for medical, dental, and medically necessary vision care for low income children, pregnant women, and disabled individuals.

If you move out of Tennessee, you will need to reapply for Medicaid in the state where you are moving. Since TennCare is restricted to Tennessee residents only, you will lose insurance coverage if you move out of state.

Health insurance after you turn 21. You may be eligible for TennCare after 21, if you:

- Have children under age 21 and your income is below a certain amount
- Are pregnant
- Are a single parent or caretaker of a minor child (the child must live with you **and** be a close relative)
- Are a two-parent family with a minor child living at home and one of the parents has:
 - lost their job or had their work hours cut, **or**
 - has health or mental health problems expected to last 30 days (DHS will need proof from your doctor)
- Are a woman in need of treatment for breast or cervical cancer
- Have a disability and receive Supplemental Security Income (SSI)
- Have received both an SSI check **and** a Social Security check in the same month at least once since April 1977, **AND still** receive a Social Security check

If you do not qualify for TennCare, you may be able to qualify for Cover Tennessee.

Information is available at <http://cover-tenn.org/>. If you are not eligible, there are other ways to ensure you receive proper medical care:

- Contact your local health department where health care services are based on a sliding-fee scale.
- If you are a student, contact your school’s student health center.

- Inquire about health insurance benefits at your job.
- Private insurance may also be an option; however, there is a monthly fee associated with this option. Please visit <http://www.tennesseeantime.org/gov/family-resources/> to learn more about health insurance options.

Healthy Eating

Take care of yourself by eating healthy foods. Eat fruits and vegetables, get plenty of protein, and drink water. Eating well will keep you energized and able to complete your daily tasks, like going to school or working. A balanced diet rich in fruits and vegetables may reduce your risk of certain diseases and sickness, so you won't have to go to the doctor or dentist as often.

Below are some benefits to eating fruits and vegetables. For more information on healthy eating, please visit http://health.state.tn.us/nutrition/fruit_veg_prog.html or <http://cdc.gov/nutrition/index.html>

Nutrient	What It Does	Some Sources
Fiber	Diets rich in fiber have been shown to have a variety of benefits including reduced risk of coronary artery disease. Fiber can also make you feel full, which may help you eat less and lose weight.	Artichokes Black beans Black-eyed peas Chickpeas Kidney beans Lentils Lima beans Navy beans Pinto beans
Folate (Folic Acid)	Folate may help reduce your risk of heart disease. Healthful diets with adequate folic acid have also been shown to reduce a woman's risk of having a child with a brain or spinal cord defect.	Asparagus Black-eyed peas Cooked spinach Great Northern beans
Potassium	Diets rich in potassium may help maintain healthy blood pressure.	Beet greens Carrot juice Cooked greens Lima beans Sweet potatoes Tomato paste

Nutrient	What It Does	Some Sources
		Tomato puree White beans White potatoes
Vitamin A	Helps keep eyes and skin healthy; helps to protect against infections	Cantaloupe Carrots Collard greens Kale Mustard greens Pumpkin Red peppers Sweet potatoes Turnip greens Winter squash
Vitamin C	Helps heal cuts and wounds; keeps teeth and gums healthy	Broccoli Brussels sprouts Cauliflower Green peppers Kiwi Mangoes Oranges Red pepper Strawberries Sweet potatoes Tomato juice

Exercise

The key to achieving and maintaining a healthy weight isn't about the latest diet fads. It's about a lifestyle that includes healthy eating, regular physical activity, and balancing the number of calories you consume with the number of calories your body uses.

Exercise helps burn calories, so adding physical activity to your daily routine can help maintain ideal weight or weight loss. Consider some of the following high intensity exercises: **dance, swimming, basketball, skating, weight training, running/jogging, etc.**

Staying in control of your weight contributes to good health now and as you age. If you are overweight and need to lose weight, do it in a healthy way, so you don't get sick. Consult a dietician at your local health clinic or your primary doctor about maintaining a healthy weight.

For more information on weight loss, visit
http://health.state.tn.us/nutrition/weight_mang_cook.html or
<http://cdc.gov/healthyweight/index.html>

Self-Esteem

Feeling good about yourself is critical to growing up to be a happy, responsible, and successful adult. This is often referred to as “self-esteem.” Self-esteem is important because it helps you hold your head high and feel proud of yourself and what you can do. It gives you the courage to try new things, to respect yourself and others, to stand up for what’s right, and to believe in yourself.

Having good self-esteem helps you make good choices about your mind and body. If you think you are important, you will be less likely to follow the crowd if your friends are doing something wrong or dangerous because you value your feelings, health, and safety.

Below are some positive quotes to say to yourself when you are feeling sad or disappointed and need to increase your self-esteem:

"Be yourself. There is something that you can do better than any other. Listen to the inward voice and bravely obey that."

—Unknown Author



"No one can make you feel inferior without your consent."

— Eleanor Roosevelt



"Will you look back on life and say, 'I wish I had,' or 'I'm glad I did'?"

—Zig Ziglar



"I believe that life is a journey, often difficult and sometimes incredibly cruel, but we are well equipped for it if only we tap into our talents and gifts and allow them to blossom."

—Les Brown

Eating Disorders

If you have an eating disorder whereby you don't want to eat or intentionally throw up after meals, seek professional help. These eating habits are dangerous, and you can get very sick. Talk with a nutritionist or dietician at a local health clinic or college campus about improving your health.

Fatigue and Sleep Disorders

Insufficient sleep is associated with a number of chronic diseases and conditions, such as diabetes, heart diseases, obesity, and depression. Young people who work or study long hours may experience episodes of sleep deprivation. According to the Centers for Disease Control (CDC), this can cause daytime sleepiness, sluggishness, and difficulty concentrating or making decisions. Teens and young adults who do not get enough sleep are at risk for problems, such as automobile crashes; poor grades and school performance; depressed moods; and problems with friends, fellow students, and adult relationships. The CDC recommends the following tips:

- Avoid stimulants like caffeine and nicotine. The stimulating effects of caffeine in coffee, colas, teas, and chocolate can take as long as 8 hours to wear off fully.
- Have a good sleeping environment. Get rid of anything that might distract you from sleep, such as noises or bright lights.
- Stick to a sleep schedule. Go to bed and wake up at the same time each day, even on the weekends.
- See your health provider if you continue to have trouble sleeping.
- Avoid pulling an all-nighter to study.

Healthy Relationships

Your relationships are an important, fun, and exciting part of your life. Healthy relationships increase your self-esteem and improve mental and emotional health. If you find yourself feeling scared, humiliated, pressured, or controlled, those are signs of an unhealthy relationship. Healthy relationships should make you feel loved, respected, and free to be yourself. The Centers for Disease Control provides the following tips for ensuring healthy relationships:

- Communication is essential in healthy relationships. Take time to talk with and listen to your friends and loved ones. Express your thoughts and feelings clearly and directly, without intentionally hurting or disrespecting others.
- Avoid relationships with those who drink heavily or use drugs, act aggressively, or treat you disrespectfully.
- Lower your risk for sexual violence by trusting your gut. If anything in your relationship makes you feel uncomfortable, talk to someone you can trust, such as a parent, doctor, counselor, religious leader, or teacher.

- If you or someone you know is a victim of sexual violence and needs help, contact the Rape, Abuse, and Incest National Network (RAINN) Hotline at 1-800-656-HOPE (4673) or your local emergency service at 911.

Sexually Transmitted Diseases (STDs), HIV/AIDS

What is an STD?

A Sexually Transmitted Disease (STD) is serious and can cause a lot of damage to your body. Some STDs infect only your sexual and reproductive organs while others such as HIV, hepatitis B, and syphilis cause general body infections. You can have an STD with no signs or symptoms. Some symptoms go away on their own, but that doesn't mean you don't have the STD—you still need to get treated. A few STDs cannot be cured, but most can if you seek treatment.

How is an STD spread?

An STD is spread during close, sexual activity, including vaginal, anal, and oral sex. Some STDs (HIV and hepatitis B) are also spread by contact with infected blood.

Symptoms to Watch For

Females	Males	Both Female and Male
Unusual discharge or smell from your vagina	Drip or discharge from your penis	Sores, bumps, or blisters nears your sex organs, rectum, or mouth
Vaginal pain when you have sex		Frequent urination
Burning or itching around the vagina		Itching around your sex organs
Bleeding from your vagina that is not consistent with your regular period		Burning and pain when you urinate or have a bowel movement
Pelvic pain between your belly button and sex organs		Swelling or redness in your throat
		Flu-like feelings with fever, chills, and aches
		Swelling in your groin (sex organs area)

How do I protect myself?

If you are sexually active, condoms or other protection reduce your risk for getting STDs. Condoms can be expensive, but many clinics give them away for free or at a low cost. To get low cost or free condoms go to a Planned Parenthood office near you. To find your local office, visit <http://www.plannedparenthood.org> or contact your local health clinic about organizations in your area that offer these services.

According to the Centers for Disease Control (CDC), young people in the United States are at persistent risk for HIV infection, especially youth of minority races and ethnicities. STD and HIV/AIDS testing is confidential. You can get tested and find out if you have a sexually transmitted disease and/or HIV/AIDS, and the clinic or doctor cannot tell anyone else. In fact, you don't have to share the results with anyone.

If you are sexually active, you also need to get tested for STDs and HIV/AIDS. The Tennessee Department of Health provides HIV testing in each of its 95 health departments across the state. You might have HIV and still feel perfectly healthy. The only way to know for sure if you are infected or not is to be tested. In all health departments, you will be able to talk with a knowledgeable health care provider or counselor both before and after you are tested.

- HIV counseling and testing is confidential.
- All HIV tests are free.
- Test results take two weeks to process.

For more information, please visit the Tennessee Department of Health website at <http://health.state.tn.us/STD/std.htm>

Birth Control and Family Planning

Using birth control can prevent pregnancy. Some birth control methods (like condoms), but not all, can prevent sexually transmitted diseases. If you are sexually active but do not want to become pregnant, use birth control. There are many types of birth control. Talk to your doctor about what kind would be best for you. For more information, visit <http://www.plannedparenthood.org/>

Many forms of birth control (like the patch, pill, IUDs) DO NOT protect against HIV and sexually transmitted diseases. You should always use a condom if you are sexually active. Medicaid will pay for your birth control, but many clinics also offer it for a reduced fee or for free.

“What’s the Rush?” is a statewide effort to educate Tennessee’s youth about the legal, financial, and social consequences of becoming a teen parent. It is a campaign sponsored by the Tennessee District Attorneys General Conference. It takes an in-depth look at real Tennessee teens and their struggles with being teen parents. Watch the video at <http://www.tennessee.gov/humanserv/cs/wtr/wtr.html>

Pregnancy

If you have become pregnant, you may have several options:

- Have the baby
- Place the baby for adoption
- End (abort) the pregnancy if necessary

This decision is a life-changing one that you should think about carefully and decide what is best for everyone involved.

Need more help?

In Tennessee you will find many fine resources to assist you in decision making during your pregnancy. A few are listed below:

- Agape Child & Family Services online at <http://www.agapemeanslove.org>
- Catholic Charities of Tennessee, Inc., online at <http://www.cctenn.org/services>
- Planned Parenthood of Middle and East Tennessee at <http://www.plannedparenthood.org/mid-east-Tennessee>
- Your local county health department or health care provider
- You can also call 211 to find more programs in your area.

If you decide to have the baby, visit your doctor regularly for prenatal checkups to make sure you and your baby are healthy before the baby is born. Seeing a doctor while you are pregnant protects you and your baby's health. TennCare will pay for your doctor visits while you are pregnant.

Eating right helps keep your baby healthy. When you are pregnant, you eat for yourself and your baby. You will need to get all the vitamins and minerals your baby needs to grow and be healthy. The chart below lists foods you should try to eat and others to avoid.

You're Pregnant. Watch What You Eat!

Foods to Eat	Foods to Avoid
Lean meats, chicken, and certain types of fish* and beans	Swordfish, shark, king mackerel, and tile fish. These fish can contain risky levels of mercury. Mercury can be transferred to the fetus and cause serious health problems.*
Vegetables and potatoes	Raw fish, especially oysters and clams
Breads, pasta, rice, cereal, and whole grains	Undercooked meat, poultry, and seafood. Cook all of them thoroughly to kill bacteria.
Milk and yogurt	All foods made with raw or lightly cooked eggs
Fruits	Soft cheeses, like Brie, feta, Camembert, Roquefort, blue-veined, queso blanco, queso fresco, and Panela
	Herbal supplements and teas
	*Ask your doctor whether it is safe to eat other fish, like tuna, salmon, bass, and trout, and, if so, how much. These fish may also have mercury in them.

Disabilities

If you have a physical or mental disability that impairs your ability to work, you may be eligible for Supplemental Security Income (SSI) as an adult. You may also be able to obtain TennCare when you are on SSI if you don't already have Medicaid as a former foster youth. Seek help from a government benefits specialist, an attorney, or benefits planner to sort this out or your local Tennessee Legal Aid Program. A list is available online at <http://www.tennlegalaid.com/>

Mental Health

If you feel sad or depressed or have another mental health issue, TennCare (or other health insurance) may pay for necessary mental health treatment. If you need medication for a mental health issue, it may also be covered by insurance, including the cost of seeing a doctor to help you manage your medication. Your physician or therapist may refer you to see a psychiatrist to help you manage your medication.

- If you do not have TennCare, Medicaid, or other health insurance, call 211 to find out how to get mental health services in your community.
- To locate the names of mental health providers in your area, check out the Tennessee Association of Mental Health Providers online at <http://www.tamho.org/service.php>

If you are struggling with grief, depression, anxiety, addiction, or serious mental illness and are experiencing suicidal thoughts, you may want to reach out to the Crisis Center. Counselors at the Crisis Center are available 24/7 to provide support to all callers. The Crisis Center can be reached at (615) 244-7444 or 1-800-SUICIDE.

Suicide Prevention

The Tennessee Suicide Prevention Network (TSPN) is the statewide public-private organization responsible for implementing the Tennessee Strategy for Suicide Prevention.

TSPN is a grass-roots association which includes counselors, mental health professionals, physicians, clergy, journalists, social workers, and law enforcement personnel, as well as survivors of suicide and suicide attempts. TSPN works across the state to eliminate the stigma of suicide and to educate communities about the warning signs of suicide, with the ultimate intention of reducing suicide rates in the state of Tennessee.

Who does suicide affect?

Suicide affects people of all ages, races, and socioeconomic groups. Hence, we encourage and celebrate the engagement of people from all walks of life in our suicide prevention campaign, sharing their stories, making a difference in their communities, and helping to save lives.

The Warning Signs

The following behavioral patterns may indicate possible risk for suicide and should be watched closely. If they appear numerous or severe, seek professional help at once. The National Suicide Prevention Lifeline at 1-800-273-TALK (8255) provides access to trained telephone counselors, 24 hours a day, 7 days a week.

- Talking about suicide, death, and/or no reason to live
- Preoccupation with death and dying
- Withdrawal from friends and/or social activities

- Experience of a recent severe loss (especially a relationship) or the threat of a significant loss
- Experience or fear of a situation of humiliation or failure
- Drastic changes in behavior
- Loss of interest in hobbies, work, school, etc.
- Preparation for death by making out a will (unexpectedly) and final arrangements
- Giving away prized possessions
- Previous history of suicide attempts, as well as violence and/or hostility
- Unnecessary risks; reckless and/or impulsive behavior
- Loss of interest in personal appearance
- Increased use of alcohol and/or drugs
- General hopelessness
- Recently experiencing humiliation or failure
- Unwillingness to connect with potential helpers

Feelings, Thoughts, and Behaviors

Nearly everyone at some time in his or her life thinks about suicide. Most everyone decides to live because they come to realize that the crisis is temporary, but death is not. On the other hand, people in the midst of a crisis often perceive their dilemma as inescapable and feel an utter loss of control. Frequently, they:

- Can't stop the pain
- Can't think clearly
- Can't make decisions
- Can't see any way out
- Can't sleep, eat, or work
- Can't get out of the depression
- Can't make the sadness go away
- Can't see the possibility of change
- Can't see themselves as worthwhile
- Can't get someone's attention
- Can't seem to get control

What do I do?

