

ON YOUR OWN, BUT NOT ALONE

A HANDBOOK TO
EMPOWER FLORIDA YOUTH
LEAVING FOSTER CARE

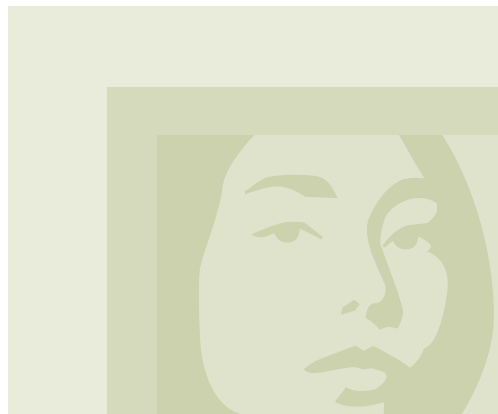


By THE BAR-YOUTH EMPOWERMENT PROJECT
OF THE AMERICAN BAR ASSOCIATION

with FLORIDA'S CHILDREN FIRST, INC.

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This handbook was made possible by the *Bar-Youth Empowerment Project*, a project of the ABA's Center on Children and the Law and Commission on Youth at Risk, in collaboration with Casey Family Programs and the Eckerd Family Foundation. The project improves outcomes for Florida youth in foster care and young people who have aged out of care by promoting youth participation in court cases and access to legal representation for youth.

The project partnered with Florida's Children First, Inc. (FCF) to guide our work in Florida and develop this handbook. Under their tremendous leadership, the project is building the capacity of organizations and individuals in Florida to improve outcomes for youth before and after they age out of foster care. For more information, visit www.abanet.org/child/empowerment.

This publication would not have been possible without the support of our national project partners, Casey Family Programs and the Eckerd Family Foundation. We are grateful to the youth advocates at Florida Youth SHINE for their helpful feedback and input throughout the development of this handbook. We also thank The Florida Bar Foundation for its generous support that enables FCF to work on this project and others that directly affect youth in and transitioning from state care. Finally, we are grateful to the members of the project's Florida Advisory Board who offered their expertise to ensure this handbook addresses the needs of Florida youth.

ABOUT THIS HANDBOOK

If you are a Florida youth getting ready to leave foster care, this handbook is for you. It covers need-to-know issues identified by youth who have been through the system. This handbook is a starting point. It offers many Web sites and other resources if you need more help. It does not cover every issue you may face in your transition to adulthood. You are unique and have had your own life experiences, so your questions and answers will differ based on your experiences. This handbook answers some of your big questions and concerns. Although you may be heading into the world on your own, you are not alone!

This handbook helps you do the following things:

- Identify what to think about and do before you leave foster care.
- Answer common questions about leaving care, like how to find a job, get an apartment, or pay for school.
- Learn about statewide resources that can help you successfully leave foster care.

About your caseworker:

Your county may call foster care caseworkers by different names such as life coaches, independent living workers, child advocates, or community-based providers. This handbook uses the term “caseworker” for any person who manages, oversees, and provides independent living and other services to youth in foster care.

How to use this handbook:

- Look at the Table of Contents for issues you need help with or want to know more about.
- Review the chapters that are relevant to you.
- Follow up by calling the phone numbers or looking at the Web sites listed in those chapters.
- Call your caseworker or guardian ad litem (GAL) to ask for help in reviewing and using this handbook.

HOW CAN YOU GET INVOLVED IN YOUR COMMUNITY?

When you turn 18, you are legally an 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, and try new things. Don't just sit home watching TV, get involved in community and recreational activities.

Recreational Activities

Every city and county in Florida has fun low-cost or free activities where you can meet new people and do activities that interest you.

- **Join a community sports league.** If you like basketball, baseball, football, or soccer, join your community league. Play the sport you like each week and meet other people who also like to play.
- **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. Check the Thursday or Friday online paper to learn about activities for the weekend or upcoming events.
- **Contact your city or county school district office.** Look for community classes on everything from cooking to dance to swim lessons. To find schools in your area, visit www.fldoe.org/Schools/schoolmap/flash/schoolmap_text.asp.
- **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,** like "South Florida Parenting" at www.southflorida.com/sfparenting/.

- **Join a class with your baby or child.** If you are a parent and want to meet other parents with children your age, find a community "mommy and me" class or "baby club" to attend with your child.
- **Call 211 from any Florida phone** to find out about other recreational activities.

DID YOU KNOW?

There are approximately 23,000 Florida children living in foster care and about 1,000 of them leave care each year.

Volunteer Opportunities

Volunteering for a cause you care about can be rewarding. It's also a great way to meet people with your interests. Call 211 to find volunteer opportunities near you. You can volunteer your time in many different ways:

- Join a local or national political campaign or organization.
- Register people to vote.
- Mentor other children or youth.
- Volunteer at a local domestic violence shelter.
- Volunteer at a local animal shelter.
- Read to people who are blind.
- Volunteer at a local nursing home.
- Volunteer at a local museum.

Meet Former Foster Youth

You can join national or local organizations that support former foster youth. These groups include people who have either directly experienced foster care or support foster youth.

Foster Care Alumni of America (FCAA) helps former foster youth connect with other people who have left foster care. The FCAA sponsors a Florida chapter for local former foster youth.

- Visit www.fostercarealumni.org or www.fcaafll.org/index.html.
- Call 888-ALUMNI(0).

QUIZ

Which is a good place to look for community or recreational activities?

- a. music store
- b. grocery store
- c. newspaper
- d. city paper

Answer: All of the above.

Orphan Foundation of America and Casey Family Programs focus on building a foster care community, providing financial support, and promoting education assistance with life skills and career development for youth aging out of foster care.

- Visit www.orphan.org or www.casey.org.
- Call 571-203-0270 (Orphan Foundation of America) or 202-282-7300 (Casey Family Programs).

Foster Club offers online services that allow current and former foster youth to ask questions and connect with others with similar experiences.

- Visit www.fosterclub.com.
- Call 503-717-1552.

There are many advantages to joining. In addition to meeting new people, these groups provide useful information about many things.

- **Newsletters.** Learn about local events and resources in your community. Get news about current and proposed laws that impact foster youth.

- **Mentoring.** Experienced adults and professionals answer your questions and help you make career and life decisions.
- **Scholarships for college.** Get help finding money to pay for college.
- **Social and educational events.** Meet other foster youth and/or attend receptions for guest speakers on various topics and experiences related to foster care.
- **Internships.** Access opportunities for foster youth to learn about different careers (like business, government, medicine, and nonprofit work).
- **Foster care research and information.** Read about the foster care system and how to improve its services.
- **Foster care conferences.** Learn how foster care works in other states, meet other former foster youth, and listen to others involved in improving the foster care system.

Advocate for Former Foster Youth

As a former foster youth, you know how the child welfare system works. Your story can influence government leaders to improve the system. You can also become a positive role model for other foster youth. When you join a foster youth organization, you can share your experiences and become an **advocate** for the rights of other foster youth. You can advocate for youth rights by getting involved with the organizations listed above as well as Florida Youth SHINE.

Florida Youth SHINE is run and operated by current and former Florida foster youth. It trains foster youth to speak up and talk about their experiences with government and community members. Florida Youth SHINE is supported by Florida's Children First, Inc.

- Visit <http://floridaschildrenfirst.org/home.htm>.
- Call 954-796-0860.

WHAT HAPPENS WHEN YOU TURN 18?

Turning 18 is exciting! It means you are officially an adult. At 18, you may be finishing high school, opening your first bank account, or preparing for college. If you have been in foster care, you may also be leaving the system, which is a happy time, but also overwhelming as you head into the world on your own.

One thing you will need to decide is whether to close your court case or keep it open to give you time to transition.

If Your Court Case Closes

Normally, your court case closes when you turn 18 because you are considered an adult under Florida law. You can do all the things an adult can do, like sign a lease to rent your own apartment and vote. At 18, you are also totally responsible for your actions. If you do something illegal, you will be treated like an adult and may be charged with a crime that could land you in an adult jail. Because the law now views you as an adult, the state does not have a legal duty to keep you in foster care or take care of you the way it does a child.

Even if your case closes when you are 18, you will still get all of your independent living benefits. However, you will no longer be able to ask for help from the judge if you think you are not getting something you should. If you change your mind after your case is closed, you can ask the court to reopen it any time before you turn 19. If reopened, though, the case will still close when you turn 19.

If Your Court Case Remains Open

The state realizes it can take time and be hard to make all the arrangements to be on your own by age 18. So, under Florida law, you can ask the court to keep your case open until you are 19. If you aren't quite ready or need more time to get your schooling, job, or housing in order, you can keep your court case open a little longer

to make sure you receive all of your independent living benefits or the help you need. It does not mean you are still in foster care. It just lets the judge make sure everything happens the way it should.

If your court case stays open, you can ask the judge to make sure your caseworker provides you with services through the Independent Living Program. This program can help you get and pay for certain things:

- housing and living expenses
- health and mental health assistance
- school

DID YOU KNOW?

When you turn 18 you can enter into a contract on your own, vote, rent an apartment, open your own bank account, and join the U.S. Armed Forces.

How do you keep your case open? Before you turn 18, ask your judge, in writing, to keep your case open. But if you change your mind or forget, you can make the request any time before you turn 19. If you have an attorney or guardian ad litem (GAL), he or she should help you. If you don't, file a form (see Appendix F at page 70) with the court asking the judge to keep the case open until you are 19.

How can you file your request with the court?

- Make three copies of the completed form.
- Take all three copies to the courthouse.
- Give the copies to the court clerk to stamp them.
- Keep one copy for your records, leave one copy with the clerk, and give one copy to your caseworker.

What this decision means. If your case stays open until you turn 19, it does not mean you are still in foster care or that your caseworker has to visit you every month. You decide with your caseworker whether and how often you want her to visit. Your caseworker may help you take care of things as an adult, but she will not be able to do everything she did when you were a child, like finding a place for you to live or buying clothes for you.

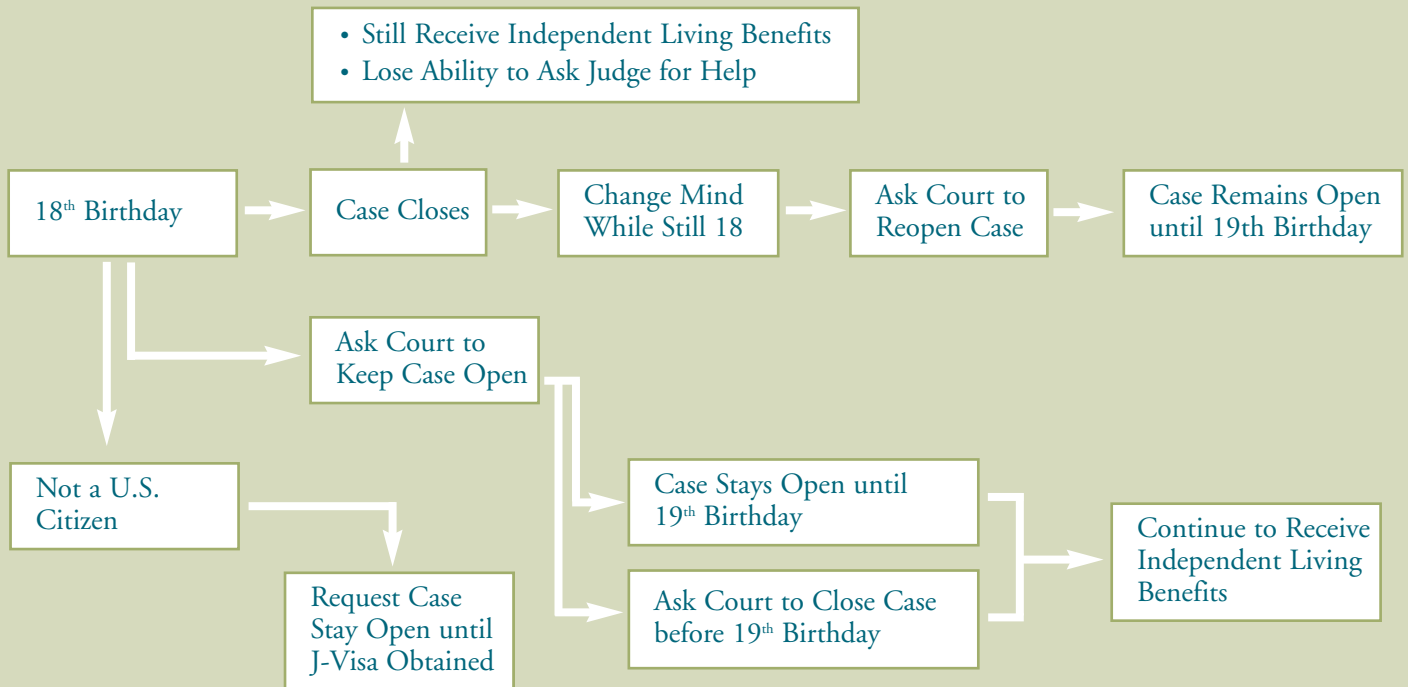
You can close your court case sooner. If you change your mind and don't want your court case open until you are 19, attend your next court hearing, tell the judge, and he will close your case.

Protections for Immigrant Youth

If you are not a U.S. citizen or permanent resident when you turn 18, the court may be able to keep your case open until you get a visa. Before you turn 18, your caseworker and/or GAL should help you apply for a special visa called a J-visa, which would allow you to live legally in the United States. It can take a long time for your application to be processed and accepted.

If you have applied for a J-visa, but are still waiting for it to be accepted when you turn 18, your GAL or caseworker should ask the judge to keep your court case open until your application is accepted up to your 22nd birthday. You will NOT continue to have a caseworker or be in foster care. The court only keeps your case open to make sure you can stay in the United States. It does not oversee your case like it did before you turned 18 (or 19 if you choose to keep it open longer), but may check in occasionally to make sure you are okay and getting the services and assistance you need.

YOU'RE 18! WHAT HAPPENS TO YOUR COURT CASE?



WHAT DOCUMENTS SHOULD YOU GET WHEN YOU LEAVE FOSTER CARE?

When you leave 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, see www.doh.state.fl.us/planning_eval/vital_statistics/County_Phone_List.pdf.
- 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 driver's license.
- Find out if and how you pay to get the document (i.e., do you have to pay by check or can you pay in 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 for help.

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 give you a copy of your Social Security card, you can get one for free.

- You will need to fill out an application.
- Mail the application or drop it off at your local Social Security office.

For more information on how to get a copy of your Social Security card, see <http://www.ssa.gov/online/ss-5.pdf>.

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

- Visit www.ssa.gov/pubs/10002.html#how or call your local Social Security office to get an application (Form SS-5).
- Complete an application (Form SS-5).
- Show proof of your age, identity, and U.S. citizenship.

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 record of your shots (or immunizations). 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.

Florida Driver's License

You are between 15 and 17 years old. You can get a Florida learner's license, with the help of your caseworker, foster parent, or group home employee.

- Get an application at your local Department of Motor Vehicles (DMV). To find your local department, see www.dmvflorida.org/dmv-offices.shtml.
- Your foster parent, group home employee, or caseworker signs your application. Your caseworker can only sign your application if getting the license is part of your transition plan.
- When you go to the DMV bring two forms of identification, as described in the next section.
- Take a traffic law and substance abuse education course and bring proof that you took the course to the DMV.
- Take the driving test.
- Bring money to pay the fee.

You are 18 years old or older. You can get a driver's license on your own.

- Bring two original or certified documents that identify who you are to your local DMV.
- The first document must be a birth certificate, U.S. passport, certificate of naturalization, or U.S. military I.D. card.
- The second document must show your identity, such as a Social Security card, a school record that states your date of birth and has your signature, or a baptism certificate that shows your date of birth and place of baptism.
- Take a traffic law and substance abuse education course and bring proof that you took the course to your local DMV.
- Take the driving test.
- Bring money to pay the fee.

Need more help?

- Call your local DMV to check on what they require to get a license.
- Learn more about getting a Florida driver's license at www.hsmv.state.fl.us/html/dlnew.html.

Florida 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 Florida identification card. To get an identification card on your own, go to the nearest Department of Motor Vehicles (DMV) to apply.

- Bring one document that proves your identity, such as a birth certificate, U.S. passport, or U.S. military I.D. card.
- Bring a second document that confirms your identity, such as a Social Security card, a school record with your date of birth and your signature, or a baptism certificate with your date of birth and place of baptism.
- You will need money to pay a fee.

Need more help?

- Visit www.hsmv.state.fl.us/ddl/geninfo.html#4.
- Call your local DMV.

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 Florida law, the foster care agency is allowed to destroy your file once you turn 18. 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 family
- 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 Florida resident

- be 18 years old (you can preregister if you are 17 or got your driver's license before your 17th birthday)
- 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
- information on how to apply for public assistance and food stamps
- information about extending your court case past your 18th birthday

How do you register to vote?

- Fill out and sign a voter registration application available at <http://election.dos.state.fl.us/voter-registration/voter-reg.shtml> or call 866-308-6739 to request an application.
- Deliver the application by hand to your county Supervisor of Elections, driver's license office, or Armed Services recruitment office, or mail it to your county Supervisor of Elections, with a copy of your Florida driver's license or Florida identification card.

Other Documents and Information

Before you turn 18, your caseworker must give you the following documents and information to help you live on your own:

- your current health insurance card (Medicaid card) and information to apply for Medicaid when you are 21
- a certified copy of your birth certificate
- a Florida I.D. card (unless you have a driver's license)
- information about Social Security benefits (if you are eligible)
- information about budgeting your money, being a parent, and interviewing for jobs
- information about the Road to Independence (RTI) Program, including an application
- information about how to manage a bank account

Keep all 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 (see Foster Care Records above). Someone could use your personal information and obtain credit in your name (identity theft). Keep your license or identification card in your wallet or purse. Keep other documents, like your Social Security card, voter registration card, passport, and medical 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 let them.

QUIZ

Which of the following documents is your caseworker NOT required to give you?

- birth certificate
- Social Security card or information
- health club membership card
- Medicaid card

Answer: c. health club membership card

CAN YOU GET MONEY FROM THE GOVERNMENT TO HELP YOU?

Moving out on your own can be hard. All of a sudden you have a lot of expenses, like paying for rent, food, and school. If you are having trouble paying your bills, you may be able to get money from the government to help. Several programs may help, but each is temporary and how much money they can give depends on whether they have funds available. So, although you may get some help for a few months or even years, it is not much money and it won't last forever. You still need 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

Several programs in Florida help foster youth after they leave care. If you are eligible, some of these programs can provide you with money up to your 23rd birthday. If you are denied benefits or any particular request, you can appeal that decision by asking the Department of Children and Families to review it.

● *Road to Independence Program (RTI)*

The Road to Independence (RTI) Program provides former foster youth with money and services to pay living expenses while attending school. If you are eligible you may receive over \$1,000 a month to help support you while you are in school. **Remember the amount you actually receive will be based on an assessment of your need and may be limited if funds are not available.**

To apply for RTI, you must

- be between 17 and 21 years old;
- have spent at least six months in foster care before your 18th birthday;
- have lived in a foster care or independent living program on your 18th birthday or have been adopted or placed with a relative after you were 16;
- be a Florida resident; and

- be enrolled in school full-time (unless you have a disability that would allow you to enroll as a part-time student).

Need more help?

- Visit http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.

● *Aftercare Funds*

Aftercare funds and services are available if you were in foster care at age 18 and up until your 23rd birthday. Aftercare funds are available if you have an emergency where you need money. Examples of an emergency are if you are about to be evicted from your home or have a health or car emergency. You can call your caseworker to see if you can get aftercare funds. They will determine if they can give you money to help you through your emergency.

The Aftercare program can also help you get other services:

- job training
- help in school or help getting back in school
- help to manage your money
- parenting classes
- drug or alcohol counseling

● *Transitional Support Services*

If you are between 18 and 23 and not in school, you may still be able to get money and services to help you transition out of care. **You must have a written transition plan** that you create with your caseworker. This plan will describe transition services that you should receive from the agency and tasks you must complete.

If you are making progress on your transition goals, you may receive transition support funds from your Independent Living Program for three-month periods. At the end of each three-month period, you can apply for more funds, as long as you continue to make progress on your plan. If you are denied transition funds, you can ask that the denial be reviewed to see if you should still get funds.

If you do not make progress towards completing your transition plan, you will stop getting transition funds. You can ask for funds later if you start to work towards your goals:

- Tell your caseworker and ask to develop a new transition plan.
- Be ready to show why you will work towards completing the plan this time.

Under Transitional Support Services, there is no cap on the amount of money you can receive, but you must show you are working on your transition plan. In addition to giving you cash, Transitional Support Services can help you do the following things:

- Find a home.
- Look for a job and fill out job applications.
- Complete applications for college and financial aid.
- Locate other community resources to meet your needs.
- Pay your first and last month's rent and security deposit.

Temporary Cash Assistance (TCA)

Temporary Cash Assistance (TCA) provides cash to low-income families who have children. The amount of money you get depends on how much money you make and how many children you have. The government will give you the cash for up to a total of 48 months (or four years) during your entire life.

You may be able to get TCA if you have a child and **don't have a lot of money**. You may even be eligible if you have a car and work.

What are the requirements for TCA?

- You are a Florida resident.
- You are a U.S. citizen.
- You have a Social Security number or have submitted an application for one.
- You have a child under age 18 living in the home with you.
- You are six months pregnant and can't work, or you are nine months pregnant.
 - Immunizations must be current for children under five.
 - Children between six and 18 must attend school and parents must attend children's school conferences.
- You have \$2,000 or less in assets.

DID YOU KNOW?

The Department of Children and Families has a relative caregiver program for family members who are taking care of children who would otherwise have gone into foster care. If you are over 18 and think you can care for siblings, nieces, nephews, or other relative children in foster care, you may be eligible to become their relative caregiver.

How do you apply for TCA?

- Call 1-866-76ACCES (1-866-762-2237).
- Apply online at www.myflorida.com/accessflorida/.

After you apply, you will be interviewed by someone at the Department of Children and Families. You may need to bring some form of identification and proof of income to your interview, like a birth certificate, Social Security card, and/or pay stub. To get money, you may have to have a job or be looking for one.

If your application is approved, you could get the money in a few days. In most cases, the money will be available to you for six months and then your case will be reviewed to see if you can continue getting money.

Remember you can only get money for a total of 48 months (or four years) over your entire life. How much money you get will depend on how much you need.

Food Stamps

You may be eligible for the Florida Food Stamp Program. This program helps low-income people buy nutritious food.

Do you qualify for food stamps?

- You are a U.S. citizen.
- You are a Florida resident.
- You have a Social Security number.
- You have \$2,000 or less in assets.

Keep in mind, if you don't have children and are not in a workforce program for at least 20 hours a week, you can only get food stamps for three months during any three-year period.

You may be able to get food stamps if you are in college if you meet one of the following requirements:

- You receive TCA.
- You are in a job training program, a work study program, or work at least 20 hours a week.
- You are a single parent enrolled in college and you are caring for a child under the age of 12.

Apply for food stamps online at www.dcf.state.fl.us/ess/ or call your local Department of Children and Families office and request an application.

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 while in foster care, this money is probably being put into an account called a **Master Trust**. When you are 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.

If you are going to need the money in the Master Trust, make sure it is there for you when you turn 18.

If you are getting SSI benefits while in foster care, the state can take some of this money to pay for your foster care expenses. The state can't take as much if you apply for a "waiver" stating that you will need the money in the future. A "waiver" application should be sent to you if the state takes money out of your Master Trust, but you should also ask your caseworker for a waiver application. An application is available at <http://www.dcf.state.fl.us/publications/eforms/0285d.pdf> and Appendix H at page 72 of this manual. If you need help filling out the application, ask for help from the Guardian ad Litem Office or your local legal aid program.