- Be aware. Learn the warning signs.
- Get involved. Become available. Show interest and support.
- Ask if she/he is thinking about suicide.
- Be direct. Talk openly and freely about suicide.
- Be willing to listen. Allow for expressions of feelings and accept those feelings.
- Be nonjudgmental. Don't debate whether suicide is right or wrong, or feelings are good or bad. Don't lecture about the value of life.
- Don't dare him/her to do it.
- Don't give advice by making decisions for someone else to tell them to behave differently.
- Don't ask "why." This encourages defensiveness.
- Offer empathy, not sympathy.
- Don't act shocked. This creates distance.
- Don't be sworn to secrecy. Seek support.
- Offer hope that alternatives are available; do not offer glib reassurance—it only proves you don't understand.
- Take action. Remove means. Get help from individuals or agencies specializing in crisis intervention and suicide prevention.

Who can I talk to?

- A community mental health agency
- A private therapist
- A school counselor or psychologist
- A family physician
- A suicide prevention/crisis intervention center
- A religious/spiritual leader

Source: Tennessee Suicide Prevention Network, <http://tspn.org/warning-signs>

About Suicide

In the United States alone, someone dies by suicide once every 16 minutes. Suicide is the third leading cause of death for youth between the ages of 10 and 24. But because suicide has been considered such a “taboo” subject to think or talk about, there are a lot of misconceptions about which individuals may be at risk; about when, how, and why people might consider killing themselves; and about how best to help yourself or someone else who’s contemplating suicide.

This misinformation—or the lack of information altogether—often means that desperate people can’t get the help they need in times of crisis. Being well-informed about depression and suicide can help you save your own life or the life of someone you know or love!

Facts:

- Suicide is the ninth leading cause of death (2007 data) in Tennessee, claiming over 850 lives per year. Roughly 100 of these are between the ages of 10–24—suicide is the third leading cause of death within this age group.
- Nationally, suicide rates among youth (ages 15–24) have increased more than 200% in the last 50 years.
- The suicide rate is higher for the elderly (ages 85+) than for any other age group.
- Suicide is preventable. Most suicidal people desperately want to live; they are just unable to see alternatives to their problems.
- Most suicidal people give definite warning signals of their suicidal intentions, but others are often unaware of the significance of these warnings or are unsure about what to do about them.
- Talking about suicide does not cause someone to become suicidal.
- Four times more men than women kill themselves, but three times more women than men attempt suicide.
- Firearms are the most common method of suicide, regardless of sex and race.
- Suicide cuts across ethnic, economic, social, and age boundaries.
- Surviving family members not only suffer the loss of a loved one to suicide but are also themselves at higher risk of suicide and emotional problems.

The Links between Suicide and Depression

- Major depression is the psychiatric diagnosis most commonly associated with suicide.
- About two thirds of people who die by suicide are clinically depressed at the time of their deaths.

- Statistically, one out of every 16 people who are diagnosed with depression (about seven out of every 100 diagnosed males and one out of every hundred diagnosed females) will eventually die by suicide.
- The risk of suicide in people with major depression is about 20 times that of the general population.
- People who have had multiple episodes of depression are at greater risk for suicide than those who have had one episode.
- People who have a dependence on alcohol or drugs in addition to being depressed are at greater risk for suicide.
- People who are depressed and exhibit the following symptoms are at particular risk for suicide:
 - Extreme hopelessness
 - A lack of interest in activities that were previously pleasurable
 - Heightened anxiety and/or panic attacks
 - Global insomnia
 - Talk about suicide or a prior history of attempts/acts
 - Irritability and agitation

Sources: Tennessee Department of Health, American Association of Suicidology

For emergencies, call 1-800-273-TALK (8255) or the following numbers:

- Toll-Free Adult Statewide Crisis Telephone Line: 1-855-CRISIS1 (274-7471)
- Toll-Free Youth Statewide Crisis Telephone Lines:
 - Memphis Region: 1-866-791-9226
 - Rural West Tennessee: 1-866-791-9227
 - Rural Middle Tennessee: 1-866-791-9222
 - Nashville Region: 1-866-791-9221
 - Upper Cumberland: 1-866-791-9223
 - Southeast Tennessee: 1-866-791-9225
 - Knoxville Region: 1-866-791-9224
 - Northeast Tennessee: 1-866-791-9228

Other Resources

EAST TENNESSEE		
Business Address	Mobile Crisis Number	Counties Served
Cherokee Health Systems 6350 West Andrew Johnson Hwy. Talbott, TN 37877 (423) 587-7337	800-826-6881	Claiborne, Cocke, Grainger, Hamblen, Jefferson, Union
Fortwood Center 1028 E. 3rd Street Chattanooga, TN 37403 (423) 266-6751	888-242-1340	Hamilton
Frontier Health 1167 Spratlin Park Drive Gray, TN 37615 (423) 467-3600	877-928-9062	Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, Washington
Ridgeview Psychiatric Hospital & Center 240 West Tyrone Rd. Oak Ridge, TN 37830 (865) 482-1076	800-870-5481	Anderson, Campbell, Morgan, Roane, Scott
Peninsula Behavioral Health 6800 Baum Drive Knoxville, TN 37919 (865) 970-9800	(865) 539-2409	Blount, Knox, Loudon, Monroe, Sevier
Volunteer Behavioral Health Care System 413 Spring Street Chattanooga, TN 37405	800-704-2651	Bledsoe, Bradley, Cannon, Clay, Cumberland, DeKalb, Fentress, Grundy, Hamilton (North of the River), Jackson, Macon, Marion, McMinn, Meigs, Overton, Pickett, Polk, Putnam, Rhea, Rutherford, Sequatchie,

		Smith, Sumner, Trousdale, Van Buren, Warren, White, Williamson, Wilson
MIDDLE TENNESSEE		
Centerstone Community Mental Health Center P. O. Box 40406 Nashville, TN 37204 (615) 463-6600	1-800-681-7444	Bedford, Cheatham, Coffee, Dickson, Franklin, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry, Robertson, Stewart, Wayne
Mental Health Cooperative 275 Cumberland Bend Nashville, TN 37228 (615) 726-3340	(615) 726-0125	Davidson
Volunteer Behavioral Health Care System 413 Spring Street Chattanooga, TN 37405	800-704-2651	Bledsoe, Bradley, Cannon, Clay, Cumberland, DeKalb, Fentress, Grundy, Hamilton (North of the River), Jackson, Macon, Marion, McMinn, Meigs, Overton, Pickett, Polk, Putnam, Rhea, Rutherford, Sequatchie, Smith, Sumner, Trousdale, Van Buren, Warren, White, Williamson, Wilson

WEST TENNESSEE		
Carey Counseling Center 408 Virginia Street Paris, TN 38242 (731) 642-0521	800-353-9918	Benton, Carroll, Gibson, Henry
Pathways of Tennessee 238 Summar Drive Jackson, TN 38301 800-587-3854	800-372-0693	Crockett, Dyer, Haywood, Henderson, Lake, Madison, Obion, Weakley
Professional Care Services 1997 Hwy. 51 S. Covington, TN 38019 (901) 476-8967	800-353-9918	Fayette, Lauderdale, Tipton
Quinco Community Mental Health Center 10710 Old Highway 64 West Bolivar, TN 38008 (731) 658-6113	800-467-2515	Chester, Decatur, Hardin, Hardeman, McNairy
Southeast Mental Health Center 3810 Winchester Road Memphis, TN 38181 (901) 369-1400	(901) 577-9400	Shelby

Source: <http://www.jasonfoundation.com/index.php>

Never Stop Learning: Your Options for Education Success

Getting an education beyond high school will give you more career choices and higher paying jobs in the future. The more education you get, the more choices and opportunities become available to you.

Some options are:

- A community college;
- A four-year college or university;
- Career/vocational training; or
- The U.S. Armed Forces.

Regardless of the option you choose, you will gain knowledge and skills to help you succeed. Once you are enrolled in school, the staff, teachers, and counselors will help guide you as you make decisions about your future. They will help you handle social and academic problems and make sure that school is a positive and meaningful experience.

You have many options to help you pay for school (high school, community college, four-year college, or university) or job-related training (career/vocational school, Job Corps training). For example, if you attend school *full-time*, you can get money from the Road to Independence Program (RTI). If you attend school *part-time*, you can get money from Transitional Support Services. You must meet with your caseworker to develop a “transition plan” for your independence, including your educational goals.

High School Diploma/Equivalency Diploma (GED)

Plan your educational and career path. If you are in the eighth grade or above, your school and caseworker must help you develop an educational and career path plan. This plan will help you figure out what career you want to pursue, track your classes to make sure you have enough credits to graduate from high school, and help you identify colleges to which you may want to apply. Visit <http://www.facts.org> for help developing your education and career plan.

Why finish high school?

- It will be easier to get a job.
- You will get a higher paying job.
- You can further your education with college or technical school.

If you have not graduated, you have the right to stay in high school until your 19th birthday. After you turn 19, the school decides if you can stay. If you are close to completing high school,

you may also be eligible for Tennessee's virtual online school. To learn more, visit <http://www.e4tn.org/home/>. Check with your school district to see if there are additional options for you. If it has been some time since you left school, you may also be eligible for adult high school. To learn more visit <http://www.state.tn.us/labor-wfd/AE/>

All students who qualify as a student with a disability under the Individuals with Disability Education Act (IDEA) have the right to attend school until the age of 21 or to complete the school year in which the student turns 22 years old, even if it is not in their Individual Education Plan (IEP).

If you have a disability, your school may suggest that you follow a special diploma track. Before you agree, ask the school to explain what this means. Find out whether you can apply for job training, a community college, or a four-year college or university after receiving this type of diploma.

The IEP team should discuss the diploma tract for the student and the transition plan for post-secondary education, job training, or independent living. This transition plan is a part of the IEP which must be included for all special education students during high school. Parents or guardians should discuss future options and goals for the student as part of the IEP team process. At any time that parents feel further discussion is needed, they should call an IEP meeting to discuss the Transition Plan for the student. For more information, contact your school counselor.

Why get my GED?

If you decide not to finish high school, you can still earn a General Equivalency Diploma (GED). Almost all colleges, universities, and employers treat this diploma as if you graduated from high school. Please note that the military has changed policies on enlistment with a GED. For updated information on military enlistment with a GED, contact your local military recruitment office.

You can get a GED any time. To earn your GED, you need to pass five written tests in subject areas like math, writing, reading, social studies, and science. If you pass some sections but not others, you can retake the sections you did not pass without taking all of the tests again.

Since the GED can be a difficult test, you are encouraged to take practice tests and preparation classes. To find out where classes are offered and to see a list of test sites, visit <http://www.state.tn.us/labor-wfd/AE/aeged.htm> or <http://www.tennesseeanytime.org/education/>.

Once I turn 18, can I still get money to take care of myself while I finish high school or get a GED?

Yes. If you attend school full-time, you can get money from RTI. If you attend school part-time, you can get money from Transitional Support Services.

DID YOU KNOW?

Before you turn 18, you may be able to access free tutoring. Ask your Independent Living Program worker to help you locate tutoring assistance. Visit <http://www.guardianadlitem.org/documents/ILFAQ-bwFINAL.pdf> to view a copy of *Frequently Asked Questions for Foster Youth Transitioning to Adulthood* for more information on what services are available to you before turning 18.

After you turn 18, free tutoring may also be available in subjects such as reading and math at your school, local community college, or local library. Ask your caseworker or school counselor if you qualify for these services.

Need more information?

- Visit <http://www.guardianadlitem.org/documents/ILFAQ-bwFINAL.pdf> to view a copy of *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.
- See the charts on pages 12 and 19 of this handbook.
- Or visit <http://www.tennesseeanytime.org/education/>

How do I pay for high school or a GED?

You do not have to pay to attend a public high school. If you decide to get a GED, you can take the courses for free at a community college, but you will have to pay for the exams. Transitional Support Services or RTI can help you pay if you attend school regularly, so be sure to provide the proper proof of enrollment and costs to your caseworker. See <http://www.guardianadlitem.org/documents/ILFAQ-bwFINAL.pdf> to view a copy of *Frequently Asked Questions for Foster Youth Transitioning to Adulthood* and pages 14–15 for program requirements.

Community College

You can attend a community college in Tennessee as long as you have graduated from high school with a regular diploma (or earned a GED). Some schools will admit students who have a special diploma; others will not. A student who has a special diploma may be asked to take the GED.

What is community college?

Community colleges (sometimes called two-year colleges) usually offer a two-year program that leads to an associate's degree (A.A., A.S., or A.A.S.) or meets some requirements for a bachelor's degree (B.A. or B.S.) at a four-year college or university. Community colleges also

offer certificate programs that students can complete in 12 or 16 months depending on the program requirements.

What are some advantages of attending a community college?

- It is cheaper than a four-year college or university.
- It is smaller than a four-year college or university.
- It is close to where you live, so you won't have to move.
- It will help you transfer to a four-year college or university.
- It gives you more time to take required classes to go to a four-year college or university.
- It gives you more time to work and go to school (many classes are at night).
- It helps you explore different majors or areas of study.
- It helps you decide what you may want to study later at a four-year college or university.

What options do community colleges give for my future?

- **Get an associate's degree.** You can earn an associate's degree in a subject by taking the required classes. This degree will help you get a job in some, but not all, areas.
- **Transfer to a four-year college or university (with or without an associate's degree).** You can start taking classes at a community college and then transfer to a four-year college or university. Many students transfer after two years, but you can also finish and get your A.A. and then go to a four-year school. If your goal is to transfer to a four-year college or university, speak with a community college counselor or advisor to determine which classes to take, when to transfer, and how to start the transfer process.
- **Take job skills or vocational training classes without getting a degree.** Many community colleges offer job training and certificates that help you get a job in a specific area (such as computer repair, auto repair, real estate, or nursing). If you go this route, you may get an associate's degree, but check to make sure the classes you're taking will apply towards further education if you intend to transfer to a four-year college or university.

How do I apply or sign up?

Almost everyone can attend a community college, but most schools require you to take a "placement" exam. This exam determines how well you do in subjects like Math and English and what classes you can take at the community college. Some community colleges require that you take the ACT at least once. Contact the community college admissions office for further information.

How can I learn more about community colleges?

- Talk to your guidance counselor or use the Internet to find community college websites.
- If you are using the Internet, go to the section on admissions to find an application that you can fill out online.
- Contact the school's admissions office by phone or email if you have questions.
- Go to a college fair at your high school or in the community. Talk to representatives from different community colleges. Tell them what you are interested in studying and your future plans and goals.

Can I get help with my application if I have a disability?

If you are in special education, you can go through the same community college application process, but be sure to tell the school about your disability on the application. If you need help with completing an admissions application or selecting classes or if you need to inquire about receiving services, be sure to contact the school's Office of Student Disability Services for assistance.

Four-Year College or University**Who is eligible?**

Once you have taken the required courses for admissions, graduate from high school with a regular diploma (or earn a GED), and take the SAT or ACT, you are eligible to attend a four-year college or university. You must first apply to the college and be accepted. To be accepted, you need good grades and good scores on the admissions tests, such as the SAT, ACT, or the tests given by the college itself. You may also transfer to a four-year college or university from a community college.

What are the advantages of a four-year college or university?

- You will earn a Bachelor of Arts or Sciences (B.A. or B.S.) degree in a specific area (e.g., biology, business, math, nursing, psychology, or education).
- You have more choices about what you want to study.
- The degree will improve your chances of getting a good job that pays well.
- You will have opportunities to go to new places, travel, or study abroad, and/or participate in research and internship opportunities with professors and local organizations.
- You will have access to more people, programs, and resources to help you with your future.

What steps should I take to apply for school?

Start researching school programs and admission requirements early so that you can finalize the application and acceptance process before you graduate from high school or get your GED.

How do I apply if I have a disability and am in special education?

You can go through the same application process for the four-year college or university of your choice. Let the school know about your disability on the application. Also, contact the school or go online to find the number for the Office of Student Disability Services, and they will help you with the application and with your classes once you are accepted.

Paying for School

Going to a community college or four-year university can be expensive. There are several ways to get money to help pay your tuition and other expenses. It does not matter what school you attend, you may be able to get money from each of the following sources.

Can I attend a private university?

Yes, but private colleges and universities usually cost more. Free tuition and fee waivers do not apply to private colleges and universities. You may be eligible to receive financial aid directly from the government, college, or university, and you can still get money from the foster care transition programs to help pay your expenses. Some private schools may have programs to specifically help youth from foster care. Ask schools that interest you for assistance in meeting your needs.