Your SSI will be reevaluated 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 reevaluate whether you can receive SSI as an adult. Ask your caseworker to help you with this application process and tell you what you need to do. 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>.

You are not getting SSI, but think you may be eligible. Call the Social Security Administration at 800-772-1213. Review their requirements online at www.socialsecurity.gov/ssi/index.htm.

YOU NEED MONEY TO LIVE WHERE TO GET HELP!

	PROGRAM	MONEY COVERS	AGE REQ.	AMOUNT
Transition benefits for foster and former foster youth	Road to Independence	Living expenses while in school	8-23	Based on federal minimum wage. Currently capped at \$1,135 per mo.
	Aftercare	Emergencies (e.g., evictions, health care needs)	18-23	Uncapped, but depends on availability
	Transitional Support Services	Youth who are working towards transition plan goals	18-23	Uncapped, but depends on availability
Assistance for low-income families and people with disabilities	Temporary Cash Assistance	Low-income families with children	None	Tied to income and number of children
	Food Stamps	Food for low-income families	None	Tied to income and number of people living in your home
	Supplemental Security Income	<ul style="list-style-type: none"> Children with physical/mental disability Adults with disabilities that prevent them from working 	None, but your eligibility is re-evaluated at age 18	Tied to income
Pregnancy and parenting assistance	Child Care - School Readiness Programs	Money for child care	None	Tied to income
	Women, Infants and Children	Food for low-income families	Women who are pregnant or breastfeeding; Children under age 5	Tied to income

Pregnancy/Parenting Assistance

● *Child Care - School Readiness Programs*

These programs offer qualified parents money to help pay for child care. To learn more, see pages 49-50 of this manual.

● *Women, Infants and Children (WIC)*

Women, Infants and Children (WIC) is a food program for women who are pregnant or breastfeeding, as well as infants and children under age five. WIC provides the following free food and other support:

- healthy foods
- nutrition education and counseling

- breastfeeding support
- referrals to health care, immunizations, and community services

To receive WIC, you must meet the WIC income guidelines or currently receive Medicaid, TCA, or food stamps.

How do you apply for WIC?

- Call your local WIC office or call 800-342-3556 and say you want to apply for WIC.
- The local WIC office will give you a date and time to visit their office to determine your eligibility.

QUIZ

Which of the following government programs does NOT offer money to people in need?

- Temporary Cash Assistance
- No Child Left Behind
- Road to Independence Program
- Supplemental Security Income

Answer: b. No Child Left Behind

HOW DO YOU MANAGE YOUR MONEY?

How much money do you need to pay your rent and other bills? Do you earn enough money at your job or from other sources 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? Having a bank account can help you learn to manage your money.

- Your money will be in a safe place.
- You can earn “interest” on the money in the account (money the bank gives you for keeping your money there).
- You can track your money through bank services, such as checking your account balances regularly online.
- Your employer (if they have this program) can deposit your paychecks directly into your bank account.
- Your Road to Independence (RTI) Program provider can deposit your checks directly into your bank account.
- You will establish credit.
- You can arrange to automatically pay your bills for routine expenses.
- You can also put a second person’s name on your bank accounts. But only do that if you really trust the person. Any person whose name is on your account can take all the money in the account.

What kind of bank accounts can you open?

- A **checking account** lets you easily 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.
- A **savings account** earns 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 write checks from it.

You can open your own bank account when you are 16. Normally you need an adult to open the account with you. As a foster youth, you can open the account on your own. But you will need to **take a class on managing your money**. How do you open an account before you are 18?

- Ask your caseworker to help you find a class.
- Ask your attorney or GAL to help you get permission from the judge to open the bank account.
- If you don’t have an attorney or GAL, ask the judge at your next court hearing to give you a court order that says you can open a bank account before you are 18. To protect your privacy, this document will not say you are in foster care. A blank order you can take to court is at Appendix G on page 71.

Once you have a court order or if you are 18 or older, take these steps to open your own bank account:

- Choose a bank that will be convenient for you. Call the bank or show up in person to set up an account. If you are in college or a community college, find out if your school has an agreement with a bank or credit union.
- Choose a bank that has no fees or low fees for accounts and services.

- To set up the account, you may need to provide your Social Security number, some money (some banks require that you put a minimum amount of money in the account when you open it), and some other form of identification (like a driver's license or identification card).
- Ask the bank representative what accounts they offer and other questions:
 - What types of accounts can I open (for example, a checking account and/or a savings account)?
 - Do I need a certain amount of money to open the account?
 - Do I have to leave a certain amount of money in my account to keep it open?
 - Are there charges for keeping the account or getting checks?
 - Are there charges for using the account (for cashing a check, using automatic bill paying services, or using the ATM)?
 - Are there charges if I accidentally take more money out of the account than I have? Can I "opt out" of those charges by making sure that I can't take out more money than I have in my account? This might be called overdraft protection.

DID YOU KNOW?

If you pass away without a will or living relatives, the state may be able to take any money you had. To make sure your money goes to the person you choose, write a will. Free forms are available at www.ilrg.com/forms/lastwill-single/us/fl.

- Can I earn money (or interest) by keeping money in certain accounts for a period of time?
- Can I arrange for direct deposit of my RTI checks? Is there a charge?

Keeping enough money in your account. When you open a bank account, you can get checks to pay for things. When you write a check to pay for something, such as your rent or a bill, and the person or entity receiving the check cashes it, the money is taken out of your checking account. **Make sure you don't "bounce"**

checks! A check will "bounce" if you write it for more than the amount of money in your checking account. What happens if you bounce a check?

- Your bank will send the check back to the person you wrote it to and you will have to pay them again. You might have to pay an extra fee to that person because you bounced the check.
- Your bank will pay the check for you and then charge you a fine. This fine could end up being more than what the check was worth.

If you write a check and knew that you did not have enough money in your account to cover it and fail to pay, you could be charged with committing a crime. Regularly check how much money you have in your account. You can check your balance by calling your bank, going to an ATM machine, or looking at your account online.

Using debit cards. When you open a bank account, the bank may also give you a debit card. You can use this card to pay for things and have the cost automatically taken out of your checking account. You can also use this card at the bank or ATM to take cash out of your checking account. But, if you use your debit card and pay for something that costs more than the amount of money in your checking account, your bank may fine you for overspending. At most banks, the ATM machine lets you to take out more money than you have, but charges you later. **Be careful not to spend more money than you have!**

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. Every month the credit card company sends you a bill for the amount you owe. 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.** If you can't pay the credit card company back when your bill is due, 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 them back at the end of every month, you will owe the credit card company more and more money. Having a big balance on a credit card can look bad on your credit report. (See **Your New Sunglasses** at page 21 for more tips.)

If you have bad credit you may not be able to borrow money later. If you continually don't pay your credit card bills, you will end up with a bad credit report. This report lists your debts and whether you pay your bills (such as rent, electricity, credit card, and student loans) on time. Agencies track people's credit and if they fail to pay bills on time.

A credit card company, landlord, bank, or other financial institution may access information about your credit history when they are considering loaning you money or working with you. They may not give you money or work with you if you don't pay your bills on time! Colleges and employers may also access your credit history when deciding whether to accept or hire you. **If you have bad credit, you might not be able to do these things:**

- Rent an apartment.
- Get a credit card.
- Buy a car.
- Get a loan to pay for school.
- Get some jobs.

You can check your credit report for free once a year:

- Call 877-322-8228.
- Visit 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 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. Be able to differentiate between things you really need and things you want. What should you include in your monthly budget?

Smart saver! You earn more than you spend. Let's say you take home \$2,000 each month and your monthly expenses are \$1,600. Congratulations! You have \$400 left over each month to save.

$$\$2,000 - \$1,600 = \$400 \text{ savings}$$

Get control of your expenses! You spend more than you earn. You take home \$2,000 each month, but your monthly expenses are \$2,200. Each month you are short \$200. It's time to look at how you are spending your money and see where you can cut back!

$$\$2,000 - \$2,200 = -\$200$$

- **Income.** Your income is how much money you bring in each month. It may include how much money you earn in your job, Social Security benefits, and government assistance (such as Temporary Cash Assistance (TCA)).
- **Expenses.** Your expenses are how much money you spend each month, such as rent, utilities, food, child care, medical care, and transportation.
- **Income less expenses.** To make sure you are not spending more than you earn, add up your expenses and subtract them from your income. If you have more expenses than income, cut back on your expenses so that you are not in debt.

DID YOU KNOW?

You've saved money. You have at least three months of savings in your bank account. Now you may want to think about investing. When you invest, you buy a stock, bond, or mutual fund, which may earn interest if it does well. However, stock prices go up and down. If you need the money when the price is down, you may lose money. Investing can be risky and should be done after you have a good amount of savings. You might also want to get advice from someone at your bank or another financial institution.

Saving Money

Why save your money? Saving your money helps you meet your long- and short-term financial goals. Saving puts you in a better position to one day buy a house, a car, and other things you may need. The earlier you start saving, the faster you will probably meet your financial goals. Saving also helps you put money aside for emergencies.

How much money should you save? As much as you can, but try to have enough money to pay your expenses for *three months*. If something goes wrong, like you lose your job, then you still have money saved to pay your rent or buy food while you are looking for another job.

How can you save your money?

- **Open a savings account.** Open a savings account at your bank and put a set amount of money in it every month. You will earn a small percentage of interest on that money. That means a little extra money is being added as a reward for saving.

QUIZ

Having bad credit can prevent you from doing all of the following, except:

- buying a car
- going to an amusement park
- getting a job
- renting an apartment

Answer: b. going to an amusement park

- **Save for retirement.** Even when you are young, you should be thinking about your future. Saving for retirement early will help you save enough money so that you can live comfortably when you are older. Many employers have retirement plans that you can join. By participating, your employer will take a small portion of your paycheck each pay period and invest it for you so you can use it when you retire. When or if you leave that job, you take those investments with you.

Identity Theft

What is identity theft? When someone steals your personal information to buy things, enter into contracts, or get loans in your name, they commit “identity theft.” Personal information that can be stolen includes these things:

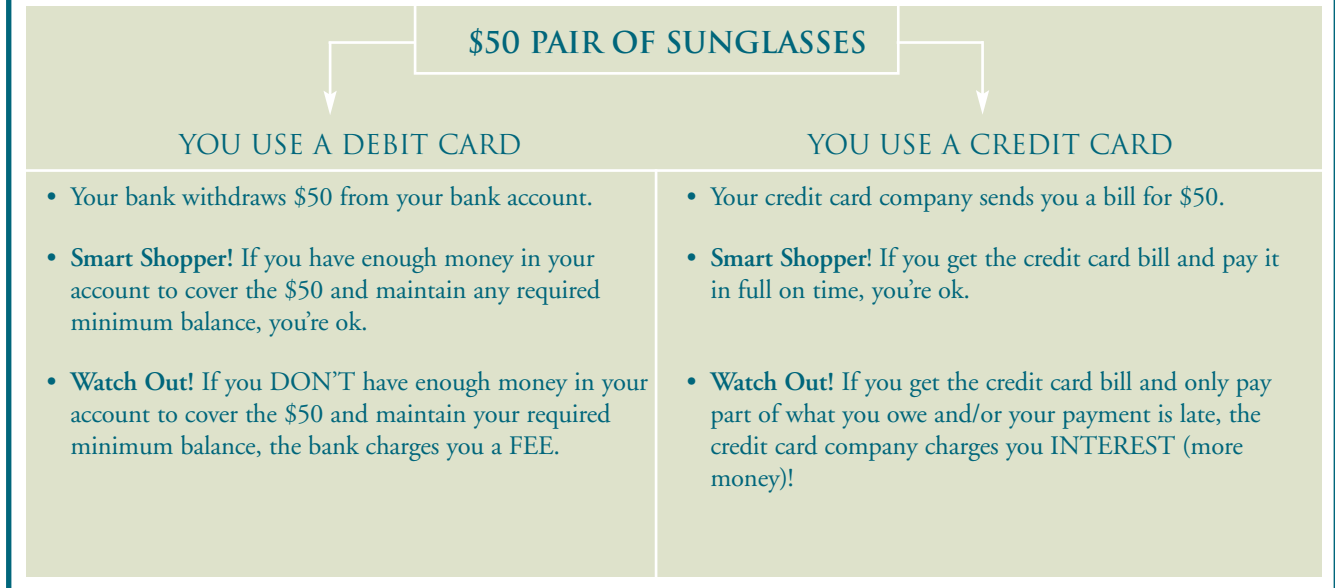
- Social Security number
- bank account numbers and passwords
- credit or debit card numbers and passwords
- driver’s license or identification card number
- health insurance number

Why protect your personal information? If a thief steals your personal information he may use it to get credit cards, loans, or buy things under your name. He won’t pay the bills and you might have to pay for some or all of it. It may leave you in debt and ruin your credit report.

How can you keep your personal information safe?

- **Write down your personal information and keep it in a safe place.** For example, don’t keep your Social Security number or debit card password in your purse or wallet where it could be easily stolen.
- **Keep receipts for things you buy.** Don’t throw them out, unless you have shredded the paper. Thieves will sometimes go through the trash to look for papers that have your credit card number or information on them.
- **Don’t give out your personal information over the phone,** unless you called the person to provide that information.
- **If you check your bank accounts online, log out of the bank Web sites when you are done.** Logging out prevents other people from seeing your personal information.
- **Sign up for your employer’s direct deposit program.** If your job will directly deposit your paycheck into your bank account, sign up for this program. Then you don’t have to carry your paycheck and risk someone stealing it from your wallet or purse.

YOUR NEW SUNGLASSES HOW TO USE YOUR DEBIT OR CREDIT CARD



Do you think someone has stolen your identity?

- Call the police and file a report.
- Call your bank and credit card companies to close your accounts and open new ones.
- Call the national Fraud Information Center at 800-876-7060 to tell them what happened.

Need more information?

- Visit <http://njaes.rutgers.edu/money/pdfs/youth-financial.pdf>.

HOW DO YOU FIND 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, friends, or relatives, live in a dorm (if you are in school), or get your own place. You should think about several things when deciding what living situation is best for you:

- Where do you want to live?
- Do you need to live near a bus stop or other public transportation?
- Do you need to live near work or school?
- Can you live in a dorm if you are in school?
- How much money can you afford to spend on rent and other expenses, like utilities, furniture, and renter's insurance? (See page 19 for more information about budgeting your money.)
- Do you want to live with family, friends, or roommates to cut costs?

Foster or Group Home

You may be able to stay in your foster or group home after you are 18, under certain circumstances:

- You are under 23 years old; AND
- You lived in a licensed foster care or subsidized

Independent Living Program on your 18th birthday and spent at least six months in foster care before your 18th birthday; OR

- You were adopted or placed in a dependency guardianship after you turned 16 and had spent at least six months in foster care before the date you were adopted or placed in the dependency guardianship.

If you meet these requirements, you can ask to stay in your foster care or group home placement. It is up to your foster parent or group home provider to decide whether to let you stay after you turn 18. If that doesn't work out, you can ask your caseworker to help you find another foster or group home. They will not always be able to find you one so you need to look into other housing options as well.

Relatives and Friends

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?

DID YOU KNOW?

If you stay in your foster placement or go to another one, you will have to arrange with the foster care provider to pay rent. Put rent details in writing so it's clear how much you will pay each month and what your rent includes. For example, does your rent payment allow you to eat the foster care provider's food or do you need to buy your own?

- What you are expected to contribute to the house, in terms of 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 make good roommates? Do you get along?
- How long can you have a lease? Year-to-year? Month-to-month?
- Does the rent include utilities like electricity, phone, or water usage?
- Are there other fees, like a processing fee for your apartment application or lease fees?

If you are going to have a roommate, you need to know if the person is responsible. Will your roommate pay her share of the rent on time? Usually, if your roommate doesn't pay her half, you will have to pay it or you will both 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 what type of people your roommate will invite into the house. Will you and your belongings be safe? 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. See pages 32-38 about applying to and paying for colleges.

Job Corps also offers free housing to its students.

Students get paid a monthly allowance and get a free place to stay while they learn a trade. See page 40 to learn more.

Your Own Place

You plan to rent your own apartment, condominium, or house.

What questions should you ask your potential landlords?

- 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 do you 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 Web sites, like your local newspaper, which may include a section on rentals.
- Check the housing office of local community colleges and universities.
- 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.

Don't plan on getting a Section 8 Voucher right away. There is usually a **long** waitlist to get housing under this program. In many parts of Florida it can take several years to get a voucher. To put your name on the waitlist, contact your local housing authority.

What programs can help you pay rent or utilities?

- The Road to Independence (RTI) Program provides former foster youth money and services to go to school. If you are eligible, and funds are available, you can receive over \$1,000 a month to help support you while you are in school. You can use this money to help pay your rent and other housing expenses. **Keep in mind there is no guarantee you will receive payment since it is based on availability.**

- **Aftercare** funds are available if you were in foster care at age 18 and up until your 23rd birthday. Under this program you can get emergency funds if you are about to be evicted from your home, fall behind on your rent, or are about to be homeless.
- **Transitional Support Services** are available to you in three-month intervals if (1) you are between 18 and 23; (2) you have a written transition plan that you created with your caseworker; and (3) you are making progress to meet the goals set out in the plan. Under this program you can get money to help you find a home or pay your first and last month's rent and security deposit, among other things.
- **Section 8 Voucher Program**, as mentioned above, helps pay your rent if you meet the income requirements. Because of the long waitlist be sure you identify other help if you need it.
- **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?

- Talk to your caseworker.
- See pages 12-15.
- Visit http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of the *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.

Where do you go if you can't find or afford your own place? You may be able to stay in a transitional living program. These are residential programs for youth at risk of being homeless. In addition to providing a place to live, the programs can help you complete school and/or plan for a career. Ask your caseworker about transitional living programs near you or call 211 from any Florida phone for more information.

In addition, every Florida county has a homeless shelter. Each shelter has programs that can help you find a place to live and a job. Call 211 to find shelters near you.

What rights and responsibilities do you have when you rent a place? If you rent your own apartment, condominium, or house be aware of your rights and responsibilities as a renter.

Your 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. For more information on this process, call your caseworker and see http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf. A sample order is available at Appendix I on page 73.
- **Contesting an eviction.** If you haven't paid your rent when it is due, your landlord must give you three 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 days, you cannot be evicted. If you respond to the lawsuit within five 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 page 63 to find an attorney near you.

- **Asking your landlord for repairs.** Your landlord must maintain the building in which you live. For example, if the elevator breaks, the landlord must fix it. The

landlord must also fix broken or 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 days to fix them.
- Be up to date with your rent payments, even through the seven days you are waiting for the problems 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.

Your Responsibilities

- **Pay your rent on time.** If you fail to pay your rent, your landlord may be willing to accept partial payments, but is **not** required to do so. If the landlord takes partial payments, be sure to ask for receipts and get the agreement in writing. If you still can't pay your rent, your landlord can evict you, but you must be given fair notice and a chance to pay your rent or move.
- **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.**

If you disagree with your landlord and need legal help, see page 59 to learn how to find a lawyer. To read more about your rights and responsibilities as a tenant, go to www.floridalawhelp.org/FL/index.cfm.

Are there special places to live if you have a disability or other special needs?

There are affordable housing programs for people with disabilities, people with mental illness, youth aging out of foster care, and survivors of domestic violence. Visit www.floridahousing.org/SpecialNeeds to find a list of housing programs and resources if you need a special place to live.

QUIZ

A landlord can't:

- raise your rent
- prevent you from renting out a room
- change the locks
- prohibit renters from having pets

Answer: c. change the locks

HOW DO YOU STAY HEALTHY?

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 keep you from going to the doctor more often, which can get very expensive!

DID YOU KNOW?

In Florida, 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" where 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, visit www.floridahealthfinder.gov/reports-guides/advance-directives.shtml.

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, get 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 a right to get all of your medical records when you leave foster care. Make sure your caseworker gives you these records before your case closes. If you did not get them before you left care, ask your doctors how to get a copy of your old medical records. If you get a new doctor when you leave care, have your old doctor send your medical records to your new doctor. Your new doctors can treat you better if they have a copy of your old records.

Health Insurance

You have a right to get free health insurance (Medicaid) at least until age 21, if you are eligible for the Road to Independence (RTI) Program, Aftercare funds, or Transitional Support Services. To see if you are eligible for any of these programs go to pages 12-14.

Health care is expensive. Even a regular checkup at the doctor's office when you are feeling fine can cost hundreds of dollars. Visiting the emergency room can cost thousands of dollars. Luckily, you are eligible for free or low-cost health insurance called Medicaid, *until age 21*.

If you are in the RTI Program you can keep your Medicaid up to age 23. If you finish the RTI Program after you are 21, but before you are 23, your Medicaid will end when you finish the program. Your caseworker must fill out the paperwork so you have health insurance when you leave foster care. Talk to your caseworker to confirm that this paperwork is being done!

What is Medicaid and what does it cover? It is health insurance for people who cannot afford their own. **Medicaid pays for all of your medical, dental, and vision care that is “medically necessary.”** You will not have to pay for any medical visits or services that a doctor says you need. If you don’t feel well, go to the doctor! Medicaid covers these costs if you are sick or injured. It will also cover the costs of prescriptions for medicine you get from your doctor.

If you move out of Florida, you will need to reapply for Medicaid in the state where you are moving. You will lose Medicaid coverage if you move out of state. Each state has different Medicaid requirements, so you will have to reapply in the new state. If you move back before you turn 21, you can get it back. If you think your Medicaid was cut off too soon, check with your Independent Living Program to see about getting it back.

Health insurance after you turn 21. You may be eligible for Medicaid after you are 21, if you

- have children and your income is below a certain amount;
- are pregnant;
- have a disability and are receiving Supplemental Security Income (SSI);
- have a disability that meets the Social Security disability criteria, but you are not receiving SSI; or
- are in the RTI Program (up to age 23).

Contact your local Department of Children and Families office to apply for Medicaid coverage after you are 21. If you are not eligible, there are other ways to make sure you get proper medical care:

- Get medical treatment and services at your local health department, where you can get low-cost medical care. To find a local center near you call 211 from any phone in Florida. Keep in mind that these centers sometimes have long waits and services may be limited.

- Get medical treatment and services at your school’s student health center.
- Your job or school may offer health insurance that would help pay for any medical expenses you have.
- Some Florida counties have health insurance programs for residents who earn below a certain amount of money. Call 211 to find out if your county has this program. To get a list of health programs in your county that serve people without insurance, visit www.forfloridashealth.com/.
- Get private health insurance, in which case you will have to pay a monthly fee to the insurance company for them to pay for your medical care and services. Depending on the insurance plan you choose, you may also have to pay a portion of your medical expenses and/or a small fee (“co-pay”) when you visit the doctor or pick up a prescription drug. To learn about private health insurance, see www.floridahealthinsurance.com.

Healthy Eating

Take care of yourself by eating healthy foods. Eat fruits and vegetables, get plenty of protein, and drink water and other healthy fluids each day. Eating well will keep you energized and able to complete your day-to-day tasks, like working or going to school. Eating well also prevents sickness and disease, so you will have to go to the doctor less often. To figure out what types and amounts of food you should eat each day, visit www.nutrition.com.sg/he/heteens.asp.

If you are overweight and need to lose weight, do it in a healthy way, so you don’t get sick. Visit www.kidshealth.org/teen/food_fitness/ to learn healthy ways to lose weight.

If you have an eating disorder where you don’t want to eat or intentionally throw up after meals, seek help. These eating habits are dangerous and you can get very sick. Visit www.kidshealth.org/teen/exercise/problems/eat_disorder.html for more information.

If you are pregnant, eating healthy foods ensures better health for you and your baby. See page 29 for foods to eat and avoid if you are pregnant.

Healthy Relationships

Your relationships are an important, fun, and exciting part of your life. Healthy relationships are based on good communication, honesty, and respect. Your family, friends, and partners should always respect your right to say no to anything that doesn't feel right or you do not want to do. A healthy relationship makes you feel good about who you are and safe with the other person.