Foster Care Transition Programs

You may be eligible for assistance from one or more Tennessee transition programs for foster youth if funds are available:

- If you attend school full-time and are otherwise eligible, you can get money from the RTI Program to help pay for school and your needs. (Students with a documented disability may attend school part-time.)
- If you attend school part-time, you can get money from Transitional Support Services to help pay for school and your needs. You must meet with your caseworker to develop a “transition plan” for your independence, including your educational goals.

ETV, Educational Training Voucher

Youth ages 18–23 who age out of foster care at 18 or who were likely to age out of foster care at 18 or who were adopted after 16 years of age from foster care are eligible to receive an ETV. Youth who are 21 are still eligible for an ETV until they are 23, as long as they are enrolled in a post-secondary education or training program and are earning satisfactory grades. The ETV program can provide up to \$5,000 towards a post-secondary education in universities and colleges or vocational and technical schools. The ETV funds may be used for tuition or to

pay for educational needs such as books and computers. Contact the Department of Children's Services, Independent Living Unit, at (615) 532-9646 or your region for further information about ETVs and other related scholarships.

Need more information?

Visit <http://www.guardianadlitem.org/documents/ILFAQ-bwFINAL.pdf> to view a copy of *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.

Financial Aid

Financial aid includes all other sources of money available to help you pay for school. You have to apply in order to get this money. These funds can be used to help you pay for a community college, a public four-year college or university, or a private college or university.

There are two types of financial aid:

- **Money you DO pay back:** You can get loans from the government (federal and state) or from a bank.
- **Money you DO NOT pay back:** This is money you get from scholarships, grants, or work-study programs. You can get it from the government (federal and state), your school, and/or private organizations and businesses.

How do I apply for financial aid?

Fill out the FAFSA—the Free Application for Federal Student Aid.

To be eligible for any type of financial aid, you must fill out the FAFSA forms. The information you put in the FAFSA form determines how much money you will receive. This application is free. Do not use any websites that ask you to pay money to complete the application. Remember, your RTI stipend does NOT count as income.

How do I fill out the FAFSA?

Complete your FAFSA online or on paper.

- Online application: Request a PIN at <http://www.pin.ed.gov>. The number will be sent by email or regular mail. Once you have a PIN, complete the FAFSA form online at <http://www.fafsa.ed.gov/.Paper> application.
- Call 800-4-FED-AID or visit http://www.federalstudentaid.ed.gov/fafsa/fafsa_options.html to get a paper application. Follow the instructions carefully.

To fill out the forms, you need the following information:

- Social Security number
- Driver's license or identification card

- W-2 forms and federal income tax return of money earned
- Untaxed income records—Social Security benefits, TANF, welfare, etc.
- Bank statements and information on investments
- Alien registration card (if not a U.S. citizen)

When must I submit my FAFSA?

It may depend on the school to which you are applying and some state funds are limited, so apply as soon as you can. In most cases if you plan to enroll in school in August you should complete your FAFSA between the months of January and June of that year. Check with your district's schools and visit <http://www.fafsa.ed.gov/before003a.htm> to learn more.

How do I get help?

Ask your caseworker. Caseworkers must help foster youth fill out these forms. You can also get help from your high school guidance counselor or any financial aid office at the school you want to attend. NEVER pay anyone to help you fill out the FAFSA.

Also, look for FAFSA workshops at your school or in the community. Online resources for foster youth appear at <http://www.collegegoalsundayusa.org/support/FosterYouthFAFSATipSheet.PDF>

What happens next?

Your FAFSA goes to the federal government and the schools you want to attend. They will determine what kind of financial aid you can receive. You will probably get one or all of the following:

- *Federal Pell Grant*. This is money you do NOT have to pay back unless you fail to attend classes. Most foster youth are eligible. The amount depends on your financial need, costs to attend school, status as a full-time or part-time student, and plans to attend school for a full academic year or less.
- *Federal Perkins Loan*. This money you have to pay back with interest. The amount is usually a small percentage of the total loan you took out.
- *Subsidized Stafford Loans*. This money you have to pay back. However, the government will pay “interest” or fees while you are in school. Once you graduate, you must pay the interest on the loan.
- *Unsubsidized Stafford Loans*. This money you have to pay back with interest. The interest is usually a little higher than a Perkins loan.

What should I do once I find out how much money I can get to help pay for school?

- Meet with someone from the financial aid office at the college you want to attend so they can explain your options.
- Talk to your caseworker about how much school will cost. Ask your caseworker to help you get extra money from the RTI and other transition programs if you need it.

Need more information about managing money, loans, and interest?

Visit <http://www.guardianadlitem.org/documents/ILFAQ-bwFINAL.pdf> to view a copy of *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.

Tuition Assistance Programs Specific to Tennessee**Tennessee Lottery Scholarships**

There are a variety of scholarships available through this program. For more information or for frequently asked questions, visit

http://www.tn.gov/collegepays/mon_college/lottery_scholars.htm

The Tennessee Student Assistance Award Program

Tennessee residents with financial need are eligible to apply for this scholarship. Student's Expected Family Contribution (EFC) must not exceed \$2,100 as reported on the FAFSA, and the student must attend an accredited post-secondary institution in Tennessee to receive these funds. In order to qualify, students must submit a FAFSA. For more information, visit

<http://www.tennessee.gov/tsac/>

You may complete the application online or on paper. Be sure to get help completing this application the first time. Your caseworker would be a great source for assistance. You can also get help from your high school counselor or any financial aid office at the college or university you want to attend. NEVER pay anyone to help you fill out the financial aid forms.

What is a scholarship?

This is free money you do NOT have to pay back. You may be eligible for a scholarship based on many factors:

- status as a foster youth
- grades and test scores
- religion
- ethnic background
- disability

- community service
- extracurricular involvement
- subject you want to study in school
- school you want to attend

How do I find scholarships?

- Ask your high school counselor or caseworker for information about scholarship opportunities.
- Check with the financial aid office at the school you want to attend for potential scholarships, especially if you want to go to a private school.
- Research scholarship opportunities on the Internet. Scholarships that focus on foster youth can be found at <http://orphan.org/index.php> and <http://www.fosteringafuture.com/index.html>

Quiz

Which of the following are federal student loans?

- a. Rosewood
- b. Perkins
- c. Jenkins
- d. Stafford

Answer: b. Perkins and d. Stafford

Check out these resources:

- www.fastweb.com/
- www.scholarshipexperts.com/
- www.scholarships.com/
- www.icanmakeit.org
- www.blackstudents.org
- www.facts.org

Career/Vocational Training

What is it?

You can continue your education by getting job skills training, usually called career or vocational training. Career and vocational training programs are typically offered at community colleges, at private technical colleges and universities, or at job training centers (Job Corps). This option allows you to earn a certificate of completion or associate's degree for a specific job or skill. If you pick a career or vocational training program offered at a state (or public) school or community college, you may be able to attend for free. Before picking a career or vocational training program, talk to your caseworker or high school guidance counselor. Make sure you choose a good program that will give training and skills for the job you want. Whether you take courses online or in a classroom, ask if the program you want is "accredited" or "approved" to provide quality training. If a program is accredited or approved, you are likely to have better job possibilities when you finish. Avoid attending a school that is not accredited because the degree isn't accepted in many places and you can't get most types of financial aid.

How do I pay for career or vocational training?

You have the same three options to help you pay for these programs as you do for all community colleges, colleges, and universities:

- Free tuition and fee waivers for public programs or schools
- Tennessee foster care transition programs
- Financial aid

Tennessee's Wilder-Naifeh Technical Schools Grant

The Wilder-Naifeh Grant provides Tennessee residents who attend a Tennessee Technology Center and qualify with grant requirements with a \$2,000 grant to apply towards the cost of their tuition. For more information ask your school counselor or visit http://www.tn.gov/CollegePays/mon_college/wilder_naifeh.htm

Is career/vocational training for you?

Pros	Cons
<ul style="list-style-type: none"> • It does not take as long as getting a degree from a college or university. • The course times and schedules are usually more flexible. • It is easier for you to get a job while you are in school. 	<ul style="list-style-type: none"> • It limits you to one specific job or career option and doesn't allow you to go on for a graduate school degree (e.g., a master's or law degree). • You may make less money with career training than if you go to a four-year college or university. • Some jobs will require more certifications once you complete your training program.

Who should I talk to about paying for career and vocational training?

- Contact the job training program or the financial aid office at the training school you will attend. Make sure you know all of your financial aid options.
- Talk to your caseworker about the cost of attending a career or vocational training program. Find out if you are eligible to receive assistance from one or more Tennessee transition programs for foster youth.

U.S. Armed Forces

The U.S. Armed Forces offer many service and career opportunities. You must commit to serve for a certain amount of time once you join based on the option you choose. In the Armed Forces, you serve your country while gaining valuable job skills and leadership training. You receive training to learn a specific military job. In addition, you may be eligible for education benefits from the government after you have served for a certain period of time.

There are five branches of the U.S. Armed Forces:

- Army
- Navy
- Air Force
- Marine Corps
- Coast Guard

Look at <http://www.military.com> or visit your local recruitment office for information on these options and up-to-date information on whether a GED is accepted for enrollment into their program.

Getting Ready for College To-Do List

Goal	What to Do	When to Do It
<p>1. Make an appointment with your high school counselor.</p>	<ul style="list-style-type: none"> • Find out what classes you need to take to go to college. • Review your transcript. • Get information to compare different colleges/ universities. • Find out about college preparation programs. 	<p>As soon as possible, usually during your sophomore year or the summer after your sophomore and junior year</p>
<p>2. Take the SAT or ACT.</p>	<ul style="list-style-type: none"> • Ask your guidance counselor about the dates and times for the preliminary SAT (PSAT) or the PLAN test (identical in format to the ACT). • Ask your school counselor about the dates and times for the SAT and/or ACT. • Ask if your school offers any additional prep classes or practice tests. • Ask your guidance counselor whether you have to pay for the SAT/ACT test or college applications (called fee waivers). • Visit http://www.collegeboard.org or 	<ul style="list-style-type: none"> • Take the PSAT during your sophomore year or in the fall of your junior year. • Take the SAT or ACT during your junior year, no later than the fall of your senior year.

Goal	What to Do	When to Do It
	<p>http://www.actstudent.org to learn about each test and get practice questions.</p>	
<p>3. Do research and request applications.</p>	<ul style="list-style-type: none"> • Decide what type of college you want to attend. • Look for college fairs at your high school or in the community. • Visit your high school counselor and look through college catalogs. • Visit college websites. • Visit college campuses. • Compare different college options. • Request applications from your favorite schools. 	<p>Take these steps during the spring of your junior year and before your senior year.</p>
<p>4. Fill out your college applications.</p>	<ul style="list-style-type: none"> • Earn good grades and maintain a high GPA. • Send in your SAT/ACT scores to all schools. • Complete the admissions applications. Ask your school counselor whether you can apply for free. • Write your admissions essays and personal statement. Ask your English teacher or meet with a tutor for help. • Ask for letters of recommendation from teachers, counselors, 	<p>Do these things during the fall of your senior year.</p>

Goal	What to Do	When to Do It
	<p>coaches, club advisors, or community members.</p> <ul style="list-style-type: none"> • Apply for financial aid (see page 59). • Get your tuition waiver from your caseworker. 	
<p>5. Send in your college application.</p>	<ul style="list-style-type: none"> • Send in all required materials. • Don't miss the deadlines. • You can apply online or by mail. 	<p>Turn in before the deadline, usually between December and March of your senior year.</p>

Your Game Plan for Finding a Job

If you seek full- or part-time work after you leave foster care, many training opportunities and resources exist to help you find employment.

Job Training Programs

Job Corps

This program has 123 centers nationwide including the District of Columbia and Puerto Rico. In Tennessee, there are two centers—one in Memphis and the other in Bristol. The program provides free academic and job training to help youth get and keep good jobs in a variety of fields like automotive repair, construction, culinary arts, health, and technology.

Job Corps also offers the opportunity for youth to gain a high school diploma or GED for those who don't have either. For youth who do have a high school diploma, Job Corps can help prepare you for college through partnerships with local colleges and universities.

To be eligible, you must:

- be between 16 and 24 years old when you enroll;
- be a U.S. citizen, U.S. national, permanent resident alien, or other alien who is authorized to accept permanent employment in the United States;
- have a low income background (foster care youth automatically qualify);
- If you are under 18, have a signed consent from a parent, legal guardian, caseworker, or anyone who is authorized to sign;
- be free of behavior problems that would prevent you from meeting program requirements;
- be drug free and free of any health condition that could harm you or others; and
- need job training, education, or support services to participate in the program.

For admission to Job Corps, you will be interviewed by an admissions counselor to determine eligibility. If accepted, the admissions counselor will work together with you to identify training centers to best meet your needs. Arrangements will be made for you to travel to the center where you will train and work. Job Corps provides money, housing, academic and job training, and transitional services to help you gain full-time employment.

Need more information?

- Contact Job Corps at <http://www.jobcorps.gov> or 1-800-733-5627.
- For the Training Centers in Memphis, go to <http://benjaminhooks.jobcorps.gov> or call (901) 396-2800 and in Bristol go to <http://jacobs-creek.jobcorps.gov> or call (423) 878-4021.

AmeriCorps

This program offers job training and community service opportunities. AmeriCorps assigns youth to work in poor communities, help with disaster relief efforts, or protect the environment. Most assignments last from 10 to 12 months, and you will receive specific training for your assigned project. You'll work with other youth and earn a small living stipend, and most programs provide housing while you participate. Also, you may be eligible for money to help pay for college after you complete your service.

Need more information?

- Visit <http://www.americorps.gov> and select "Tennessee" as your home state.
- Look for information at your school.
- Call (202) 606-5000.

Workforce Training

This training is funded by the Department of Labor Services and provided through Tennessee's statewide Career Center System, which also has a youth component. The system is sub-divided into 13 Local Workforce Investment Areas. These areas, which are administered by a local board, are clusters of counties whose labor market and other employment related factors are similar. Consequently, each area provides workforce development and career services based on local needs. For training in your area, contact a provider below.

To be eligible for the youth program, you must be between the ages of 14–21 and a low income individual (foster care youth automatically qualify) and an individual who is one or more of the following:

- Deficient in basic literacy skills;
- A school dropout;
- Homeless, a runaway, or a foster child;
- Pregnant or a parent;
- An offender; or
- An individual who requires additional assistance to complete an educational program or to secure and hold employment.

For older youth who meet eligibility criteria, a youth workforce worker will work with you to provide academic support, employability skills, earnings, and post-secondary training opportunities, including apprenticeship and entry into the military.

Need more information?

Please contact the Local Workforce Investment office for your area.

Local Workforce Investment Locations and Information



<p>LWIA #01 Area Served:</p> <p>Carter, Johnson, Sullivan, <u>Washington</u>, and Unicoi Counties Administrative Entity <u>Alliance for Business & Training</u> 423-547-7500 Ext. 121</p>	<p>LWIA #08 Area Served:</p> <p>Cheatham, Dickson, Houston, Humphreys, <u>Montgomery</u>, Robertson, Stewart, Sumner, and Williamson Counties Administrative Entity <u>Workforce Essentials, Inc.</u> 931-551-9110</p>
<p>LWIA #02 Area Served:</p> <p>Claiborne, Cocke, Grainger, Greene, <u>Hamblen</u>, Hancock, Hawkins, Jefferson, Sevier, and Union Counties Administrative Entity <u>Walters State Community College</u> 423-317-1062</p>	<p>LWIA #09 Area Served:</p> <p><u>Davidson</u>, Rutherford, Trousdale, and Wilson Counties Administrative Entity <u>Nashville Career Advancement Center</u> 615-862-8890</p>
<p>LWIA #03 Area Served:</p> <p><u>Knox</u> County Administrative Entity <u>Workforce Connections</u></p> <p><u>Knoxville-Knox County</u> <u>Community Action Committee</u> 865-544-5200</p>	<p>LWIA #10 Area Served:</p> <p>Giles, Hickman, Lawrence, Lewis, Marshall, <u>Maury</u>, Perry, and Wayne Counties Administrative Entity <u>South Central Tennessee Workforce Board</u> 931-375-4200</p>
<p>LWIA #04 Area Served:</p> <p>Anderson, Blount, Campbell, <u>Cumberland</u>, Loudon, Monroe, Morgan, Roane, and Scott Counties Administrative Entity <u>East Tennessee Human Resource Agency</u> 865-590-1052 Ext. 106</p>	<p>LWIA #11 Area Served:</p> <p>Benton, Carroll, Chester, Decatur, Hardeman, Hardin, Haywood, Henderson, Henry, McNairy, <u>Madison</u>, and Weakley Counties Administrative Entity <u>Southwest Tennessee Human Resource Agency</u> 731-989-0533</p>

<p>LWIA #05 Area Served: Bledsoe, Bradley, <u>Hamilton</u>, McMinn, Marion, Meigs, Polk, Rhea, and Sequatchie Counties Administrative Entity <u>Southeast Tennessee Development District</u> 423-424-4251</p>	<p>LWIA #12 Area Served: Crockett, <u>Dyer</u>, Gibson, Lake, Lauderdale, Obion, and Tipton Counties Administrative Entity <u>Dyersburg State Community College</u> 731-286-3585 Ext. 16</p>
<p>LWIA #06 Area Served: Bedford, <u>Coffee</u>, Franklin, Grundy, Lincoln, Moore, and Warren Counties Administrative Entity <u>Workforce Solutions</u> 931-455-9596</p>	<p>LWIA #13 Area Served: Fayette and <u>Shelby</u> Counties Administrative Entity <u>Workforce Investment Network</u> 901-576-6812</p>
<p>LWIA #07 Area Served: Cannon, Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, <u>Putnam</u>, Smith, VanBuren, and White Counties Administrative Entity <u>Upper Cumberland Human Resource Agency</u> 931-528-1127</p>	

Source: Tennessee Department of Labor and Workforce Development website

Other Ways to Get Job Training

Technical Schools and Two- or Four-year Colleges

You will have a better chance of finding a good paying job if you stay in school. If you attend one of the technical schools or two- or four-year colleges, you can earn a certificate or degree in a subject that interests you. For instance, many of the Tennessee Technology schools in the state offer training in high demand jobs such as practical nursing, phlebotomy, dental lab, pharmacy tech, aviation maintenance, heating, ventilation, air conditioning and refrigeration, automotive, building trades, truck driving, etc.