Need more information about healthy relationships?

- Visit www.doh.state.fl.us/Search/search.cgi?zoom_query=healthy+relationships&zoom_cat%5B%5D=0.
- Visit www.advocatesforyouth.org/youth/health/relationships/healthy.htm.

STDs, HIV/AIDS

If you are sexually active, condoms or other protection reduce the risk of getting sexually transmitted diseases (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 www.plannedparenthood.org.

If you are sexually active, you also need to get tested for STDs and HIV/AIDS every few months. Visit your local health department to be tested for STDs or get checked by your doctor. To find a health department clinic where you can get tested for STDs and receive services, visit <http://esetappsdo.doh.state.fl.us/irm00std/clinicsearch.aspx>. To locate where you can get a free HIV/AIDS test, visit www.hivtest.org/index.cfm.

Check Out These Resources:

The Florida AIDS Hotline

In English: 800-352-AIDS

In Haitian Creole: 800-243-7101

En Español: 800-545-SIDA

National Prevention Information Network

800-458-5231 (In English, En Español)

TTY/TDD: 800-243-7012

International: 301-562-1098

Hours: Monday—Friday, 9 a.m. to 6 p.m. (Eastern Time)

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 can't tell anyone. You don't have to share the results with anyone.

If you have HIV/AIDS you will be prescribed many medications to keep you healthy. If you are not eligible for Medicaid, a Florida program offers free medication for people with HIV/AIDS. To be eligible for this program, you must

- be a Florida resident;
- earn less than a certain amount of money; and
- not be insured or have adequate health coverage.

Need more information?

- Visit www.doh.state.fl.us/disease_ctrl/aids/care/adap.html.
- Call your local county health department.

Birth Control and Family Planning

Using birth control can prevent pregnancy. Some birth control methods (like condoms), but not all methods, can help protect against 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 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 also use a condom if you are sexually active. Medicaid will pay for your birth control, but many clinics also offer it at a reduced charge or for free.

Pregnancy

If you become pregnant, you have several options:

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

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

Need more help?

- Visit www.plannedparenthood.org/findCenterProcess.asp.
- Visit www.pathproject.net/ext/path/teens/index.cfm.
- Call 211 to find 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 when you are pregnant protects your baby's health and you. Medicaid will pay for your doctor visits while you are pregnant.

Eating right helps keep your baby healthy. When you are pregnant, you are eating for yourself and your baby. You'll 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.

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 Medicaid 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.

Check Out These Resources:

- Your local **Florida Legal Aid Program**. A list is available at www.floridalegal.org/2004%20noname%20Directory.htm.
- Your local **Work Incentive Planning Assistance Association** (WIPA). Find a local program at www.socialsecurity.gov/work/ServiceProviders/WIPADirectory.html#florida.

Mental Health

If you feel sad or depressed or have another mental health issue, Medicaid will pay for necessary mental health treatment. If you need medication for a mental health issue, it will also be covered by Medicaid, including the cost of seeing a psychiatrist to help you manage your medication. Before you can see a mental health provider, you will need a referral from your general doc-

YOU'RE PREGNANT WATCH WHAT YOU EAT!

FOODS TO EAT

- Lean meats, chicken, and certain types of fish* and beans
- Vegetables and potatoes
- Breads, pasta, rice, cereal, and whole grains
- Milk and yogurt
- Fruits

**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.*

FOODS TO AVOID

- 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.*
- Raw fish, especially oysters and clams
- Undercooked meat, poultry, and seafood. Cook all of them thoroughly to kill bacteria.
- All foods made with raw or lightly cooked eggs
- Soft cheeses, like Brie, feta, Camembert, Roquefort, blue-veined, queso blanco, queso fresco, and Panela
- Herbal supplements and teas

tor. He may give you the name of someone to see or you can find a mental health provider in your area by checking www.dcf.state.fl.us/mentalhealth/provsearch.shtml. If you don't have Medicaid or other health insurance, call 211 to find out how to get mental health services in your community.

To find support groups and classes that will help you cope with your mental health issues, call your local National Alliance for the Mentally Ill (NAMI) chapter at 850-671-4445.

QUIZ

Which of the following should you NOT eat when you are pregnant?

- a. raw fish
- b. chicken
- c. pears
- d. sweet potato

Answer: a. raw fish

Drug or Alcohol Treatment

Medicaid pays for some drug and alcohol treatment programs and services. Most Florida counties also have low-cost or free treatment and local Alcoholics Anonymous (AA) or Narcotics Anonymous (NA) programs. Many of these programs have flexible hours that fit around your work or school schedule. To find services in your area, call 211. To find your local AA, visit www.alcoholicsanonymous.org/US_CtrOffice/fl.html. To find your local NA, visit www.na.org/links-main.htm#Florida.

Suicide Prevention

Many people care about you and want to talk to you about how you are feeling. Call 211 from any phone in Florida to find programs in your area that can help you. **You can also call the National Suicide Prevention Lifeline at 800-273-8255 any day or time.**

HOW DO YOU CONTINUE YOUR EDUCATION?

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 that 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.

Whichever you choose, you will gain knowledge and skills to help you succeed. Once you are in school, school staff, teachers, and counselors will help guide you. They will help you handle problems and make sure that school is a good 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 (RTI) Program. 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 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 will be eligible to go to college.

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 Florida’s virtual online school. To learn more, visit www.flvs.net/. If it has been some time since you left school, you may also be eligible for adult high school. To learn more visit www.floridatechnet.org/ahs/.

DID YOU KNOW?

Before you turn 18, you may be able to access free tutoring. Ask your Independent Living Program coordinator to help you locate tutoring assistance. Visit http://amajn.come_fef/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of the *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 like reading and math at your school, local community college, or local library. Ask your caseworker or guidance counselor if you qualify for these services.

If you have a disability, then you have a right to go to high school until you turn 22 years old, even if it is not in your Individual Education Plan (IEP). If you turn 22 in the middle of the school year, you have a right to finish that school year.

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 to job training, a community college, or a four-year college or university after receiving this type of diploma.

Why get your 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.

You can get a GED any time. To get one, 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 only the sections you did not pass.

Since the GED can be a difficult test, you can take practice tests and preparation classes. To find out where classes are offered and see a list of test sites, visit <http://www.fldoe.org/workforce/ged/gedover.asp>.

Once you turn 18, can you still get money to take care of yourself while you 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.

Need more information?

- Visit http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.
- See pages 12-14.

How do you 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://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of *Frequently*

Asked Questions for Foster Youth Transitioning to Adulthood and pages 12-14 for program requirements.

Community College

You can attend a community college in Florida 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.) or meets some requirements for a bachelor's degree (B.A. or B.S.) at a four-year college or university.

What are some advantages of 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 on at a four-year college or university.

What options do community colleges give for your future?

- **Get an associate's degree (A.A.).** You can earn an A.A. 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 A.A.).** 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, nursing). If you go this route, you may get an A.A. degree, but many of the classes will not help you transfer to a four-year college or university.

How do you apply or sign up? Almost everyone can attend a community college. But most schools require

GETTING READY FOR COLLEGE TO-DO LIST

GOAL	WHAT TO DO	WHEN TO DO IT
1. Make an appointment with your high school guidance counselor.	<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. 	As soon as possible, usually during your sophomore year or the summer after your sophomore and junior year.
2. Take the SAT or ACT.	<ul style="list-style-type: none"> • Ask your guidance counselor about the dates and times for the practice SAT (PSAT). • Ask your guidance 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 (these are called fee waivers). • Visit www.collegeboard.com to learn about each test and get practice questions. 	<p>Take the PSAT during your sophomore year or in the fall of your junior year.</p> <p>Take the SAT or ACT during your junior year, no later than fall of your senior year.</p>
3. Do research and request applications.	<ul style="list-style-type: none"> • Decide what type of college you want. • Look for college fairs at your high school or in the community. • Visit your high school guidance counselor's office and look through college catalogs. • Visit college Web sites. • Visit college campuses. • Compare different college options. • Request applications from your favorite schools. 	Take these steps during the spring of your junior year and summer before your senior year.

continued on next page...

GETTING READY FOR COLLEGE TO-DO LIST

GOAL	WHAT TO DO	WHEN TO DO IT
4. Fill out your college applications.	<ul style="list-style-type: none"> • Get good grades and a high GPA. • Send in your SAT/ACT scores to all schools. • Fill out the admissions application. Ask your guidance 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, coaches, club advisors, or community members. • Apply for financial aid. See pages 35-38 below. • Get your tuition waiver from your case-worker. 	Do these things during the fall of your senior year.
5. Send in your college applications.	<ul style="list-style-type: none"> • Send all required materials. • Don't miss the deadlines. • You can apply online or by mail. 	Turn in before the deadline, usually between December and March of your senior year.

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.

How can you learn more about community colleges?

- Talk to your guidance counselor or use the Internet to find community college Web sites.
- 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 e-mail 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'd like to study and your future plans and goals.

Can you get help with your application if you have a disability? If you are in special education, you can go through the same community college application process but make sure you tell the school about your disability on the application. If you want help applying or with classes once you get in, be sure to contact the school's Disabled Student Services office for help.

Four-Year College or University

Who is eligible? Once you 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, like the SAT, ACT, or the tests given by the college itself. You can 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 (like biology, math, psychology, economics).
- 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 new places and travel or study abroad.
- You will have access to more people, programs, and resources to help you with your future.

What steps should you take to apply for school?

Start early so you can finish before you graduate from high school or get your GED.

How do you apply if you have a disability and are 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 Disabled Student Services office 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.

● *Free Tuition and Fee Waivers*

Florida offers **free tuition and fee waivers** to attend public community colleges or public four-year colleges and universities in the state. **Do you meet any of the four eligibility requirements?**

- You were in foster care on your 18th birthday.
- You are living with a relative on your 18th birthday and were placed there by the dependency court.
- You have spent at least six months in foster care after your 16th birthday and were then placed in a dependency guardianship by the court.
- You were adopted from state care after 1997.

Some schools are not aware or do not know how to use the tuition waiver. If you are having problems, you can contact Educate Tomorrow at 305-374-3751 or contact your caseworker.

You can find a full list of Florida community colleges at www.fldoe.org/cc/colleges.asp and a list of public universities at www.flbog.org/aboutsus/universities/.

Can you 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 for 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 help.

● *Foster Care Transition Programs*

You may be eligible for assistance from one or more Florida 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.

Need more information?

- Visit http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.
- See pages 12-14.

● *Financial Aid*

Financial aid is all other sources of money available to help you pay for school. You have to apply to get this money. It 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. You can

get it from the government (federal and state), your school, and/or private organizations and businesses.

How do you 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 application determines how much money you will receive. **This application is free. Do not use any Web sites that ask you to pay money to complete the application.**

DID YOU KNOW?

If you were in court or state custody until you turned 18, then you are considered an **independent student** when filling out the FAFSA. You do not need to include information about your parents. If you have legal guardians or foster parents, they are **not** considered parents when completing the FAFSA. Therefore, you should check the box on question 53 that asks you: “Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court?” and then follow the instructions to skip the section that asks for parent financial information.

Before you fill out the FAFSA, contact the financial aid offices of schools where you are applying and request a budget showing how much it will cost for you to attend. Although most schools’ Web sites list how much tuition and housing will cost, they don’t always include costs for students who don’t go home to their parents on holidays or breaks. If you get this budget, you can put this amount on your FAFSA application, which may help you get a larger loan. **Remember, your RTI stipend does NOT count as income.**

How do you fill out the FAFSA? Complete your FAFSA online or on paper.

- **Online application.** Request a PIN at www.pin.ed.gov. The number will be sent by e-mail or regular mail. Once you have a PIN, complete the FAFSA application online at www.fafsa.ed.gov/.
- **Paper application.** Call 800-4-FED-AID or visit

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 you submit your FAFSA? It may depend on the school to which you are applying. Visit www.fafsa.ed.gov/before003a.htm to learn more.