Work While You Are in School

Many students work while in school. You may even be offered “work-study” as part of your financial aid package, which will allow you to work on campus and is often more flexible and accommodates a student’s schedule. If you do work while in school, find out if it will affect how much money you get from the state to help pay for school.

For more information about work study, contact your college financial aid counselor.

Services for Persons with Disabilities

The Tennessee Division of Vocational Rehabilitation can help you find and keep a job if you have a disability. It has several programs that provide money and support for these activities:

- Transitioning from school to work
- Living on your own (independent living)
- Finding employers who will accommodate your disability
- Keeping your state disability benefits while working towards independence
- Getting assistive technology and service devices

Ask your DCS caseworker to refer you to a Tennessee Division of Vocational Rehabilitation program that is best suited to help you find a job. Or, you can contact them directly at 1-800-270-1349.

Helpful Job Search Websites

Finding a Job

There are some very helpful websites to assist you with your job search. If you don't have access to the Internet, try a school or the library. Some websites provide job openings, sample resumes, cover letters, and interviewing tips such as:

- <http://www.monster.com>
- <http://www.hotjobs.com>
- <http://www.careerbuilder.com>
- <http://www.craigslist.org>
- <http://www.careerknowhow.com>
- <http://www.eresumes.com>
- <http://www.job-hunt.org>
- <http://mappingyourfuture.org>
- <http://www.rileyguide.com>
- <http://www.acinet.org> (American Career InfoNet)

If starting your own business appeals to you, below are some helpful sites just for youth:

- Business Plans <http://www.bplans.com>
- Junior Achievement <http://www.ja.org>
- SCORE Counselors http://www.score.org/resources_young.html
- Whiz Ventures <http://www.whizventures.com>
- Young Biz <http://www.youngbiz.com>

Temp or Placement Agencies

These agencies are everywhere in Tennessee and can be found using the Internet, yellow pages phone book, or newspaper. Some of the well-known temp agencies across the state are: Kelly, Manpower, Randstad, Snelling, and Staffmark. They will help you find temporary work that may lead to a permanent job.

Employers' Websites

If you know the name of a company where you want to go to work, visit its website and look for current job openings. For instance, if you are interested in going to work for Vanderbilt, consult their website at <http://www.vanderbilt.edu>, or for the University of Tennessee, go to <http://www.utk.edu>. Suppose you were interested in working for a private company such as

Federal Express. You could do an Internet search by typing in the company name plus employment.

Applying for a Job

You may apply for a job online or in person.

There are thousands of websites where you can post your resume and cover letter online and complete an online job application. You can apply online via a job board, like monster.com, or apply online directly at the company's website.

Applying for a job in person is a little different than applying online. If you are applying at a large company, call first to see if there are openings or visit the human resources department and ask if you can complete an application for employment. For a smaller company, ask for the manager or the person in charge of hiring.

Before filling out the application, read the front and back. Many application forms have a section on the last page that begins with the statement: "Do not write below this line." The information in this section tells you how the employer will evaluate the application.

When you apply, make sure you bring the following information:

1. A list of places where you have worked (paid and nonpaid work experiences) along with addresses
2. List of references with their contact information
3. Resume, if you have one
4. Educational/training information
5. A pen so you won't have to borrow one to fill out the application

Other things you should consider when applying for a job in person are:

1. Be sure to dress appropriately and be neat and tidy (more about this later)
2. Make sure your hair and nails are neatly groomed
3. Know what days and hours you are available to work
4. Be prepared for a brief on-the-spot job interview

In addition, make sure your contact information is correct and that you provided a phone number where you can be reached should they try to contact you for an interview. Be sure your phone voicemail states your name and is easy to hear, so potential employers will know that they got the right number when they called. Your message should be polite and professional without music or profanity.

How do online job application systems work?

Some sites allow you to upload an existing resume and cover letter with the click of a button, or you can copy and paste your resume and cover letter. Once you have uploaded your resume and cover letter, you will be able to search for jobs that interest you and submit your application or resume with the click of your mouse.

What is a resume and how do I create one?

A resume lists your academic and work experiences (paid and nonpaid work experiences). Most companies request a resume to identify your knowledge, skills, and abilities. A resume starts with your name and contact information at the top. No nicknames please! Then it generally lists your education and work experience starting with the most recent. Know your audience—use vocabulary that is relevant to the company. For instance, if you are applying for a job in the healthcare field, use appropriate medical terminology. You can also list any extracurricular activities, volunteer or community service, and special skills or training (e.g., language skills, computer skills, cooking skills, artistic skills). You can get free samples from the websites posted in this chapter or any career center. Please also see Appendix C for sample resumes.

What is a cover letter and how do I create one?

A cover letter is a one-page formal letter introducing yourself to your potential employer and explaining why you want the job. It is sometimes required when applying for a job. The employer uses the cover letter to assess how well you write and communicate. There is no one way to write a cover letter, but be sure to talk about these things:

- The job you are applying for
- Where you found the job posting or how you heard about the job posting
- Why you are interested in this job
- Your most relevant work experience and skills
- Why you are the best person for this job
- Your interest in an interview

For ideas, see the sample cover letter in Appendix D.

The Job Interview

One of the most important aspects of your job search is the interview. It provides you with an opportunity to talk face-to-face with a potential employer, convey your qualifications and training, and state your desire for a specific job.

How long do I have to wait for an interview?

It depends on the employer. You could get a phone call within a few days to months after applying. Be prepared! Always answer the phone in a professional manner. If you don't hear back within one week, call and ask about the status of your application.

You got called for an interview. What do you do?

- Be polite and courteous. Express your interest and ask what days and times they have available for an interview.
- Schedule a time that fits your schedule. Get directions to the interview and find out who to ask for when you arrive. Also, make sure you have enough time to travel to and from the interview.
- Thank them, confirm the interview date and time, and get a phone number in case something happens and you need to call them before the interview.

What can I expect at the interview?

The interview is an opportunity to tell the employer why you would be a good employee. It also helps you understand what the job will involve and the work environment. Before the interview, prepare for questions you might be asked and learn what the employer does. (See "Nailing Your Job Interview" below for tips.)

Where can I get help with practicing for the interview?

A "mock" interview is a way for you to practice for the job interview. It lets you practice answering interview questions and get experience with the interview process. Contact career centers in your community or school to set a time practice interviewing. Also, please see the list of typical responses to "common interview questions" in Appendix E.

Nailing Your Job Interview

Before the interview:

- Learn all you can about the company. Review the original job posting and the company's website. Talk to family or friends who may know someone who works for the company.
- Think about how you might answer questions about yourself and why you want the job.
- Think about what questions the employer might ask you based on skills required in the job description and the experiences on your resume.

- Prepare questions to ask the employer about the position and the company during your interview.
- Plan your travel route and how much time it will take you to get there.

Day of the interview:

- Get to the interview 10 to 15 minutes early. Allow time for traffic or unexpected delays. Being early shows you are prompt and reliable.
- Bring extra copies (two or three) of your resume. Also, bring a notepad and pen to write down important information.
- Dress professionally. Do not wear
 - t-shirts, jeans, or casual shoes such as tennis shoes or flip flops;
 - clothes that are ripped or tattered;
 - too much makeup or jewelry;
 - too much cologne or perfume; or
 - exposed tattoos and excessive piercings.
- Turn off or silence your cell phone once you arrive.

During the interview:

- Introduce yourself with a smile and firm handshake.
- Maintain good eye contact.
- Show enthusiasm and a positive attitude.
- Listen carefully to the interviewer's questions before responding.
- Talk to the employer about how your skills fit their needs.
- Show interest in what the employer is saying. Nod your head and lean toward him or her occasionally.
- Only discuss your pay/salary and benefits if asked directly.
- Ask the employer some of your prepared questions.
- Ask what the next step will be and when they will make a decision.
- Get the name(s) of the people who interview you. Ask for business cards or write down people's names, titles, and what you discussed in your notes.
- Ask for the job—let them know you are interested and really want to work for them.

After the interview:

- Send a thank you letter or email to the interviewer immediately. If several people interviewed you, send each person a thank you note or email. Keep it short and mention your interest in the position and your confidence in your skills.
- Wait for the employer to contact you. If they told you when a decision would be made, wait at least that long before you call to find out the status of your application.

Accepting a Job

What do I do if I am offered a job?

Express your thanks and enthusiasm about the opportunity. Make sure you understand the expectations and terms of your hiring before you accept, such as hours, salary, and benefits. If you need time to think about it, it is okay to ask, but do not wait more than a few days to make a decision.

What happens when I accept a job?

You will have to fill out paperwork (probably on your first day of work), which may include emergency contact information, enrollment forms for benefits (like health insurance coverage), and tax information. Ask if you need to bring any identification with you such as your Social Security card or driver's license to fill out these forms.

How should I prepare for my first day?

Dress appropriately and arrive to work on time. You want to make a good first impression. Ask questions and ask for help, especially when you are figuring out how things work at your new job, like how often you get paid and any benefits that come with your position.

Job Retention

As an employee, you have certain obligations to your employer. Some of an employee's responsibilities to an employer are:

- **Reliability.** If you are reliable, you are dependable. You show up for work as scheduled, and you are on time. Frequent tardiness or absence reduces your value to an employer.
- **Responsibility.** Being responsible means that you answer for the work you do. Responsibilities are duties that you are expected to perform. Major responsibilities to an employer include learning your job and performing it to the best of your ability.
- **Following instructions.** A good employee follows orders. If you can't follow instructions, you fail to contribute to the business and have little or no value to the employer.

- **Interest in the product or the job.** A product is a good service that the employee sells to the public. As a retail sales employee, you must be sincerely interested in your customers.
- **Loyalty.** If you are loyal, you protect the interests of your employer. You support your employer and do not speak badly of your employer or say anything that might harm the employer's business.
- **Attitude.** A good attitude adds greatly to your value as an employee. A positive attitude usually improves the quality of your work performance. A negative attitude can affect other employees and reduce the value of your own work.
- **Honesty.** An honest employee is worthy of trust. If you are honest, you do not steal from your employer or cheat in any way.
- **Productivity.** A good employee does more than just show up for work. It is your responsibility to contribute as much as you can to the product of your employer.

Your employer also has responsibilities. An employer should explain your duties and your role in the organization. You should have someone available to direct you in your work. A supervisor watches the work and others and directs them on the job. Also, an employer is obliged to pay employees for their work, as agreed. Wages should be paid on a regular basis. In addition to monetary compensation, some employers may provide you with fringe benefits such as paid vacations, health insurance, etc.

Your Employee Rights

What rights do I have?

You have the following basic rights as an employee:

- **Freedom from discrimination/harassment.** Employers cannot treat you differently during the hiring process or once you start your job based on your race, color, religion, sex, disability, age, or national origin. Also, employers cannot harass you at work in a degrading or sexual manner.

You may not be fired or treated differently by your employer for telling your employer or the authorities about discrimination or illegal activity at work.

- **Privacy.** Employers may not ask you about your personal life without your permission during the hiring process. For example, an employer may not ask you about your status as a foster youth during an interview. However, once you are hired, many employers will ask you for emergency contact information in case something happens to you on the job and they need to reach a relative or friend for help.

At some jobs an employer can request that you submit fingerprints, undergo a background check, or complete drug testing. This is okay as long as they notify you beforehand that it is required for the job.

You also have a right to privacy when it comes to your personal possessions (like your cell phone, purse, bags, briefcases, lockers). In general, your employer cannot go through your personal possessions unless they have a good reason to believe you are stealing or doing something harmful to them.

- **Safe working environment.** An employer must ensure that your work environment is free from any dangerous conditions that could harm your health. The employer must also provide you with the proper safety equipment and tell you about safety standards you need to follow.

If you get hurt or sick because of your job, you may be able to receive **workers' compensation**. These payments will cover your medical expenses when you get hurt or sick on the job and pay you a portion of your salary had you not gotten hurt or sick.

- **Fair wages and fair treatment.** Employers must pay according to state and federal minimum wage laws. Males and females must also be paid the same amount for the same job. Your employer must give you breaks based on the hours you work. You may not work more than 8 to 10 hours in a day without receiving overtime pay. However, you may not be able to earn overtime pay if you get paid a salary instead of an hourly wage.
- **Medical and family leave.** At most jobs, you have the right to take up to 12 weeks of unpaid leave for certain medical purposes (like pregnancy, a serious health condition, or to care for a sick child/family member). Some employers provide more leave or may pay you for some of this time off, so check your employer's policy. When you return, your employer must give you your job back or a similar job.

Paying Taxes

If you work, you have to pay "income taxes" on the money you earn. In most jobs, extra taxes are automatically taken out of your paycheck for things like Social Security benefits (your retirement) and for health care insurance.

For every year you work, you must "file your taxes," which means filling out tax forms so that the right amount of taxes are taken out of each paycheck.

Getting Started

Once you get a job, your employer will ask you to fill out forms so the company will take the right amount of taxes out of each paycheck.

Your employer asks you to fill out a W-4 form. What is it?

Your employer needs the W-4 form to take the right amount of income tax out of your paycheck for the federal government.

On the W-4 form, you have to enter an “allowance.” What is that?

This number tells the federal government how much of your paycheck you want to go towards your taxes.

- If you are not married and do not have any children, then most people claim “1” allowance because they are single.
- If you are married or have children, then complete the worksheet attached to the W-4 form to figure out your allowance. You will most likely claim “2” or more for yourself plus your spouse and/or your children.

Your employer asked you to fill out a W-9. What is it?

Your employer needs a W-9 form to identify you as an employee to the federal government. You will need your Social Security number to fill out this form.

Other Important Forms**My employer sent me a W-2 form in the mail. What is it?**

Each January you should get a W-2 from every employer you worked for in the previous year. This form reports the money you made and the taxes you paid during the past year. You need this form to file your taxes. If you were an independent contractor, like a temporary secretary, instead of an employee, you will get a 1099 showing how much you were paid.

My bank sent me a 1099-INT form. What is it?

The 1099-INT form reports the total interest you earned from your bank accounts (either checking or savings account) over the past year. The bank must send this form to you so you can report the interest on your federal tax return.

What form do I need to file my taxes?

You must pay your taxes by either filing a “1040” form or a “1040 EZ” form. An “EZ” form is for certain single and joint filers with no children.

How do I find the “1040” or “1040 EZ” form?

Visit <http://www.irs.gov> and download a copy. You can also check with your local library or post office.

Doing Your Taxes**How do I get help filing my taxes?**

Go to <http://www.irs.gov> to file your taxes online and use their online service. You can also contact your local Volunteer Income Tax Assistance center or your local library about resources in your area to get free help filing your taxes. There are many free options for

people with simple tax returns and not much money, so you should not need to pay someone to file your taxes. You'll almost always get your money back just as quickly using free help as you will if you pay.

Do I have to file state taxes?

No, Tennessee does not collect income taxes. You only have to pay income taxes to the federal government.

Once you are ready to start doing your taxes, be sure you have the following:

- A "1040" or "1040 EZ" form
- Your W-2 and 1099 forms
- All of your 1099 INT forms (if you have any)

Each line on the "1040" is numbered. Start at the beginning and follow the instructions step-by-step. You can also get a booklet with more detailed instructions on how to fill out the "1040" online at <http://www.irs.gov> or from the local library or post office.

Getting money back from the government after paying your taxes—the "Earned Income Tax Credit" (EITC)

EITC, also called Earned Income Credit (EIC), is extra money that the government will give you if you have a low to moderate income. You can apply for this credit when you fill out your "1040" tax form. To be eligible, you must meet these requirements:

- Have a Social Security number
- Be a U.S. citizen
- Be single or married and filing a joint return
- Be between ages 25 and 65—if you are under 25, you must have a child who lived with you for more than half of the year and you must claim the child as a "dependent"
- Not be claimed as a "dependent" by your parents, foster parents, or adoptive parents

Need more information?

Visit <http://www.irs.gov/eitc> and use the "EITC Assistant" to help you figure out if you are eligible for this extra refund.

Quiz

Employers have the right to all of the following except:

- a. freedom from harassment
- b. right to privacy
- c. right to work in a safe environment
- d. right to take two hour lunch breaks

Answer: d: right to take two hour lunch breaks

Caring for Your Child after Foster Care

If you had a child while you were in foster care, the Department of Children's Services probably helped you meet your child's needs. They tried to make sure you and your child lived together and your child's medical and school or child care needs were met. They also may have helped pay for your child's clothes and furniture. Now that you are on your own, you may need extra help to balance being a parent, going to school, and/or working.

What if my child doesn't live with me?

If your child doesn't live with you, you still have the right to spend time with your child, unless your parental rights were terminated. If your child is in foster care, ask the child's caseworker to set up a regular visitation schedule for you to see your child. If you don't live with your child in a foster home, you will need to continue to work with the judge and DCS to complete your case plan so that you can be reunited with your child.

If your child is not in foster care but lives with someone other than you, set up a visitation schedule with the child's caregiver. If you cannot agree on a schedule or the caregiver says, "no," you may want to talk to a lawyer or go to court to get a visitation order from a judge. If you want custody of your child and can't agree on a custody arrangement with the child's current caregiver, you also may want to talk to a lawyer or go to court to get a custody order.

Food/Nutrition

What should I feed my child?

You should talk to your child's pediatrician about what your child should eat, how often, and how much.

During the first 4 to 6 months, your baby only needs breast milk or formula. By breastfeeding, you experience the joyful bonding with your baby, good nutrition for your baby, and a savings cost. Be sure to discuss with your child's pediatrician or health care professional which foods you should eat and avoid should you choose to breastfeed.

What are the health benefits of breastfeeding?

- Breastfeeding protects babies from infections and illnesses that include diarrhea, ear infections, and pneumonia.
- Breastfed babies are less likely to develop asthma.
- Children who are breastfed for six months are less likely to become obese.
- Breastfeeding also reduces the risk of Sudden Infant Death Syndrome (SIDS).
- Mothers who breastfeed have a decreased risk of breast and ovarian cancers.

Are there food programs that can help me buy nutritious food for me and my child?

Yes, WIC is a food program for women who are pregnant or breastfeeding and infants and children under age 5. WIC provides free food and other support to families who make under a certain amount of money or who receive Medicaid, Temporary Assistance to Needy Families (TANF), or Food Stamps.

Meal Ideas for Young Children**4 to 6 months**

Although breast milk or formula remains the main source of nutrition and calories for the first 4 to 6 months of life, this is the age to start introducing an infant to solid foods. If you feel your baby is ready to try “real” food (e.g., she is interested in watching you eat, she seems unsatisfied by just a bottle), add smooth single foods to her diet. Although you should consult your child’s pediatrician before starting solids, general first steps include:

- *Rice cereal.* Mix plain infant rice cereal with breast milk or formula. A baby won’t digest much until he gets the hang of swallowing from a spoon, so just serve one meal a day until his ability and intake improve.
- *Pureed fruits and vegetables.* As a baby gets better at eating, introduce new single-ingredient foods. Good starters include pureed apples, sweet potatoes, carrots, pears, or bananas. Stay away from foods like nuts, uncooked carrots, popcorn, or grapes, which are difficult to chew.
- *One time a day.* Introduce solids once a day and add a second feeding when your baby is eating two to three tablespoons of solids at a sitting.
- *One food at a time.* To make sure a baby is not allergic to a specific food, introduce one new food at a time and wait several days before you try another new food.

6 to 8 months

Although breast milk or formula is still the mainstay of your infant’s diet, you can begin exposing him to a greater variety of flavors and thicker textures:

- *Combine foods of different flavors.* Good mixes include rice and pureed fruit; pureed fruits and vegetables, like apples and sweet potatoes, with pureed chicken or turkey; mashed avocado and bananas.
- *New food suggestions.*
 - Whole grain—wheat breads and cereals, like Cheerios®
 - Dairy products—yogurt and mild cheese
 - New fruits—mangoes and peaches (small enough to ensure no choking)
 - Meats—chicken or lean ground beef (pureed or chopped)

- *Don't force a baby to eat.* If a baby refuses a new food, continue to offer the food to her/him at future meals. Give her/him a chance to get used to the new taste but do not force her to eat it.
- *Multiple meals.* By now, meals should occur at least two, if not three, times a day.

8 to 18 months

As a baby's motor skills develop, she/he will begin to be able to pick up food from her/his high chair tray and by 12 months, she/he should be weaned from the bottle and be drinking from a cup. This opens up a whole new world of foods:

- *Bite-size pieces.* Make sure that foods are big enough to pick up yet small enough to swallow.
- *Soft and gummable.* Although a baby may have some teeth, at this age she/he is probably still mashing food with her/his gums rather than chewing.
- *Hard foods for teething.* Your baby will probably enjoy teething biscuits or a piece of a frozen bagel to soothe swollen gums.
- *Good finger foods include* soft cheeses, soft noodles combined with butter or tomato sauce or cheese, waffles covered with pureed fruit, soft breaded chicken nuggets, and steamed vegetables like carrots and green beans.

18 to 24 months

At this age, toddlers should be eating most table foods and sitting down for meals with the rest of the family. Serving suggestions for this age include:

- *Manageable pieces.* Serve sandwiches, pizza, and hamburgers in miniature sizes.
- *Quick preparation.* Toddlers are generally short on patience, so try to offer foods that are healthy yet easy to make: peanut butter and jelly; scrambled eggs and cheese; vegetable sticks and dips like cream cheese or avocado and spinach dip; cheese and crackers; or homemade Popsicles® made from fruit puree.
- *Creative presentation.* Make eating interesting. Cut sandwiches into fun shapes; decorate patterns and faces on pizza bagels; serve toast and crackers with vegetables and cheese or fresh fruit arranged by color.
- *Multiple small meals a day.*
- *Avoid foods that would cause choking,* such as whole grapes, popcorn, or uncooked carrots.

24 months and older

By now a child should be self-feeding most table foods, although most of the suggestions for 18 to 24 months still apply:

- *More creative serving.* Use multicolored pasta for pasta dishes. The different colors also tend to offer more nutrients as well as color. Add fresh fruit to Jell-O® cubes molded into different shapes.
- *Introduce a child to cooking.* Have a child help you prepare meals. Put him in charge of mixing ingredients, spreading butter, topping a pizza, etc. This type of involvement may increase his interest in food as well as make him feel good about himself.
- *Offer healthy mini meals to refuel.* Because toddlers are so active, they need quick fixes of nutrition in between the main three meals. Healthy ideas include apple slices with honey, rice cakes with cheese, bananas blended with yogurt and frozen in paper cups; kiwi, strawberries, and cream cheese; and a whole wheat bagel or noodles with cottage cheese.

Source: Born Learning, a public engagement campaign helping parents, caregivers and communities create early learning opportunities for young children. The material is made available through the efforts of United Way, United Way Success by 6, and Civitas. For more information, visit <http://www.bornlearning.org>

For more information about food and nutrition for your child, contact Women, Infants and Children (WIC) toll-free at 1-800-342-5942. Also, the Tennessee Department of Health provides the WIC services in about 140 county health department clinics. To find a clinic in your area, visit <http://health.state.tn.us/wic/clinics.htm> or call 1-800-342-5942.

When you go to your clinic you must bring these documents for everyone who is applying for WIC. Here are some examples:

- Proof of Identity—driver's license, Social Security card, shot record, or birth certificate.
- Proof of Residency—utility bill/receipt, rent/mortgage receipt, or a piece of mail with your name and current address.
- Proof of Income for the household—paycheck stubs, Food Stamp eligibility letter, TANF eligibility letter, or a bank statement.
- Other documents can also be used. Call your WIC Clinic for more information.

What should I eat when I am pregnant?

Visit the U. S. Department of Agriculture website at <http://www.mypyramid.gov/mypyramidmom> for information on healthy eating when you are pregnant. They have designed an online interactive diet planning program called “My Pyramid Plan for Moms,” specifically for women who are pregnant or breastfeeding. This program gives you a personalized plan that includes the kinds of foods in the amounts that you need to eat for each trimester of pregnancy.

My Pyramid Plan for Moms is based on specific food groups. These groups are the best sources of some of the nutrients that are needed during pregnancy and breastfeeding:

- Vegetables
- Fruits
- Milk and dairy foods
- Grains
- Meat, beans, and eggs
- Fats and oils

Also included is a group of foods that do not fall into any of these groups, such as high fat or sugary foods, or extra amounts of the foods in the other food groups.

Don't forget to avoid alcohol and smoking when you are pregnant.

Early Learning Programs and Child Care

The importance of the early years in a child's life has been well documented. The state Department of Education recognizes that early education improves the health, social, emotional, and educational outcomes for young children from birth to Kindergarten. Tennessee offers several low cost programs to help you prepare your child to succeed in school.

Head Start

The federal Head Start program has provided low income 3- and 4-year-old children and their families with comprehensive early education and support services. In 1994, federal policymakers authorized the Early Head Start program to address the needs of children under age 3 and pregnant women. A minimum of 10% of enrollment opportunities are offered to children with disabilities. Children in state custody or those who are homeless are given enrollment priority.

All Head Start programs focus on the “whole child” and include:

- Early education that addresses cognitive, developmental, and socio-emotional needs;
- Medical and dental screenings, referrals, and treatment;
- Nutritional services;
- Parental involvement activities;
- Referrals to social service providers for the entire family; and
- Referrals for mental health services, as needed.

For more information about a Head Start program in your area, call 1-866-763-6481 or visit the website at <http://www.tnheadstart.org>

Tennessee's Voluntary Pre-K Program

The Tennessee Voluntary Pre-K Program for ALL prepares children for school by providing an opportunity for them to develop school readiness skills in an environment that fosters the love and joy of learning.

Eligibility

First priority for enrollment is all children who meet free or reduced price lunch income guidelines and are 4 years old by September 30th. If space is available after enrolling children who qualify for free or reduced lunch, the program may enroll children who have disabilities, are English Language Learners, are in state custody, or are at risk due to abuse or neglect, regardless of income. If space is still available after the first 20 days of the new school year, the LEA can submit a request to the Office of Early Learning to enroll all other children at that time. For more information about this program, please contact the Early Learning Center Department or the State Department of Education at (615) 253-3167.

Tennessee's Early Intervention System (TEIS)

TEIS is a voluntary educational program for families with children ages birth through 2 years of age with disabilities or developmental delays. For more information about TEIS, call 1-800-852-7157. Provide your name, contact information, child's name, date of birth, county the child lives in, parent information (if someone other than the parent calls), and the developmental concern when making a referral. A service coordinator will make several attempts to contact the parent within five days of the referral by phone and by mail.

Other Child Care Options

If your child is not in Voluntary Pre-K or a Head Start program, but you work or are in school, you may need to find some other child care arrangement. Many other good child care options exist. Research and think about the different options. Determine what you are most comfortable with and what is in your budget—child care can be very expensive!

The most common types of child care are:

- Parent(s);
- Relative (someone like a grandparent or aunt);
- Home-based day care (licensed or registered in a non-relative home); and
- Child care center (licensed or exempt religious organization).

There are certain precautions that should be taken before entrusting your child or children in someone else's care. ***Always trust your better judgment when choosing a caregiver or provider for your child*** and write down any questions that come to mind before interviewing possible candidates for the job.

What should I look for in a caregiver?

- Do they have the patience needed to look after a child in difficult circumstances—for example, if the child is sick or starts crying?
- Are they able to stay calm and know what action to take in an emergency?
- Is the caregiver competent in first aid (i.e., would they know what to do if your child was choking)?
- Are they responsible (i.e., would not leave your child with someone else without your approval)?
- What would they do if your child misbehaves (e.g., use a belt, time out, etc.)?

How do I find child care programs in my area?

Talk to friends and relatives about programs they know about that are convenient to you. Get a reference from someone you know. That person can give you specific information about the service and what they know about it from personal experience.

What if I am struggling to pay my bills and need child care assistance?

The Department of Human Services may be able to assist you. You may be eligible to receive money from the government if you have a child or are pregnant. The Temporary Assistance for Needy Families (TANF) program provides assistance to Tennessee residents who don't have a lot of income and meet the following eligibility criteria:

- If a parent is eligible for one of the programs, any type of child care can be used by the parents (both regulated and unregulated). However, the chosen provider must be enrolled in the certificate payment program. Payment rates are established by the Department and agreed to by the provider.
- Parents participating in the Families First program who need child care to complete the work activities in their personal responsibility plan can receive financial assistance with the cost of child care. Families First parents do not pay a parent co-pay in this program. Eligibility is based on Families First income guidelines.
- Working parents on the Families First program whose case is closed are provided with 18 months of transitional child care assistance to help them transition off the program. There is a work activity requirement for each parent in order to be eligible for this program. Parents must pay a co-pay fee based on a sliding income scale.
- Parents whose time is ending on the Transitional Child Care Assistance program may be eligible for this child care assistance. Parents must pay a co-pay fee based on a sliding income scale.
- Children who are receiving Families First and are being cared for by someone other than their parent(s) may be eligible for this child care assistance. Caretakers must pay a co-pay fee based on a sliding income scale.

- This program is for eligible high school or middle school mothers. These young mothers must stay in school in order to receive child care assistance. Parents must pay a co-pay fee based on a sliding income scale. For information, call 1-866-827-3372.