How do you 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 www.collegegoalsundayusa.org/support/FosterYouthFAFSA_TipSheet.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 money you do NOT have to pay back. Most foster youth are eligible.
- **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 you do once you find out how much money you 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://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.
- See pages 17-21.

Fill out the FFAA – the Florida Financial Aid

Application. If you plan to go to a school in Florida, fill out the Florida Financial Aid Application (FFAA). The information on the FFAA will determine what money you can get from Florida. Find the application online at <http://www.floridastudentfinancialaid.org/SSFAD/home/uamain.htm>.

When? It depends on the FFAA state scholarship to which you are applying. Visit <https://www.floridastudentfinancialaid.org/home/faq.asp#2> to learn which deadlines apply to you.

Complete the application online or on paper. Be sure to get help the first time you complete the FFAA. Your caseworker should help you. You can also get help from your high school guidance counselor or any financial aid office at the college or university you want to attend. **NEVER pay anyone to help you fill out the FFAA.**

What happens next? Your FFAA goes to the Florida government and the colleges you want to attend. They will determine if you are eligible for state grants and scholarships. This is money that you do NOT have to pay back.

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
- religion
- ethnic background
- disability
- community service
- subject you want to study in school
- school you want to attend

QUIZ

Which of the following are federal student loans?

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

Answer: b. Perkins and d. Stafford

How do you find scholarships?

- Ask your high school guidance 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.

Information about Florida scholarship programs available at each Florida school can be found at www.floridastudentfinancialaid.org/SSFAD/home/ProgramsOffered.htm.

Florida offers a statewide scholarship program called the Bright Futures Scholarship Program. You might be eligible for a scholarship that will pay for 75% or 100% of your tuition and certain fees, depending on the grades you received in high school. To learn more about Bright Futures, go to <http://www.floridastudentfinancialaid.org/ssfad/factsheets/BF.htm>.

Private foundations and scholarships that focus on foster youth can be found at <http://orphan.org/index.php> and www.fosteringafuture.com/index.html.

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 (like Keiser University, DeVry University, Everest University, Florida Technical College, University of Phoenix), or at job training centers (Job Corps). This option allows you to earn a certificate of completion or Associate in Arts degree (A.A.) 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 are choosing 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 you 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
- Florida foster care transition programs
- financial aid

For a more detailed description of these options, see the previous section at pages 35-38 above.

Who should you 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.

IS CAREER/VOCATIONAL TRAINING FOR YOU?**PROS**

- 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.

CONS

- 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, depending on what you study.
- Some jobs will require more certifications once you complete your training program.

- 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 Florida transition programs for foster youth.

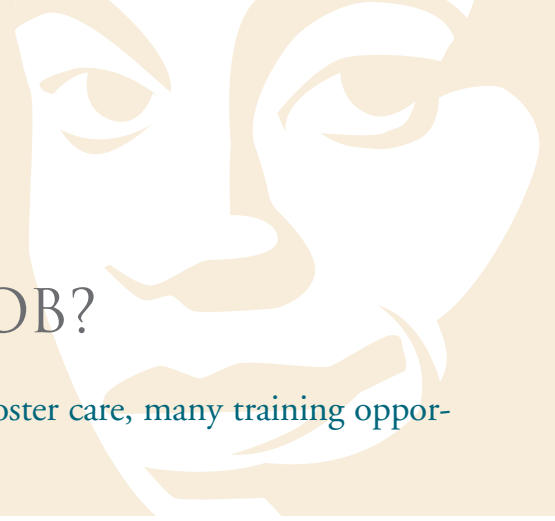
U.S. Armed Forces

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 www.military.com or visit your local recruitment office for information on these options.



HOW DO YOU GET A JOB?

If you want a full- or part-time job after you leave foster care, many training opportunities and resources exist to help you find a job.

Job Training

● *Job Corps*

This program provides free academic and job training to help youth get and keep good jobs in a variety of fields, like construction, culinary arts, health, and technology. 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;

DID YOU KNOW?

About 62,000 young people participate in Job Corps each year. Job Corps offers students hands-on training in more than 100 jobs.

- be drug free and free of any health condition that could harm you or others;
- need job training, education, or support services to participate successfully in the working world;
- provide immunization records, school transcripts, and juvenile and/or adult arrest records;
- have a child care plan if you have a child; and
- show you are committed and able to participate in the program.

You will be interviewed by an admissions counselor to determine if you are eligible for the program. If accepted, you and the admissions counselor will work together to

identify the best training center that will meet your needs. Arrangements will be made for you to travel to the center where you will work. Job Corps provides money, housing, academic and job training, and transitional services to help you get a full-time job.

Need more information?

- Call a Job Corps outreach and admissions counselor at 800-733-5627.
- Visit www.floridajobs.org/jobcorps/index.html.
- Talk to your high school guidance counselor.

● *AmeriCorps*

This program offers job training and community service opportunities. AmeriCorps assigns youth to work in poor communities, help disaster relief efforts, or protect the environment. Most assignments last from 10 to 12 months and you will get specific training for your assigned project. You'll work with other youth, 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 www.americorps.org and select "Florida" as your home state.
- Look for information at your school.
- Call 202-606-5000.

● *Career or Vocational Training*

Florida offers job training programs at community colleges and career/vocational schools. Most programs require you to finish high school (or earn a GED) before you enroll.

You will learn job skills, like auto repair, computer repair, health and medical support, legal support, and travel/hotel management. Most programs last a year or less. Look carefully at your options because some technical careers pay very well and others don't.

Some programs cost a lot of money and make promises about your future that seem too good to be true. Ask to see the percentage of graduates who have paid job placement upon graduation. Ask your caseworker or high school guidance counselor for advice before making a decision.

Need more information?

- Visit http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of the *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.
- See pages 38-39.

● *Two- or Four-Year College*

You have a better chance of finding a good, high paying job if you stay in school. If you go to a two- or four-year college, you can earn a degree in a subject that interests you.

Florida offers several programs that help former foster youth go to college.

Need more information?

- Visit http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf to view a copy of the *Frequently Asked Questions for Foster Youth Transitioning to Adulthood*.
- See pages 35-38.

Can you work and go to school? Yes. 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 understanding of 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.

- Visit http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf.

- See pages 35-36.

● *Services for People with Disabilities*

The Florida 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 caseworker to refer you to a Florida Division of Vocational Rehabilitation program that is best suited to help you find a job.

Need more help?

- Visit www.rehabworks.org/index.cfm?fuseaction=SubMain.Programs.

Finding a Job

● *Searching for a Job*

There are many good places to look for job openings.

- **Internet.** Free Web sites list available jobs and some have sample resumes, cover letters, and interview questions:
 - www.employflorida.com
 - <https://jobs.myflorida.com/index.html>
 - www.hotjobs.com
 - www.monster.com
 - www.jobfox.com
 - www.careerbuilder.com
 - www.craigslist.org
- **Local newspaper.** The “Classified” or “Employment” section lists local job openings. The local paper may also post jobs on its Web site.
- **Job Fairs.** Watch for announcements on TV, in the newspaper, on buses, or billboards.

- **Career Centers.** Florida lists career centers that are open to the public at www.floridajobs.org/onestop/onestopdir/index.htm.
- **Temp or Placement Agencies.** These agencies are all over Florida and can be found using the Internet, newspaper, or phone book. They will help you find temporary work that may lead to a permanent job.
- **Employers' Web sites.** If you know the name of a company where you want to work, go to its Web site and look for current job openings.

● *Applying for a Job*

You have found some jobs you may like, now what? Follow the instructions on the job announcement. It may ask for a **resume**, **cover letter**, or **job application**. If the job announcement does not provide this information, call the employer and ask how to apply.

What is a résumé and how do you create one? A résumé lists your academic and work experiences. Most jobs request a résumé to identify your knowledge, skills, and abilities. A résumé starts with your name and contact information at the top. Then it generally lists your education and work experience starting with the most recent. You can also list any extracurricular activities, volunteer or community service, and special skills or training (i.e., language skills, computer skills, mechanical skills). Get free sample résumés from any career center or job Web site. A sample resume also appears on page 68 at Appendix D.

What is a cover letter and how do you 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
- 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 on page 69 at Appendix E.

Do you need to fill out a job application?

Maybe. Some jobs require a job application. Read the job announcement to find out what you must submit to apply. If a job application is not mentioned, then submit a résumé and cover letter.

What do you do next? Look at the job posting to see how you should submit your résumé, cover letter, and job application (if necessary). You may have to e-mail or mail your application, fill it out on the employer's Web site, or you may be able to drop it off at the employer's office. Make sure your contact information is correct and that you provided a phone number where you can be reached to set up an interview. Be sure your phone voicemail states your name and is easy to hear, so potential employers know they got the right number when they call. Your message should be polite and professional without music or profanity.

● *Attending a Job Interview*

How long do you 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 job 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 you expect at the interview? A job interview is a chance 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 you practice interviewing? One good way is to do a practice or “mock” job interview. A “mock” interview 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 to practice interviewing.

● *Nailing your Job Interview*

Before the interview:

- Learn all you can about the company. Review the original job posting and read their Web site.
- 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 the skills required in the job description and the experiences on your résumé.
- 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 résumé and cover letter. Also, bring a notepad and pen to write down important information.

- Dress professionally. Do not wear
 - t-shirts, jeans, or casual shoes;
 - clothes that are ripped or tattered;
 - too much makeup or jewelry; or
 - too much perfume or cologne.
- 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 question before responding.
- Talk to the employer about how your skills fit their needs.
- Show interest in what the interviewer 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 e-mail to the interviewer immediately. If several people interviewed you, send each person a thank-you note or e-mail. 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 you do if you are 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, like 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 you 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 a Social Security card or driver's license to fill out these forms.

QUIZ

Employees 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

How should you prepare for your 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.

Your Employee Rights

What rights do you 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 get **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 you 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 eight 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 to report your income to the federal government. The deadline to file your taxes with the federal government is always **April 15th** of each year. Plan ahead and do your taxes before the deadline.

- **Getting Started**

Once you get a job, your employer will ask you to fill out forms so it takes 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.

- **Important Forms**

Your employer sent you a W-2 form in the mail.

What is it? Each January you should get a W-2 form 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 you need to file your 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 you find the “1040” or “1040 EZ” form?

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

TAX TERMS

When you are doing your taxes, you'll come across many new words. Here are definitions of some terms used in the "1040" form, which will help you fill it out:

- An "exemption" is the number of people you directly care for during the year. Usually you can claim yourself or "1" as an exemption. This number will determine how much of a "deduction" you can take off of your taxes.
- An "adjustment" is either a "credit" or "deduction" you get for the money you spent on certain things during the year. Usually you can only get "credit" for the money you spent to do the following: pay for school tuition, pay off student loans, or save for retirement.
- A "standard deduction" is when you subtract or "deduct" a certain amount of money from your income each year. Once you do this, it will look like you earned less money, but in the end you will have to pay less total taxes. Unless you make close to \$100,000 a year, the best thing to do is take this standard deduction. The standard deduction amount changes every year. Many 1040 forms state how much of a standard deduction you can take and you can follow the instructions for subtracting this amount from your total income.

● *Doing Your Taxes*

How do you get help filing your taxes? Go to www.irs.gov to file your taxes online and use their online service. You can also contact your local Volunteer Income Tax Assistance center to get free help filing your taxes:

<http://www.irs.gov/individuals/article/0,,id=107626,00.html> or 800-829-1040. 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 you have to file state taxes? No, Florida does not collect income tax. 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 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), also called the 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 www.irs.gov/eitc and use the "EITC Assistant" to help you figure out if you are eligible for this extra refund.

HOW DO YOU CARE FOR YOUR CHILD AFTER FOSTER CARE?

If you had a child while you were in foster care, the Department of Children and Families 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. You may need to budget your money carefully so you can buy what your child needs.

If your child doesn't live with you now, 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 agency 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 caretaker. If you cannot agree on a schedule or the caretaker 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 caretaker, you also may want to talk to a lawyer or go to court to get a custody order. For more information, see page 56.

Food/Nutrition

What should you feed your child? Talk to your child's pediatrician about what your child should eat, how often, and how much. You can also contact Women, Infants and Children (WIC), see pages 15-16 for more information.

During the first four to six months of life, your baby only needs breast milk or formula. To learn more about the benefits of breastfeeding, see www.womens

health.gov/Breastfeeding/index.cfm?page=home. For advice and help on how to breastfeed, call the La Leche League at 1-800-LALECHE. Also, while you are in the hospital with the baby, ask the nurse for help. If you can't or don't want to breastfeed, you can give your child bottles of breast milk or formula fortified with iron. Call your child's doctor, WIC, or the La Leche League if you need to get a breast pump and want to learn how to use it. You can buy formula at the grocery or drug store.

DID YOU KNOW?

If you had a child while in foster care, your child was not automatically in the foster care system as well, unless there was some evidence that your child was abused, abandoned, or neglected. Even if your child lived with you in your foster placement, you were still responsible for caring for your child.

Are there food programs that can help you buy nutritious food for you and your child?

Yes, WIC is a food program for women who are pregnant or breastfeeding, and infants and children under age five. WIC provides free food and other support to families who make under a certain amount of money or who receive Medicaid, Temporary Cash Assistance (TCA), or food stamps.

WHAT TO FEED YOUR BABY

A SAMPLE FEEDING SCHEDULE

AGE	FOOD	FREQUENCY	REMEMBER...
0 to 3 months	Breast milk is preferable, but you can also give your child formula fortified with iron. Do not give your baby real (cow's) milk until they get older.	At first, your baby should eat 8 to 12 times a day. This will probably decrease over the first three months to 5 to 8 times a day.	<p>*Don't use a microwave to heat the bottled breast milk or formula because it can get too hot and burn the baby's mouth.</p> <p>*Before you give your baby a bottle, test the breast milk or formula on your wrist to make sure it isn't too hot.</p> <p>*Hold your baby and the bottle when feeding (don't prop the bottle, the baby may choke).</p>
4 to 6 months	Breast milk or formula Ask your doctor if you are interested in starting cereals and solids ("solids" are not adult foods, they are just soft foods that babies can eat).	Follow your baby's lead, but generally, he or she will probably want to be breastfed or have a bottle 4 to 7 times a day. If you are introducing solids, start with giving the baby a small amount one time a day and build up to two times a day.	<p>*If you introduce solids into your child's diet, start with a small amount of rice cereal, which is less likely to cause allergies.</p> <p>*Spoon feed your child solids, don't put them in a bottle.</p>
6 to 8 months	Breast milk or formula Fruits and vegetables that have been strained, pureed Water	Again, follow your child's lead, but generally, he or she should have breast milk or formula between 3 and 6 times a day and have solid foods 2 or 3 times a day.	<p>*Try one new fruit or vegetable at a time, so if your child has an allergy to that food, you will know not to give it to him or her again.</p> <p>*Make sure you mash up or puree your foods well so that your child doesn't choke on them.</p> <p>*Talk to your child's pediatrician about what fruits and vegetables to avoid! For example, children shouldn't eat peanuts or peanut butter before age 2.</p>

AGE	FOOD	FREQUENCY	REMEMBER...
8 to 12 months	Breast milk or formula Fruits and vegetables that are pureed or strained Soft fruits and cooked vegetables that can be mashed Cooked beans, meats, chicken Soft cheese	Generally, babies this age will have breast milk/formula 3 or 4 times a day and 3 meals of solid foods.	*Peel fruit that you are going to mash (like peaches or bananas). * Try one new meat at a time so if your child has an allergy to that food, you will know not to give it to him or her again. Cut the meat into tiny pieces (no larger than 1/2 inch) so your child doesn't choke.
12 months and later	Same as 8 to 10 months Whole cow's milk can be added	Same as 8 to 10 months	* At this point, your baby can eat most of the same foods you can. Talk to your pediatrician about whether there is anything he or she still needs to avoid.

How can you apply for WIC?

- See pages 15-16.

What should you eat when you are pregnant?

- See page 29.

Early Learning Programs and Child Care

● *Child Care—School Readiness Program*

These programs offer qualified families money to help pay for child care. To qualify you must work, attend school, or do both for at least 20 hours a week and make below a certain amount of money. If eligible, the program will help pay for the following services:

- full and extended day care for babies and young children
- after school care for school-age children up to 19 years old

The program prepares children for school and gives parents information on child development and other topics, how to choose a child care provider, and local listings of available providers.

Learn more about child care resources in your area and whether you are eligible for financial assistance:

- Contact your county's Early Learning Coalition listed at www.flready.com.
- Call the Florida Agency for Workforce Innovation - Early Learning Network at 866-357-3239.
- Ask your caseworker for a referral to the local agency that provides free or low-cost child care.

● *Voluntary Prekindergarten*

Florida has a Voluntary Prekindergarten program (VPK) that helps children get ready to enter kindergarten. All Florida children age four are eligible to participate. VPK will help your child get used to being in a school setting and develop the physical, intellectual, and emotional skills to succeed in school. It is also free and will give you more time to focus on work or school.

Need more information?

- Visit www.floridajobs.org/earlylearning/VPK%20Program.html.

● *Head Start/Early Head Start*

Head Start is a child development program for children from birth to age five, pregnant women, and their families. The program helps children from low-income families get ready for school. Head Start is free for working families who earn below a certain amount of money. For more information and to locate a program near you, visit www.floridaheadstart.org/search.html.

In Florida there are four main Head Start programs:

- **Preschool Head Start** provides services for children ages three to five and social services for their families. The program gets children ready for school by offering health, educational, nutritional, social, and other services.
- **Migrant Head Start** offers services similar to Preschool Head Start, but also meets the unique needs of migrant and seasonal farm-worker families. Migrant Head Start works with infants, toddlers, and preschoolers so they will not have to be cared for in the fields or by siblings while parents are working.
- **American Indian Head Start** has programs for children ages three to five and integrates American Indian language and culture into classes and services.
- **Early Head Start** provides family support and child development services and helps parents of infants and toddlers learn how to care for their children.

● *Other Child Care Options*

If your child is not in Voluntary Prekindergarten 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 (like a grandparent or aunt);
- nanny or au pair (someone, usually unrelated, who comes to your home and cares for your child while you are at work or school; sharing a nanny with someone else who has children can save money);
- home-based day care (licensed or registered in a non-relative's home); and
- child care center (licensed or exempt, if through a religious institution).

If you are not staying at home and don't have a relative or friend to care for your child, make sure your child is being cared for by someone you trust. Find a setting where your child is safe and receives good care.

For tips on choosing child care, visit www.floridajobs.org/earlylearning/documents/Checklist-06.pdf.

FINDING GOOD CHILD CARE

THINGS TO LOOK FOR

- Is the day care provider pleasant and kind to the children he or she cares for?
- Do the children look happy and well cared for?
- Is the facility or house in good repair?
- Does the day care provider have planned activities that are age appropriate and stimulate the children?
- Does the center or home have adequate space for children to play, eat, and take naps?

QUESTIONS TO ASK

- Is the home or center licensed or accredited?
- Does the day care provider know CPR?
- How many children does each teacher care for during the day?
- What training does the day care provider have and did he or she have a background check?
- Is part-time, full-time, before- and/or after-school care offered?

How do you find child care programs in your 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.

Check Out These Resources:

- **Florida Office of Early Learning**
www.flready.com
866-357-3239
- **Department of Children and Families**
<http://204.90.20.58/childcare/provider/providersearch.aspx>
- **Child Care Aware**
www.childcareaware.org/en/
800-424-2246

Health and Safety

If you are **pregnant**, start taking care of you and your baby's health as soon as you find out. Eat healthy and go to the doctor (called an obstetrician) regularly for pregnancy (called prenatal) checkups.

If you have Medicaid, it will cover your prenatal care. See <http://www.dcf.state.fl.us/ess/medicaid.shtml#epnet> for more information. If you don't have Medicaid, call your local health department for help.

During your pregnancy, you will see your obstetrician every month and then more often as your due date grows near. Your obstetrician will monitor your baby's growth and conduct tests to make sure you and your baby are healthy. Your obstetrician may also suggest you take vitamins (called prenatal vitamins) to ensure you and the baby get enough nutrients during pregnancy. For more information on healthy eating during pregnancy, see page 29. Follow these health tips during pregnancy:

- Don't smoke.
- Don't drink alcohol.
- Don't use illegal drugs.
- Don't take any prescription or over-the-counter medications until after you have discussed it with your obstetrician.

- Limit how much caffeine you drink (i.e., coffee and soda).

Need more information?

- Speak to your obstetrician.
- Call 800-451-2229.
- Visit www.teenwire.com/infocus/2003/if-20030910p194-prenatal.php or <http://doh.state.fl.us/family/mch/prenatalcare.html>.

Once your baby is born. Your baby will need to go to the pediatrician every few months for a "well-baby" checkup during his or her first year of life and at least every year after that. What does the pediatrician do at these checkups?

- Check how much your child has grown.
- Address your questions or concerns about your child's growth or development.
- Conduct a physical exam to make sure your child is healthy.
- Check to see if your child is meeting development milestones appropriate for his or her age (e.g., can the baby roll over by six months).
- Give your child shots (immunizations) that will protect him or her from dangerous and sometimes life-threatening diseases.

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. If you think your child has been shaken, call a doctor or go to the hospital **immediately**. For more information about shaken babies, visit www.aap.org/publiced/BR_ShakenBaby.htm.

KEEP YOUR BABY SAFE AT HOME!

AGE	SAFETY PRECAUTIONS	MORE INFORMATION
Birth to six months	<ul style="list-style-type: none"> • Never carry your baby and hot liquids, such as coffee, or foods at the same time. Your baby could grab it and burn herself, or you could spill it on your baby. • Never leave small objects in your baby's reach, even for a moment, and never feed your baby hard pieces of food such as chunks of raw carrots, apples, hot dogs, grapes, peanuts, and popcorn—he could choke. • Your baby should always sleep on her back to avoid suffocation. 	www.aap.org/family/birthto6.htm
Six months to one year	<ul style="list-style-type: none"> • Use gates on stairways and doors. Install window guards on all windows above the first floor. Remove sharp-edged or hard furniture from the room where your child plays. • Never leave your child alone in or near a bathtub, pail of water, wading or swimming pool, or any other water, even for a moment. Your baby could drown if not monitored. • Place your baby's crib away from windows. Cords from window blinds and drapes can strangle your child. Tie cords high and out of reach. Do not knot cords together. 	www.aap.org/FAMILY/6to12mo.htm
One year to two years	<ul style="list-style-type: none"> • Use safety caps on all medicines and toxic household products. Keep the safety caps on at all times or find safer substitutes to use so your baby can't access and try to eat dangerous or toxic substances. 	www.aap.org/family/1to2yrs.htm
Two years to four years	<ul style="list-style-type: none"> • Be sure the surface under play equipment is soft in case your child falls. Use safety-tested mats or loose-fill materials (shredded rubber, sand, woodchips, or bark). • Lock the doors to any dangerous areas. • Fence in the play yard. 	www.aap.org/FAMILY/2to4yrs.htm

Safety tips have been excerpted from The Injury Prevention Program of the American Academy of Pediatrics. "Age Related Safety Tips."
<http://www.aap.org/family/tippmain.htm>

What are the common symptoms of a shaken baby?

- irritability
- lethargy (difficulty staying awake)
- difficulty breathing
- tremors (shakiness)
- vomiting
- seizures
- coma

Depending on your child's age, you will also want to keep your child safe by baby proofing your home.

Need more information?

- Visit www.doh.state.fl.us/Workforce/InjuryPrevention/index.html or www.cdc.gov/ncipc/A-Z/Injury_Topics.htm.
- Take an infant first aid class at your local community center, Red Cross, or YMCA.

You may be eligible for free health insurance (Medicaid) for your child if you earn below a certain amount of money. To learn more about Medicaid, see pages 26-27.

If your child is not receiving Medicaid or other health insurance, he may be eligible for KidCare. KidCare provides health insurance for children who lack other coverage. While Medicaid is free, you might be required to pay a monthly premium for KidCare.