For more information regarding financial assistance or choosing/finding child care, visit the Department of Human Services website at http://www.tennessee.gov/humanserv/adfam/cc_main.html

Statewide Child Care Resources

Davidson County Child Care Resource and Referral

Susan Gray School—Peabody College Vanderbilt University
Peabody 91
230 Appleton Place
Nashville, TN 37203
Phone: (615) 322-6408
Coordinator: Jennifer Roddy
Counties served: Davidson

East Child Care Resource and Referral

University of Tennessee at Knoxville
600 Henley Street, Suite B045
Knoxville, TN 37996-4102
Attn: Karen Binkley
Phone: (865) 974-7750 or 877-584-0596
Fax: (865) 974-1357
Referral Line: (865) 946-1866
Coordinator: Karen Binkley
Counties served: Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, and Union

Mid-Cumberland Child Care Resource and Referral

Developmental Services of Dickson County
1300 Madison Street
Clarksville, TN 37040
Attn: Ellen McCollum
Phone: (931) 648-3695 or 866-446-6006
Fax: (931) 648-3879
Coordinator: Ellen McCollum
Counties served: Cheatham, Dickson, Houston, Humphreys, Montgomery, Robertson, Rutherford, Stewart, and Williamson

Northwest Child Care Resource and Referral

University of Tennessee at Martin
 Child & Family Grant Programs
 204 Hannings Lane
 Martin, TN 38238
 Phone: (731) 881-7868 or 877-424-6080
 Fax: (731) 881-7919
 Coordinator: Tonda Emerson
 Counties served: Benton, Carroll, Crockett, Dyer, Gibson, Henry, Lake, Obion, and Weakley

Shelby County Child Care Resource and Referral

LeBonheur Center for Children and Parents
 2400 Poplar Ave., Suite 510
 Memphis, TN 38112
 Phone: (901) 287-4733
 Fax: (901) 287-4747 mail to: bauerd@lebonheur.org
 Manager: Diane Bauer
 Assistant Coordinator: Alvita Kelly
 Counties served: Shelby

South Central Child Care Resource and Referral

111 Shelbyville Highway
 Fayetteville, TN 37334
 Phone: (931) 438-2322
 Fax: (931) 438-4507
 Coordinator: Holly Kinslow
 Counties served: Bedford, Coffee, Franklin, Giles, Hickman, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, and Wayne

Southeast Child Care Resource and Referral

Signal Centers, Inc.
 2300 Bailey Avenue
 Chattanooga, TN 37404
 Phone: (423) 629-4174
 Fax: (423) 629-4653
 Coordinator: Michelle Kelly
 Counties served: Bledsoe, Bradley, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, and Sequatchie

Southwest Child Care Resource and Referral

West Tennessee Health Care
32 Garland Dr.
Jackson, TN 38305
Phone: 800-858-2738 or (731) 660-7364
Fax: (731) 512-1521
Coordinator: Kathie Cothern
Counties served: Chester, Decatur, Fayette, Hardeman, Hardin, Haywood, Henderson, Lauderdale, Madison, McNairy, and Tipton

Upper Cumberland Child Care Resource and Referral

Tennessee Tech University
P.O. Box 5225
805 Quadrangle, JW 205
Cookeville, TN 38505
Phone: (931) 372-3780
Fax: (931) 372-6562
Coordinator: Betty Vaudt
Counties served: Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Sumner, Trousdale, Van Buren, Warren, White, and Wilson

Upper East Child Care Resource and Referral

Upper East Tennessee Human Development Agency, Inc.
301 Louis Street
Kingsport, TN 37660
Phone: (423) 246-6180
Fax: (423) 246-4044
Coordinator: Frances Cottrell
Counties served: Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, and Washington

Tips for Reading to Preschoolers

You are your child's first teacher. Below are a number of activities you can do with your child to prepare him/her for early education:

- Snuggle with your child with her favorite blanket or toys as you read.
- Read with expression using different voices for different characters.
- Emphasize rhythms and rhymes in stories. Give your toddler opportunities to repeat rhyming phrases.
- Encourage your child to repeat what you say or comment on it. Encourage your child to ask questions. Provide models of interesting questions and examples of possible answers: "I wonder what is going to happen next? I think the rabbit will get lost because he is not paying attention to where he is going. What do you think?"
- Look for books that are about things that interest your toddler. For example, does your child like cars, insects, or animals?
- Give your child a chance to choose his own books for reading. If your toddler chooses a book that is too long to hold his attention, read some and skip some, discussing the pictures and how they relate to the story.
- Read stories again and again. Your toddler enjoys repetition, and it helps her become familiar with the way stories are organized.
- If your child is curious and makes comments about letters, there is no reason why she should not become familiar with the alphabet before she starts school. Playing with alphabet blocks and singing "The Alphabet Song" are happy ways for your child to become acquainted with letters.
- Make books a joyous and important part of your child's life. Read to him every day. Let him talk about the stories. Ask questions about the pictures. Ask him to point out pictured objects that are alike and different in shape and in color. This activity helps children observe small differences in the shapes of letters and words when learning to read.
- Avoid baby talk. Speak to your child in grown up language now, so she will recognize words she sees and hears in the classroom. Also, baby words for objects may be laughed at by the other youngsters.
- Provide a variety of experiences. Take your child to the zoo, the park, or the airport. Teach your child the names of animals, flowers, etc. In order to understand the words encountered in reading, your child should have firsthand experience with the objects they stand for.
- From time to time, give your child simple, consecutive instructions. For example: "Pick up the ball, then bounce it, then put it on the table." Make a game out of it, if you like.

Such activities will help your child develop memory skills and follow directions accurately, both of which are essential in school.

- Set a good example as a reader—read every day at home even if it is a magazine or newspaper.
- Make reading fun—a time that you both look forward to spending together.

Source: <http://www.nea.org/parents>

Your Child's Safety

Shaken Baby Syndrome

Make sure your baby is safe. Never shake your baby or toddler. Even what seems like a small shaking to an adult can cause skull fractures and damage to your baby's brain. If shaken too violently, your child can suffer serious and permanent brain damage and even death.

When dealing with a fussy baby, check to see if it could be one of the following:

- Hunger
- Burp
- Diaper
- Tired
- Just needs to cry
- Sick
- Bored
- Too much activity

Have a plan when you feel stressed from caring for a new baby:

- *Breathe.* Take some deep breaths to help reduce feelings of anger and tension.
- *The 10 foot rule.* Place your baby in a safe place and walk 10 feet away until you have calmed down.
- *Take a break.* Gently lay your baby down on her back and take a break.
- *Talk to someone.* Call a friend or a relative who will listen and be caring. It can help to share your thoughts and feelings.
- *Go for a walk with your baby.* A simple walk around the block can help calm both you and your baby.

If you think your child has been shaken, call a doctor or go to the hospital immediately.

If you are at a breaking point or need someone to talk to, call The Parent Line at 1-800-CHILDREN.

For more information about the Shaken Baby Syndrome Prevention Coalition or to get more information about the Shaken Baby Syndrome Prevention Program in Tennessee, contact Kristen Rector at (615) 383-0994 or email her at kristen.rector@pcat.org.

Source: Prevent Child Abuse of Tennessee website at <http://www.pcat.org>

Co-sleeping

The U.S. Consumer Product Safety Commission (CPSC) warns parents **not** to put their infants to sleep in adult beds, stating that the practice puts babies at risk of suffocation and strangulation. The American Academy of Pediatrics (AAP) agrees.

According to the CPSC, at least 515 deaths were linked to infants and toddlers under 2 years of age who slept in adult beds from January 1990 to December 1997:

- 121 of the deaths were attributed to a parent, caregiver, or sibling rolling on top of or against a baby while sleeping.
- More than 75% of the deaths involved infants younger than 3 months old.

Co-sleeping advocates say it isn't inherently dangerous and recommends that parents never sleep with children under 2 years of age. This also includes other children not co-sleeping with infants because they might not be aware of the baby's presence.

What Should You Do if You Need Legal Help or Advice?

Child Support

If you have a child who is under age 18, the child lives with you, and you are the primary caregiver, you have a right to request child support from your child's other parent who lives outside your home. You are entitled to these payments even if you don't work, if you receive Temporary Assistance for Needy Families (TANF), or if you are married or live with someone else.

The Department of Human Services (DHS) offers numerous services to parents or legal guardians trying to obtain financial and medical support for their child or children. Their child support staff can help you locate a missing parent, establish paternity, obtain or modify court orders, and enforce those orders.

DHS also offers a child support schedule, which displays the dollar amount of child support obligations corresponding to various levels of combined adjusted gross income of the children's parents and the number of children for whom a child support order is being established or modified. Please visit their website at http://www.tennessee.gov/humanserv/cs/cs_main.html for more information.

How do I apply for child support services?

In order to apply for child support services at your local child support office, you should bring as much of the following information as you have available:

- Full name, address, and phone number of the parent who is responsible for support and date at last address
- Date of birth and physical description (or photograph) of the noncustodial parent
- Social Security numbers of the parties. Based on section 466(a)(13) of the Social Security Act [42 U.S.C. 666(a)(13)], you are required to disclose your Social Security number to the Child Support agency. It will be used by the state's child support Enforcement program to locate individuals for the purposes of establishing paternity and establishing, modifying, and enforcing support obligations.
- Children's birth certificates
- Listing of all legal actions relating to child support and/or paternity taken against the noncustodial parent and certified copies of orders and payment records
- Date and place of marriage, divorce, or separation
- Name and address of the current or most recent employer of the noncustodial parent and his or her gross/net income, if known

- Names of friends and relatives of the noncustodial parent and organizations to which he/she belongs
- Any other information pertaining to income or property of the noncustodial parent such as cars, boats, or homes
- Whether you have contacted an attorney regarding support and/or paternity
- Whether you receive or have ever received Families First (or AFDC) or Medicaid and if you wish a health insurance order to be pursued
- The kind of medical plan the absent parent has and the policy number, if known

Custody and Visitation

Custody

In Tennessee, a proceeding requiring the court to make a custody determination regarding a minor child is made upon the basis of the best interest of the child. The court will consider some of the following where applicable:

- The love, affection, and emotional ties existing between the parents and child;
- The parents' ability to provide the child with food, clothing, medical care, education, and other necessary care and the degree to which a parent has been the primary caregiver;
- The importance of continuity in the child's life and the length of time the child has lived in a stable, satisfactory environment;
- The mental and physical health of the parents;
- The home, school, and community record of the child;
- The reasonable preference of the child if 12 years of age or older; or
- Each parent's past and potential for future performance of parenting responsibilities, including the willingness and ability of each of the parents to facilitate and encourage a close and continuing parent-child relationship between the child and the other parent, consistent with the best interest of the child.

Visitation

After making an award of custody, the court will make a determination regarding both parents' visitation rights. The court will decide in which parent's home each minor child shall reside on given days of the year, including provisions for holidays, birthdays of family members, vacations, and other special occasions.

Source: Tennessee Code Annotated 36-6-106 and 36-6-301

Domestic Violence Issues

If you are being abused by a partner or are in a violent relationship, you may need help. You may be trying to leave the relationship and need a court order preventing your abuser from coming near you. This situation can be hard, but there are resources in Tennessee that can help.

How do you know if you are being abused?

It is hard to admit that your partner abuses you—it is the first step towards getting out of a bad relationship. Read the following questions. If you answer “yes” to any of them, you may be in an abusive relationship and should seek professional help immediately:

- Does your partner prevent you from seeing your family or friends?
- Does your partner constantly criticize you and your abilities?
- Does your partner intimidate or threaten you?
- Does your partner hit, punch, slap, or kick you?
- If you have a gun in your home, has your partner ever threatened to use it?
- Has your partner ever prevented you from leaving the house, getting a job, or continuing your education?
- Has your partner ever destroyed things that you cared about?
- Has your partner ever forced you to have sex or forced you to engage in sex that makes you uncomfortable?

How can you get out of an abusive relationship?

Prepare yourself to leave by taking the following steps:

- Give someone you trust a spare set of keys, a set of clothes, important papers, prescriptions, and some money.
- Keep any evidence of physical abuse (ripped clothes, photo of bruises, etc.).
- Plan the safest time to get away.
- Know where you can go for help. Tell someone what is happening to you.
- Keep the phone numbers of friends, relatives, and domestic violence shelters with you.
- Call the police if you are in danger and need help.
- If you are injured, go to the hospital emergency room or doctor and report what happened to you. Ask that they document your visit.
- Plan with your children and identify a safe place for them (e.g., a room with a lock or a neighbor’s house where they can go for help). Reassure them that their job is to stay safe, not protect you.

- Arrange a signal with a neighbor to let them know when they should call the police.

What is an “order of protection,” and how can I get one?

An order of protection requires the person who has abused you to stay away from you by imposing criminal sanctions if the order is violated. If that person violates the injunction and comes near you, you can call the police to have them arrested. The judge may put the person in jail. Once the order is made, even if you give the person permission to come near you, they still can't.

How can an “order of protection” help me?

An “order of protection” may:

- Order the perpetrator not to call you, contact or otherwise communicate with you, directly or indirectly;
- Order the perpetrator not to stalk you;
- Award you custody of your children;
- Require the perpetrator to pay spousal and/or child support;
- Require the perpetrator to pay for the cost of the court proceedings;
- Require the perpetrator to attend counseling programs that address violent behavior or substance abuse problems;
- Forbid the perpetrator from possessing, owning, or buying firearms;
- Award you custody, care, and control of your pet; or
- Order the perpetrator to do anything else you ask for and the judge agrees to.

Source: Women's Law at Vanderbilt University: http://www.womenslaw.org/laws_state_type.php?id=590&state_code=TN

How can I get legal or other professional help?

If you are abused or your partner has threatened you, call the police as soon as possible. If you are in immediate danger, call 911. When the police arrive at your home, tell them what has happened. They should give you a packet that tells you where you can get shelter and how to get help.

Domestic Violence Resources

Below is a list of professional domestic violence services in your area. For more information, contact the Tennessee Domestic Violence Hotline at 1-800-356-6767 or for TTY National Hotline, call 1-800-787-3224.

City	Name of Program	Hotline
Alcoa	Haven House Domestic Violence Shelter	(865) 982-1087
Athens	The H.O.P.E. Center	(423) 745-5289
Bartlett	Java House	(901) 212-8841
Bristol, TN	Abuse Alternatives, Inc.	(423) 764-2287
Centerville	Women Are Safe	(800) 470-1117
Chattanooga	Partnership for Families, Children and Adults	(423) 755-2700
Clarksville	Urban Ministries Safehouse	(931) 552-6900
Cleveland	Family Resource Agency/Harbor Safehouse	(423) 476-3886
Columbia	Hope House	(931) 381-8580
Cookeville	Genesis House, Inc.	(800) 707-5197
Crossville	Avalon Center Domestic Violence and Sexual Assault Program	(800) 641-3434
Dresden	NW TN Economic Development Council/Outback Victims Assistance	(888) 282-4283
Dyersburg	Northwest Safeline	(800) 957-0055

City	Name of Program	Hotline
Erwin	CHIPS Family Violence Shelter	(423) 388-8281
Franklin	Bridges Domestic Violence Center	(615) 599-5777
Gallatin	HomeSafe of Sumner, Wilson, and Robertson Counties	(615) 452-4315
Jacksboro	REACHS House of Hope	(888) 844-4673
Jackson	WRAP	(800) 273-8712
Jefferson City	Hope for Healing.org	(865) 933-8769
Johnson City	Safe Passage, Inc.	(423) 926-7233
Kingsport	Safe House	(423) 246-2273
Knoxville	Child and Family Tennessee—Family Crisis Centers	(865) 637-8000
Knoxville	The Salvation Army	(865) 522-4673
Knoxville	Serenity Shelter	(865) 971-4673
Knoxville	YWCA Knoxville—Victim Advocacy Program	(865) 637-8000
Lawrenceburg	The Shelter, Inc.	(931) 762-1115
Lebanon	Homesafe in Wilson County	(615) 444-8955
Lenoir City	Iva's Place	(865) 988-7867

City	Name of Program	Hotline
Manchester	Haven of Hope, Inc.	(800) 435-7739
McMinnville	Families in Crisis	(800) 675-0766
Memphis	CAAP, Inc. Domestic Violence Program	(901) 272-2221
Memphis	YWCA—Memphis	(901) 725-4277
Morristown	CEASE Domestic Violence/Sexual Assault of Hamblen Co.	(423) 581-2220
Mountain City	Johnson County Safe Haven	(423) 727-1914
Murfreesboro	Domestic Violence Program	(615) 896-2012
Nashville	Morning Star Sanctuary	(615) 860-0003
Nashville	Ujima House	(615) 823-3335
Nashville	The Mary Parrish Center	(615) 256-5959
Nashville	YWCA Nashville—Shelter and Domestic Violence Program	(615) 242-1199
Oak Ridge	YWCA Oak Ridge	(865) 482-0005
Oneida	Scott County Women's Shelter	(423) 569-3333
Paris	Damascus Road	(731) 644-0564
Pulaski	Giles County Hope House	(931) 424-8883

City	Name of Program	Hotline
Sevierville	SafeSpace	(800) 244-5968
Somerville	Fayette Cares	(901) 466-0015
South Pittsburg	Partnership Marion County Domestic Violence Program	(423) 837-0541
Sparta	Gracemoor, Inc.	(931) 837-7233
Springfield	HomeSafe in Robertson County	(615) 382-0829

Last Updated on Saturday, September 18, 2010, at 17:25

Legal Aid Services

The Tennessee Alliance for Legal Services (TALS) is a nonprofit organization. TALS works with the legal aid programs in the state. The mission of TALS is to make sure every low income person in Tennessee has access to the civil legal justice system. Legal aid offices offer civil legal help to persons who are unable to afford an attorney. You must qualify for this service. The first step is to find the office in your area. Then, call the office to explain your problem. The office worker will let you know what the next steps are. For more information about the legal aid program in your area, go to <http://www.tennlegalaid.com>

Your Rights if You Are Working and Pregnant

Tennessee has a specific pregnancy discrimination law (Tennessee Revised Statute [Title 4-21-408](#)) that prohibits an employer from discriminating against a pregnant employee. You may also have a right to take 12 work weeks of unpaid leave for pregnancy, childbirth, and recovery if you:

- Work for an organization with 50 or more employees;
- Have worked for the organization for at least 12 months; and
- Have worked at least 1,250 hours during the 12-month period.

For more information, contact the Tennessee Human Rights Commission at 1-800-251-3589 or via the Internet at <http://www.tnlabormgmt.org> or contact the Equal Employment Opportunity Commission (EEOC) at 1-800-669-4000 or via the Internet at <http://www.eeoc.gov/>

Criminal Involvement

Committing a crime can affect your future. If you are convicted of a felony (serious crime), you won't be able to do any of these things:

- Obtain Tennessee financial aid or scholarships for college
- Vote, hold public office, or be a juror
- Get certain jobs

In addition, if you are convicted of a felony in the future, you face a much greater chance of going to jail or prison regardless of the charges that were against you.

If you are arrested, the police can make sure you cooperate, but you still have certain rights.

Your Rights

- You have the right to remain silent. If you wish to exercise that right, say so out loud.
- You have the right to refuse to consent to a search of yourself, your car, or your home.
- If you are not under arrest, you have the right to calmly leave.
- You have the right to a lawyer if you are arrested. Ask for one immediately.
- Regardless of your immigration or citizenship status, you have constitutional rights.

Your Responsibilities

- Do stay calm and be polite.
- Do not interfere with or obstruct the police.
- Do not lie or give false documents.
- Do prepare yourself and your family in case you are arrested.
- Do remember the details of the encounter.
- Do file a written complaint or call your local ACLU if you feel your rights have been violated.

How do I get a lawyer?

If you don't think you can afford a private lawyer, tell the judge at your first court hearing. The judge will ask you some questions to see if you are eligible for a lawyer that is paid for by the government. This person is called a public defender.

If you can afford a lawyer but don't know a lawyer in your area, call the **Tennessee Bar Association** at 1-800-899-6993 (website <http://www.tba.org/index.php>) or your county or city bar association for the name of a lawyer on their local referral list. Any lawyer you call will be willing to discuss their fees and give you an idea of how much it would cost to represent you.

The lawyer will represent your rights during the criminal court proceedings and help you get your criminal records erased, if possible.

Immigration

If you live in the United States, but are not a legal citizen or lawful permanent resident and are in the foster care system, you or your caseworker should have applied for you to adjust your immigration status. For most youth this adjustment means applying for a “special immigrant juvenile visa.” This visa lets you stay in the United States permanently after you leave foster care. If you haven’t done so and are still in the foster care system, you must start the paperwork to establish yourself as a legal resident. Not being a resident makes it hard to get a job or pay for school. Most immigrants who don’t have lawful status are not eligible for some government services such as Medicaid.

Apply for a “special immigrant juvenile visa”

Ask your caseworker to help you find an immigration lawyer so you can apply for this visa **immediately** if:

- You are under 18 and still have an open case;
- You are not a legal citizen of the United States; and
- The judge in your case has found that you cannot be reunified with your parents.

The visa lets you stay in this country and get government assistance and services, including school loans. But the application process is long, so apply early.

Apply for a special immigrant juvenile visa before your 18th birthday

If you applied for a visa but have not received approval, the court can keep your case open until you get the visa or turn 22, whichever comes first. If no application was filed before your 18th birthday, consult a local legal services office or lawyer immediately to find out your options for staying in the United States.

The Internet: The Good, the Bad, and the Ugly

Internet Safety Tips

The Internet is a great tool to provide worldwide information. It can provide opportunities to find a job, shop, join a social network, reconnect with people, and find financial aid for college. Social networking is a term used to describe “a Social Community”. Within those communities, websites are often used. They are known as social sites. Within those social sites, you can chat with many different people that have many things in common like hobbies, school, work, finding a job, pets, religion, politics, college, or organizations.

These social networks can quickly develop into friendships as you chat with someone who has something in common with you. Although these friendships can be very positive, there are some people who can be dangerous. They are Cyber Predators—people who look for someone they can victimize. The way they contact you is by telling you they are not who they say they are. They may be an adult who poses as someone your same age or a sad friend who needs comforting or someone wanting a girlfriend or boyfriend.

This section of the Handbook is dedicated to your safety. Please read this information carefully and revisit it often. The goal is to keep you safe.

Do you remember when you were little you were taught not to talk to strangers, memorize your telephone number, look both ways before crossing the street, or don't stuff your mouth, you'll choke. These tips are the same. They are ways to keep you from becoming a victim.

- **Investigate different sites before you decide to join one.** Check to see if there are private chats or whether the chats are public for everyone to see.
- **Never click links in any social networking emails** unless you check with the persons who sent them via phone or in person. If the link is for a website, go to the site through your browser instead of the email link.
- **Keep control over the information you post.** Restrict your information to a select group of people.
- **Keep your screen name as brief as possible.** Don't list your full name. Consider having a false name. Don't use your name, zip code, hometown, or age.
- **Post only information you are comfortable with others seeing.** Remember, many people can see your page—people you know and people you don't know. Many employers will look at job candidates' Facebook pages to get an idea about the candidates.
- **When using a social site, never discuss work related information on the page.** It can cause you to lose your job!

- **Think about not posting your picture.** It can be used and altered. Also, consider the content of the picture. Remember, many people will see it.
- **Be very selective about who you accept as a friend.** Cyber predators can be very misleading.
- **Be extremely cautious if someone whom you have met online wants to meet you.** Have many, many conversations with them before agreeing to meet them. If you do decide to meet someone in person, choose a public place to meet, like a mall—some place that's very public and has lots of people around. When you meet the person, take a friend with you. They can be an extra set of eyes.
- **Be cautious about anyone who asks for money**—even a friend or relative—through your social networking account. Many times scammers can get enough details to impersonate a friend or relative in distress.
- **Don't re-enter your sign-on information** once you've already signed on to your social networking website. Many scammers are able to re-create the look of sign-on screens.
- **Google search yourself every once in a while.** Scammers are proficient at creating other people's identities online.
- **Follow your gut feelings.** If it feels wrong or weird, more than likely it is. If someone asks you a lot of personal questions, be cautious! If you feel unsafe, tell someone you trust and contact the police. You could save someone from becoming a victim.
- **Report suspicious activity to the Internet Crime Complaint Center at** <http://www.internetcrimecomplaintcenter.org>

For more information, check out these websites:

- Federal Trade Commission—<http://www.OnGuardOnline.gov>
- GetNetWise—<http://www.getnetwise.org>
- Internet Keep Safe Coalition—<http://www.iKeepSafe.org>
- i-Safe—<http://www.i-safe.org>
- staysafe—<http://www.staysafe.org>
- Wired Safety—<http://www.wiredsafety.org>

Human Trafficking

What is human trafficking?

The Trafficking Victims Protection Act of 2000 (TVPA) defines “severe forms of human trafficking” as:

The recruitment, harboring, transportation, provision, or obtaining of a person for

- Sex trafficking in which a commercial sex act is induced by force, fraud, or coercion, or in which the person induced to perform such act has not attained 18 years of age; or
- Labor or services through the use of force, fraud, or coercion for the purpose of subjection to involuntary servitude, peonage, debt bondage, or slavery.

Coercion includes threats of physical or psychological harm to children and/or their families.

Any child (under the age of 18) engaged in commercial sex is a victim of trafficking.

How do I protect myself from becoming a victim?

Traffickers are known for taking advantage of their victims' vulnerability. Runaways are at particular risk for being forced into prostitution. Human traffickers prey on runaways by offering them a safe place to live. They make false promises of a better life. They paint unrealistic pictures of what life could be like with lots of money. They shower their potential victims with gifts and displays of affection and later force them into prostitution. Some tips to help you avoid becoming a victim include:

- Do not make decisions under the influence of alcohol or other substances while under the company of people you do not fully know and trust. Traffickers looking for recruiters to force into prostitution will take advantage of unconscious people.
- Be careful when someone professes instant love to you only after knowing you for a few days. Traffickers are known for taking advantage of young people's need for love and emotional stability.
- Be very cautious when someone, whether stranger or acquaintance, promises something that seems too good in return for sex or free work. Listen to the intuitive voice inside your head and check with your DCS worker, family, or friend for advice.
- Check the Internet to see if the recruiter or recruiter agency is legitimate. Oftentimes, traffickers make promises of legitimate jobs and once captured, their victims are forced or tricked into doing work against their will.

Sources:

- http://www.ach/hhs/gov/trafficking/about/child_victims.html
- <http://www.OnGuardOnline.gov>
- <http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec14.shtm>
- <http://www.microsoft.com/secutiy/online-privacy/social-networking.aspx>
- <http://www.whatissoicalnetworking.com/>

Appendix A: Housing Resources

West Tennessee Region

Fresh Start
 Family P.O. Box 22573
 Memphis, TN 38122
 (901) 454-9755

Salvation Army Emergency
 Shelter
 696 Jackson Ave.
 Memphis, TN 38105
 (901) 543-8584

Greater Memphis Interagency Coalition for
 the Homeless
 2670 Union Ave., Ext., Ste. 818 (Lipscomb Pitts Bldg.)
 Memphis, TN 38112
 (901) 327-4300

Habitat for Humanity
 108 Jones Rd
 Selmer, TN 38375
 (731) 645-9384

Hope VI
 Southern Living 700 Adams Ave.
 Memphis, TN 38105
 (901) 544-1367

Continental Property Mgmt. LLD,
 (subsidized 1-bedroom housing)
 240 Austin St.
 Savannah, TN 38372
 (731) 925-0047

Memphis Family Shelter
 P.O. Box 22891
 Memphis, TN 38122
 (901) 278-2728
www.memphisfamilyshelter.org

Rhea Ministries (for men only)
 250 Guinn St.
 Savannah, TN 38372
 (731) 925-8314

Memphis Housing Authority
 700 Adams
 Memphis, TN 38105
 (901) 544-1100

Savannah Public Housing
 80 Jefferson St.
 Savannah, TN 38372
 (731) 925-2020

Memphis Union Mission
 383 Poplar Ave.
 Memphis, TN 38105
 (901) 526-8434
www.memphisunionmission.org

Tesco Properties, Inc., Savannah
 Townhouse
 (subsidized, up to 3-bedroom
 housing)
 246 Austin St.
 Savannah, TN 38372
 (731) 925-4464

Project Safe Place
1582 Poplar Avenue
Memphis, TN 38104
(901) 725-6911

Shield, Inc. (Dietary House program provides assistance with permanent housing for youth ages 18-21 who have aged out of foster care)
2552 Poplar Ave., Ste. 215
Memphis, TN 38112
(901) 454-9755

Middle Tennessee Region

Affordable Housing Resource
1011 Cherry Avenue
Nashville, TN 37203
(615) 251-0025
www.ahrhousing.org

Monroe Harding, Inc.,
1120 Glendale Ln.
Nashville, TN 37204
(615) 298-5573

Oasis Center, Inc.
1415 17th Ave., South
Nashville, TN 37212
(615) 347-4455

New Transitions
Nashville, TN
(615) 294-2239
www.newtransitions.org

Room in the Inn
532 8th Ave., South
Nashville, TN 37203
(615) 251-7019

Safe Haven Family Shelters
1234 3rd Ave., North
Nashville, TN 37207
(615) 256-8195

Salvation Army
(615) 688-6064
(615) 242-0411

TN Housing Development Agency
(statewide)
(615) 815-2200
www.thda.org
1-800-228-THDA

YWCA of Nashville and Middle TN
1608 Woodmont Blvd.
Nashville, TN 37207
(615) 269-9922

East Tennessee Region

Chattanooga Room In the Inn
230 N. Highland Park Ave.
Chattanooga, TN 37404
(423) 624-6144

Helen Ross McNabb Services
201 W. Springdale Ave.
Knoxville, TN 37917
(865) 673-6540

Knoxville Community Development Corp.
901 Broadway
P.O. Box 3550
Knoxville, TN 37927-3550
(865) 403-1100
www.kcdc.org

Catholic Charities of Chattanooga
859 McCallie Ave.
Chattanooga, TN 37403
(423) 267-1297

Chattanooga Housing Authority
801 N. Holtzclaw Ave.
Chattanooga, TN 37404
(423) 752-4893

Salvation Army, Johnson City
(423) 926-8901

Salvation Army, Knoxville
(865) 525-9401

Appendix B: National Hotline Numbers

National Drug & Alcohol Treatment Hotline 800-662-HELP	National Domestic Violence Hotline 800-799-7233
National Child Abuse Hotline 800-4-A-CHILD	National Youth Crisis Hotline 800-HIT-HOME
National Adolescent Suicide Hotline 800-621-4000	National Runaway Hotline 800-621-4000
Panic Disorder Information Hotline 800- 64-PANIC	Project Inform HIV/AIDS Treatment Hotline 800-822-7422
Adolescent Crisis Intervention & Counseling Nineline 1-800-999-9999	Adoptions—Rosie Adoptions (if you are pregnant) 1-800-841-0804
AIDS National Hotline 1-800-342-2437	Al-Anon/Alateen Hotline Hope and help for young people who are the relatives and friends of a problem drinker 1-800-344-2666
Alcohol/Drug Abuse Hotline 1-800-662-HELP	Be Sober Hotline 1-800-BE-SOBER
Birthright 1-800-550-4900	CHADD—Children and Adults with Attention Deficit/Hyperactivity Disorder 1-800-233-4050
Centers for Disease Control AIDS Info 1-800-342-2437	Domestic Violence Hotline/Child Abuse 800-4-A-CHILD (1-800-422-4453)
Child Abuse Hotline 1-800-4-A-CHILD (1-800-422-4453)	Drug Help National Helplines 1-800-378-4435
National Resource Center on Domestic Violence 1-800-537-2238	Food Addiction 1-800-872-0088
Eating Disorders Center 1-888-236-1188	Help Finding a Therapist 1-800-THERAPIST (1-800-843-7274)

Gay, Lesbian, Bisexual, and Transgender (GLBT) Youth Support Line I-800-850-8078	Incest Hotline for Guys: M.A.L.E. I-800-949-MALE (I-800-949-6253)
Homeless/Runaway National Runaway Hotline I-800-231-6946	National Child Abuse Hotline I-800-422-4453
National Adolescent Suicide Hotline I-800-621-4000	National Hotline for Missing & Exploited Children I-800-843-5678
National Domestic Violence Hotline I-800-799-SAFE (I-800-799-7233)	National Mental Health Association I-800-969-6642
National Institute of Mental Health I-888-ANXIETY (I-888-269-4389)	National Youth Crisis Hotline I-800-448-4663
National Runaway Switchboard and Suicide Hotline I-800-621-4000	Pregnancy Hotline I-800-4-OPTIONS (I-800-467-8466)
Planned Parenthood, Inc. I-800-230-PLAN	Runaway Hotline I-800-621-4000
Rape, Abuse, Incest, National Network (RAINN) I-800-656-HOPE (I-800-656-4673)	Sexual Assault Hotline I-800-656-4673
Safe Choice Hotline (STDs and pregnancy) I-800-878-2347	Suicide Prevention—The Trevor HelpLine (specializing in gay and lesbian youth suicide prevention) I-800-850-8078
Suicide & Crisis Hotline I-800-999-9999	Youth Crisis Hotline I-800-448-4663 I-800-422-0009
Teen Runaway Hotline I-800-621-4000	

Appendix C: Sample Resumes

Sample High School Resume #1

John Price
2774 Anystreet Drive
Memphis, TN 38114
Email: john.price@usa.net
(901) 777-2121

OBJECTIVE

Seeking an entry-level summer employment in the fast-food business

EDUCATION

Student, Airways High School, Memphis, TN
Grade Point Average, 2.8

SCHOOL ACTIVITIES

- Member of Airways School football, basketball, baseball, and track team
- Received trophies and awards in football and baseball
- Football Season, 2001/2002—Regional City Championship Award
- Member of City of Memphis Youth Opportunity Program, a program that promotes academic, job training, community service, and leadership skills

COMMUNITY

- Help school teachers set up bulletin board/door displays and run errands
- Assisted Memphis Blackhawks, an aviation organization with their annual fundraiser by setting up aviation displays, equipment, etc.

OTHER SKILLS

- Highly skilled in a variety of sports
- Hard worker, honest, and good student
- Knowledge of computer and office equipment
- Enjoy interacting with people

Sample High School Resume # 2

Bernard Hunt
2774 Anytown Street
Nashville, TN 37210
Email: Bernard.hunt@usa.net
(615) 888-1212

OBJECTIVE

Seeking entry-level part-time work in retail

EDUCATION

Student, McGavock High School, Nashville, TN

SCHOOL ACTIVITIES

- Member of McGavock School football, basketball, track, and soccer team
- Football Season, 2009-2010—City & League Championship Award
- Member of Distributive Education Clubs of America (DECA), French, and Thespian Clubs

COMMUNITY SERVICE

- Upon completion of First Aid training, babysat younger siblings in Summer 2009
- Participated in community service project teaching senior citizens how to use the Internet
- Volunteer at the Frist Museum one Saturday a month

OTHER SKILLS

- Highly skilled in a variety of sports
- Enjoy working with children and the elderly
- Good knowledge of computer and Internet
- Can read and write in French passably

GOAL

Plan to attend University of Tennessee and major in Elementary Education

Sample College Resume

Amanda Student
123 College Street, State College, PA 12345
555-555-555 email: amandastudent@school.edu

EDUCATION: Bachelor of Arts, Advertising, Degree anticipated May 2012
State University, Philadelphia, Pennsylvania
Current GPA 3.53

EXPERIENCE:

Summer Intern, June 2010 to August 2010
ABC Communications, New York, New York

- Partnered with design intern to create and execute two sell sheets, one print ad, and one postcard
- Created and presented collaborative intern campaign to entire agency and founders of organization
- Awarded best campaign of competing teams
- Wrote radio script submitted with campaign proposal and assisted in other writing assignments

Shift Supervisor/Trained Barista, September 2007 to present
Coffee Shop, New York, New York

- Trained new employees, opened and closed store, handled total sales, built satisfied customer relationships

Server, Hostess, Expeditor, Busser, May 2008 to January 2009
Generic Restaurant, Washington, D.C.

- Created customer base and close relationships with patrons of restaurant
- Provided prompt service while taking orders, serving food, and closing the check

AWARDS AND ACHIEVEMENTS

Dean's List—Spring 2008, Fall 2009

- Awarded best advertising campaign proposal for A Foundation, ABC Communications, Summer 2008
- Awarded best advertising campaign proposal for Health & Wellness Committee, State University, Spring 2009

Appendix D: Sample Cover Letter

Mary Downey
771 Main Street
Jackson, TN 38888
Email: mdowney@gmail.com
(731) 555-4444

Ms. Jane Doe
Human Resources Manager
ABC Corporation
145 Front Street, NE
Jackson, TN 38888

March 25, 2011

Dear Ms. Doe:

I would like to express my interest in the Clerk I position with the ABC Corporation. I am efficient, can multi-task, and work well with others. My previous experiences involved Secretary for the Tennessee Youth Leadership Association, and part-time work over the summer have equipped me with valuable computer skills. I am confident that I have the qualifications to meet the demands of this position.

In my previous experience, I have demonstrated an exceptional ability to learn quickly. I have also been responsible for organizing an annual camp event for more than 200 children with special disabilities where I helped plan events and daily activities. I am certain that my experience would prove to be an asset to the ABC Corporation.

Please review the enclosed resume and consider my application for your Clerk I position. I look forward to meeting you concerning a career at ABC Corporation and the positive contributions I would offer as a member of your organization. Thank you for your consideration.

Sincerely,

Mary Downey

Appendix E: Common Interview Questions

1. *Tell me about yourself.*
Describe a brief summary of your qualifications for the job, including work and educational experiences. Be careful that it does not sound rehearsed.
2. *What interests you about the job?*
Speak about specifics that relate to the position you are applying for. Be sincere about your interests and relate them to long-term goals.
3. *What are your strengths?*
Describe one or two strengths (e.g., computer savvy, positive attitude, organized, work well under stress, etc.).
4. *What are your weaknesses?*
Rather than describe a weakness, turn it into a “strength,” by saying something like, “I wish I knew how to repair computers.”
5. *How well do you work with others?*
You might want to share a positive experience you had with a coworker or a positive quote by a supervisor or coworker about you.
6. *What did you like or dislike about your previous job?*
Make a short list of what you valued about the job such as “interacting with people” or “solving customers’ problems.” Regarding dislike, it’s safe to say something like, “not enough challenging work.”
7. *What high school (or college) subjects did you like best? Why?*
Specifically describe a subject you enjoyed very much and briefly explain why. For instance, drama courses provided me a great insight into the classic literature of Shakespeare.
8. *What are you passionate about?*
Relate it to the job you are applying for and show how it can benefit the company or organization.
9. *Where do you see yourself 5 years from now?*
You want to share career interests, duties, and position relevant to career advancement with the company or organization.
10. *What do you know about this company?*
Do your homework before the interview and give general details about the company (e.g., company products/services, mission, goals, organizational structure, etc.).

11. How do you handle stress and pressure?

You might want to say, "I work well under pressure," and provide an example.

12. Are you willing to work overtime?

This is up to you. Be honest!

13. What have you been doing since your last job?

Be honest! Have an answer prepared. You might want to say something like, "I spent time volunteering in a summer camp," or "I was taking care of an elderly relative."

14. Have you ever been asked to leave a position?

If you have not, say no. Be honest, brief, and avoid saying negative things about the people or company.

15. Why should I hire you?

Tell how your assets/strengths meet what the company or organization needs.

Appendix F: Basic Rental Agreement or Residential Lease

This Rental Agreement or Residential Lease shall evidence the complete terms and conditions under which the parties whose signatures appear below have agreed. Landlord/Lessor/Agent, _____, shall be referred to as "OWNER" and Tenant(s)/Lessee, _____, shall be referred to as "RESIDENT." As consideration for this agreement, OWNER agrees to rent/lease to RESIDENT and RESIDENT agrees to rent/lease from OWNER for use solely as a private residence, the premises located at _____ in the city of _____.

1. **TERMS:** RESIDENT agrees to pay in advance \$ _____ per month on the ____ day of each month. This agreement shall commence on _____, ____ and continue; (check one)
A. __ until _____, ____ as a leasehold. Thereafter it shall become a month-to-month tenancy. If RESIDENT should move from the premises prior to the expiration of this time period, he shall be liable for all rent due until such time that the Residence is occupied by an OWNER approved paying RESIDENT and/or expiration of said time period, whichever is shorter.
B. __ until _____, _____ on a month-to-month tenancy until either party shall terminate this agreement by giving a written notice of intention to terminate at least 30 days prior to the date of termination.

2. **PAYMENTS:** Rent and/or other charges are to be paid at such place or method designated by the owner as follows _____. All payments are to be made by check or money order and cash shall be acceptable. OWNER acknowledges receipt of the First Month's rent of \$ _____, and a Security Deposit of \$ _____, and additional charges/fees for _____, for a total payment of \$ _____. All payments are to be made payable to _____.

3. **SECURITY DEPOSITS:** The total of the above deposits shall secure compliance with the terms and conditions of this agreement and shall be refunded to RESIDENT within _____ days after the premises have been completely vacated less any amount necessary to pay OWNER; a) any unpaid rent, b) cleaning costs, c) key replacement costs, d) cost for repair of damages to premises and/or common areas above ordinary wear and tear, and e) any other amount legally allowable under the terms of this agreement. A written accounting of said charges shall be presented to RESIDENT within _____ days of move-out. If deposits do not cover such costs and damages, the RESIDENT shall immediately pay said additional costs for damages to OWNER.

4. **LATE CHARGE:** A late fee of \$ _____, (not to exceed ____% of the monthly rent), shall be added and due for any payment of rent made after the _____ of the month. Any dishonored check shall be treated as unpaid rent, and subject to an additional fee of \$ _____.

5. **UTILITIES:** RESIDENT agrees to pay all utilities and/or services based upon occupancy of the premises except _____.

6. OCCUPANTS: Guest(s) staying over 15 days without the written consent of OWNER shall be considered a breach of this agreement. ONLY the following individuals and/or animals, AND NO OTHERS shall occupy the subject residence for more than 15 days unless the expressed written consent of OWNER obtained in advance

7. PETS: No animal, fowl, fish, reptile, and/or pet of any kind shall be kept on or about the premises, for any amount of time, without obtaining the prior written consent and meeting the requirements of the OWNER. Such consent if granted, shall be revocable at OWNER'S option upon giving a 30 day written notice. In the event laws are passed or permission is granted to have a pet and/or animal of any kind, an additional deposit in the amount of \$_____ shall be required along with additional monthly rent of \$_____ along with the signing of OWNER'S Pet Agreement. RESIDENT also agrees to carry insurance deemed appropriate by OWNER to cover possible liability and damages that may be caused by such animals.

8. LIQUID FILLED FURNISHINGS: No liquid filled furniture, receptacle containing more than ten gallons of liquid is permitted without prior written consent and meeting the requirements of the OWNER. RESIDENT also agrees to carry insurance deemed appropriate by OWNER to cover possible losses that may be caused by such items.

9. PARKING: When and if RESIDENT is assigned a parking area/space on OWNER'S property, the parking area/space shall be used exclusively for parking of passenger automobiles and/or those approved vehicles listed on RESIDENT'S Application attached hereto. RESIDENT is hereby assigned or permitted to park only in the following area or space _____ . The parking fee for this space (if applicable is \$_____ monthly. Said space shall not be used for the washing, painting, or repair of vehicles. No other parking space shall be used by RESIDENT or RESIDENT'S guest(s). RESIDENT is responsible for oil leaks and other vehicle discharges for which RESIDENT shall be charged for cleaning if deemed necessary by OWNER.

10. NOISE: RESIDENT agrees not to cause or allow any noise or activity on the premises which might disturb the peace and quiet of another RESIDENT and/or neighbor. Said noise and/or activity shall be a breach of this agreement.

11. DESTRUCTION OF PREMISES: If the premises become totally or partially destroyed during the term of this Agreement so that RESIDENT'S use is seriously impaired, OWNER or RESIDENT may terminate this Agreement immediately upon three day written notice to the other.

12. CONDITION OF PREMISES: RESIDENT acknowledges that he has examined the premises and that said premises, all furnishings, fixtures, furniture, plumbing, heating, electrical facilities, all items listed on the attached property condition checklist, if any, and/or all other items provided by OWNER are all clean, and in good satisfactory condition except as may be indicated elsewhere in this Agreement. RESIDENT agrees to keep the premises and all items in

good order and good condition and to immediately pay for costs to repair and/or replace any portion of the above damaged by RESIDENT, his guests and/or invitees, except as provided by law. At the termination of this Agreement, all of above items in this provision shall be returned to OWNER in clean and good condition except for reasonable wear and tear and the premises shall be free of all personal property and trash not belonging to OWNER. It is agreed that all dirt, holes, tears, burns, and stains of any size or amount in the carpets, drapes, walls, fixtures, and/or any other part of the premises, do not constitute reasonable wear and tear.

13. ALTERATIONS: RESIDENT shall not paint, wallpaper, alter or redecorate, change or install locks, install antenna or other equipment, screws, fastening devices, large nails, or adhesive materials, place signs, displays, or other exhibits, on or in any portion of the premises without the written consent of the OWNER except as may be provided by law.

14. PROPERTY MAINTENANCE: RESIDENT shall deposit all garbage and waste in a clean and sanitary manner into the proper receptacles and shall cooperate in keeping the garbage area neat and clean. RESIDENT shall be responsible for disposing of items of such size and nature as are not normally acceptable by the garbage hauler. RESIDENT shall be responsible for keeping the kitchen and bathroom drains free of things that may tend to cause clogging of the drains. RESIDENT shall pay for the cleaning out of any plumbing fixture that may need to be cleared of stoppage and for the expense or damage caused by stopping of waste pipes or overflow from bathtubs, wash basins, or sinks.

15. HOUSE RULES: RESIDENT shall comply with all house rules as stated on separate addendum, but which are deemed part of this rental agreement, and a violation of any of the house rules is considered a breach of this agreement.

16. CHANGE OF TERMS: The terms and conditions of this agreement are subject to future change by OWNER after the expiration of the agreed lease period upon 30-day written notice setting forth such change and delivered to RESIDENT. Any changes are subject to laws in existence at the time of the Notice of Change Of Terms.

17. TERMINATION: After expiration of the leasing period, this agreement is automatically renewed from month to month, but may be terminated by either party giving to the other a 30-day written notice of intention to terminate. Where laws require "just cause", such just cause shall be so stated on said notice. The premises shall be considered vacated only after all areas including storage areas are clear of all RESIDENT'S belongings, and keys and other property furnished for RESIDENT'S use are returned to OWNER. Should the RESIDENT hold over beyond the termination date or fail to vacate all possessions on or before the termination date, RESIDENT shall be liable for additional rent and damages which may include damages due to OWNER'S loss of prospective new renters.

18. POSSESSION: If OWNER is unable to deliver possession of the residence to RESIDENTS on the agreed date, because of the loss or destruction of the residence or because of the failure of the prior residents to vacate or for any other reason, the RESIDENT and/or OWNER may

immediately cancel and terminate this agreement upon written notice to the other party at their last known address, whereupon neither party shall have liability to the other, and any sums paid under this Agreement shall be refunded in full. If neither party cancels, this Agreement shall be prorated and begin on the date of actual possession.

19. INSURANCE: RESIDENT acknowledges that OWNERS insurance does not cover personal property damage caused by fire, theft, rain, war, acts of God, acts of others, and/or any other causes, nor shall OWNER be held liable for such losses. RESIDENT is hereby advised to obtain his own insurance policy to cover any personal losses.

20. RIGHT OF ENTRY AND INSPECTION: OWNER may enter, inspect, and/or repair the premises at any time in case of emergency or suspected abandonment. OWNER shall give 24 hours advance notice and may enter for the purpose of showing the premises during normal business hours to prospective renters, buyers, lenders, for smoke alarm inspections, and/or for normal inspections and repairs. OWNER is permitted to make all alterations, repairs and maintenance that in OWNER'S judgment is necessary to perform.

21. ASSIGNMENT: RESIDENT agrees not to transfer, assign or sublet the premises or any part thereof.

22. PARTIAL INVALIDITY: Nothing contained in this Agreement shall be construed as waiving any of the OWNER'S or RESIDENT'S rights under the law. If any part of this Agreement shall be in conflict with the law, that part shall be void to the extent that it is in conflict, but shall not invalidate this Agreement nor shall it affect the validity or enforceability of any other provision of this Agreement.

23. NO WAIVER: OWNER'S acceptance of rent with knowledge of any default by RESIDENT or waiver by OWNER of any breach of any term of this Agreement shall not constitute a waiver of subsequent breaches. Failure to require compliance or to exercise any right shall not be constituted as a waiver by OWNER of said term, condition, and/or right, and shall not affect the validity or enforceability of any provision of this Agreement.

24. ATTORNEY FEES: If any legal action or proceedings be brought by either party of this Agreement, the prevailing party shall be reimbursed for all reasonable attorney's fees and costs in addition to other damages awarded.

25. JOINTLY AND SEVERALLY: The undersigned RESIDENTS are jointly and severally responsible and liable for all obligations under this agreement.

26. REPORT TO CREDIT/TENANT AGENCIES: You are hereby notified that a nonpayment, late payment or breach of any of the terms of this rental agreement may be submitted/reported to a credit and/or tenant reporting agency, and may create a negative credit record on your credit report.

27. LEAD NOTIFICATION REQUIREMENT: For rental dwellings built before 1978, RESIDENT acknowledges receipt of the following: (Please check)

Lead Based Paint Disclosure Form

EPA Pamphlet

28. ADDITIONS AND/OR EXCEPTIONS

_____.

29. NOTICES: All notices to RESIDENT shall be served at RESIDENT'S premises and all notices to OWNER shall be served at

_____.

30. INVENTORY: The premises contains the following items, that the RESIDENT may use.

_____.

31. KEYS AND ADDENDUMS: RESIDENT acknowledges receipt of the following which shall be deemed part of this Agreement: (Please check)

Keys #of keys and purposes _____

House Rules Pet Agreement Other _____

32. ENTIRE AGREEMENT: This Agreement constitutes the entire Agreement between OWNER and RESIDENT. No oral agreements have been entered into, and all modifications or notices shall be in writing to be valid.

33. RECEIPT OF AGREEMENT: The undersigned RESIDENTS have read and understand this Agreement and hereby acknowledge receipt of a copy of this Rental Agreement.

RESIDENT'S Signature _____

Date _____

RESIDENT'S Signature _____

Date _____

OWNER'S or Agent's Signature _____

Date _____

(Note: Lease courtesy of TenantCreditChecks.com. No representation is made as to the legal validity of any provision in this Agreement. If you also need a sample [Rental Application](#), click [here](#). Check state laws. For legal advice, consult your attorney.)