How do you apply for this program?

- Call 888-540-5437.
- Visit <https://www.healthykids.org/apply/index.php?lang=ENG>

Money

If you are struggling to pay your bills and provide for your child who lives with you, you may be eligible for some temporary financial help from the government. If your child's other parent does not live with you, you should also seek child support from him. See pages 55-56 for more information about child support.

You may be eligible for Road to Independence (RTI), Transitional Support Services, or Aftercare funds. If you are in school full-time, you may be eligible for an RTI stipend. Having a child is not an excuse for missing school. If you are not in school full-time, but are working towards being self-sufficient, you may be eligible for temporary transitional funds. You may also get Aftercare funds for emergencies. See pages 12-13 for more information.

QUIZ

You may be eligible for Temporary Cash Assistance if you are any of the following, except:

- have a child under age 18 living in the home with you
- are six months pregnant and can't work
- are nine months pregnant
- in jail

Answer: d. in jail

You may be eligible to receive money from the government if you have a child or are pregnant.

The Temporary Cash Assistance (TCA) program gives money to Florida residents who don't have a lot of income and meet the following eligibility criteria:

- have a child under age 18 living in the home; or
- are six months pregnant and can't work; or
- are nine months pregnant; and
- meet certain income requirements.

To qualify for TCA for you and a child who is under five, the child must have current immunizations. If the child is between six and 18, she must attend school and you must attend her school conferences. You may also have to work with Child Support Enforcement to get child support from the other parent.

Need more information?

- To determine if you are eligible for TCA and to learn how to apply, see pages 13-14 and <http://www.myflorida.com/accessflorida>.
- To find out more about seeking child support, see pages 55-56.

If your child has a disability, you may be able to get more money. Supplemental Security Income (SSI) is a government program that provides money to children who have a physical or mental disability that affects a major life activity and adults who have a disability that prevents them from working.

Is your child eligible for SSI?

- See page 14.
- Call the Social Security Administration at 800-772-1213.
- Review their application requirements at www.socialsecurity.gov/ssi/index.htm.

Your Rights as a Young Parent

If you are still in school, you have a right to continue your education, even if you are pregnant or have a child. You have these specific rights:

- Stay in school and go to your regular classes. Even if your school district offers a special school or classes for pregnant teens, you do not have to enroll.
- Miss school for legitimate medical appointments for you or your child.
- Take a leave of absence for pregnancy, childbirth, and recovery.
- Attend or participate in all school activities while pregnant, including sports, if your doctor says it is safe.
- Continue to receive RTI benefits.
- Privately communicate with school health care officials.

If you are working and pregnant, you cannot be fired for becoming pregnant. 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 that organization for at least 12 months; and
- have worked at least 1,250 hours during that 12-month period.

If you are pregnant and receiving RTI funds, taking a short leave for childbirth and recovery should not affect your RTI eligibility. Find out your school's maternity leave policy and talk to your teachers about how you will make up any work you miss. Talk to your caseworker, too.

You may have other rights, depending on your company's policies—look in your employee handbook to learn more. If you feel you are being discriminated against at work because of your pregnancy, call the Equal Employment Opportunity Commission at 800-669-4000.

If you are the biological father of a child, weren't married to the mother when the child was born, and don't have a paternity order, you may want to place your name and the child's name on the Florida putative father registry. Doing this establishes your right to be notified if the child is placed for adoption. If you do not register with the putative father registry before a court is petitioned for an adoption or for termination of parental rights, your rights to your child may be lost forever. The registry is confidential.

How do you register?

- Contact the Florida Office of Vital Statistics at 904-359-6900 (ext. 1086 or 1068).
- Apply online at www.doh.state.fl.us/Planning_eval/Vital_Statistics/Putative.htm.

WHAT SHOULD YOU DO IF YOU NEED LEGAL HELP OR ADVICE?

Sometimes you may need or want legal advice but are unsure how to get it. This section covers common or difficult situations where you may need legal help, like if you are arrested, are seeking child support, or are in a violent relationship.

Child Support

If you have a child who is under age 18, the child lives with you, and you are the primary caretaker, 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 Cash Assistance (TCA), or if you are married or live with someone else.

How can you get child support? There are several options. Some require you to go to court, others are less formal. Arrange with your child's other parent to help pay your child's expenses. The other parent may give you a monthly allowance for your child to help pay for food, clothes, and other expenses. Make this agreement in writing to avoid confusion about how much is owed or how often the other parent must pay. What should you do if you and the other parent can't agree on a child support arrangement?

- Contact the Department of Revenue, Office of Child Support Enforcement, to obtain legal and other assistance. The department offers the following services:
 - Answers questions about child support.
 - Obtains child support orders.
 - Locates parents who may owe child support.
 - Enforces child support orders.
 - Requests changes to support orders.
 - Helps identify the child's biological father.
- If you receive Temporary Aid to Needy Families (TANF) or Medicaid, your case will automatically be referred to these services. If you don't receive public assistance, call 800-622-5437 to request an application

or get an application online at

<http://dor.myflorida.com/dor/childsupport/apply.html>.

- Contact a private lawyer to help file a child support case in court and request that a judge order the other parent to pay. If you have a low income, your local county legal services or legal aid program may be able to represent you in your child support case. To find your local program, see page 59.

DID YOU KNOW?

You don't need a lawyer to get a custody or visitation order, but you may want one. You can file a request for a custody order at your local courthouse on your own. Without a lawyer, it may be hard to collect and present the information and argue your position. Plus, if the other parent gets a lawyer it will be difficult to present your case against him or her. To find a low-cost or free lawyer in your area visit www.floridalawhelp.org or www.womenslaw.org/gethelp_state_type.php?type_id=1758&letter=A&state_code=FL.

- Go to a court in your area and file paperwork to open a case on your own and ask a judge to order the other parent to pay. Filing a case on your own is called "pro se." Most family courts have a pro se office to help people without a lawyer. The Florida Supreme Court has forms on its Web site that can get you started at www.flcourts.org/gen_public/family/self_help/index.shtml. You can also call the Florida State Courts Self-Help Center at 850-921-0004 or e-mail at self-help@flcourts.org to learn how to file a case on your own.

How much support will you get for your child?

If you have a child support court case, the amount the other parent will owe is usually decided by both parents and approved by the judge. If the parents don't agree, the court decides how much the other parent owes by looking at how much money each parent earns, other financial factors, and the needs of the child. You can see the worksheet the court uses to decide how much is owed at

www.flcourts.org/gen_public/family/forms_rules/902e.pdf.

Custody and Visitation

In Florida, both parents have a right to share custody of their child. A court will only order that one parent get custody over another if sharing custody is bad for the child. The court looks at what is in the child's best interests before making a decision.

If the parents were not married, the mother has custody of the child until a court order is entered. The father cannot take the child to live with him unless the mother agrees. It does *not* mean the mother can make all the decisions without including the father or can be unreasonable about his visitation. If she doesn't include him in decisions and allow him regular visits, the father can cite those reasons to give him custody if he goes to court to ask for it.

Domestic Violence

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 Florida that can help.

How do you know if you are being abused? It is hard to admit your partner abuses you. Admitting this is the first step towards getting out of a bad relationship. Read the following questions. If you answer "yes" to any, 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?

Excerpted from Florida Department of Children and Families Web site: www.dcf.state.fl.us/domesticviolence/beingabused.shtml.

How can you get out of an abusive relationship? Prepare yourself to leave by taking these 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, and injuries, 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 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.

Excerpted from Florida Department of Children and Families Web site: <http://www.dcf.state.fl.us/domesticviolence/safetyplan.shtml>.

What is an “injunction for protection” and how do you get one? An “injunction for protection” is an order from a judge. It requires the person who has abused you to stay away from you. 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. To get an injunction see Getting an Injunction for Protection at page 60.

How can you 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.

Check Out These Resources:

- **Florida Abuse Hotline**
Phone: 800-962-2873
Phone: 800-453-5145 (TDD)
24 hours a day/ 7 days a week
- **Florida Coalition Against Domestic Violence**
425 Office Plaza Dr.
Tallahassee, FL 32301
Hotline: 800-621-4202
Phone: 850- 425-2749
www.fcadv.org
- **Florida Statewide 24-Hour Domestic Violence Hotline**
Hotline: 800-621-4202 (TTY)
Phone: 800-500-1119
www.dcf.state.fl.us/domesticviolence
- **A guide to free legal information and legal services in Florida**
www.floridalawhelp.org
- **Florida State Lawyer Office of Domestic Violence**
Phone: 863-534-4989
- **National Domestic Violence Hotline**
Hotline: 800-799-7233

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 Florida financial aid or scholarships for college.
- Vote, hold public office, or be a juror.
- Get food stamps if convicted of drug trafficking.
- 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 no matter what the charges were against you.

For a complete list of consequences, see http://amajn.com/c_fcf/04_reports/Consequences%20fact%20Sheet%20for%20Juvenile%20Clients%20083017.pdf.

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

How do you 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, who is called a public defender.

QUIZ

Which of the following rights do you lose if you are convicted of a felony? The right to:

- a. ask for a lawyer
- b. communicate with your child
- c. vote
- d. call your family

ANSWER: C. VOTE

If you can afford a lawyer, but don't know a lawyer in your area, call the Florida Bar Lawyer Referral Service at 800-342-8011 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. The lawyer will represent your rights during the criminal court proceedings and help you get your criminal records erased, if possible.

IF YOU ARE ARRESTED

RIGHTS	
YOU HAVE A RIGHT TO	WHAT THIS MEANS
Remain silent	When arrested, you don't have to answer the questions the police ask you. If you choose to speak, anything you say can be used against you in court. If you decide to answer any questions, you may stop at any time and all questions should stop. You have the right to speak with a lawyer before answering any questions.
A lawyer	You have the right to be represented by a lawyer at all important stages of your court case. If you cannot afford a lawyer, the court will appoint one to represent you for free.
Communicate by telephone	You may talk to your lawyer, family, friends, or bondsperson soon after you are brought into the police station. The police have a right to complete their booking procedures before you are allowed to use the telephone.
Know what charges are made against you	You will be told generally what criminal charges are being brought against you. However, these charges may be changed later and stated in more detail by the prosecuting lawyer.

Portions excerpted from: "If You Were Arrested in Florida," 1997. Available at <http://library.findlaw.com/1997/Sep/1/130723.html>.

TIPS

DO	DON'T
<ul style="list-style-type: none"> • Be polite and courteous. Don't give the police a reason to find you threatening. • Ask if you are free to leave. If you are not, ask for a lawyer. • As soon as you can, write down everything that happened during the arrest, including dates, times, witnesses. This information will help you remember what happened later and will be helpful if you need a lawyer. 	<ul style="list-style-type: none"> • Argue with the police. • Resist arrest. If you struggle, you may get hurt and be charged with resisting arrest or assaulting a police officer. • Place your hands where the police officer can't see them.

Portions excerpted from: National Center for Youth Law. *Fight for Your Rights: A Guidebook for California Foster Youth, Former Foster Youth and Those Who Care About Them* 38-39 (2006).

How can you restore your civil rights after a felony conviction? If you are convicted of a felony in Florida, you will lose certain rights, like the right to

- vote;
- hold public office;
- serve on a jury; and
- hold certain types of state employment licenses.

To get these rights back you must apply for them through the state Board of Executive Clemency and Governor’s Office. Before you were released from prison or probation supervision, the Department of Corrections should have helped you apply to restore your rights. If you did not receive this help, you can apply on your own. This process can take a long time and there may be a hearing to determine whether or which rights to restore.

Need help restoring your rights?

- Contact the Office of Executive Clemency at 850-488-2952.
- Visit <https://fpc.state.fl.us/RCRapp.htm>.
- Call the American Civil Liberties Union of Florida at 786-363-2711.

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 social worker 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, like Medicaid or Temporary Cash Assistance (TCA).

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 court 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. For more information about this, see page 8. If no application was filed before your 18th birthday, consult a local legal services office or lawyer immediately to find out your options to stay in the United States.

Other Legal Help

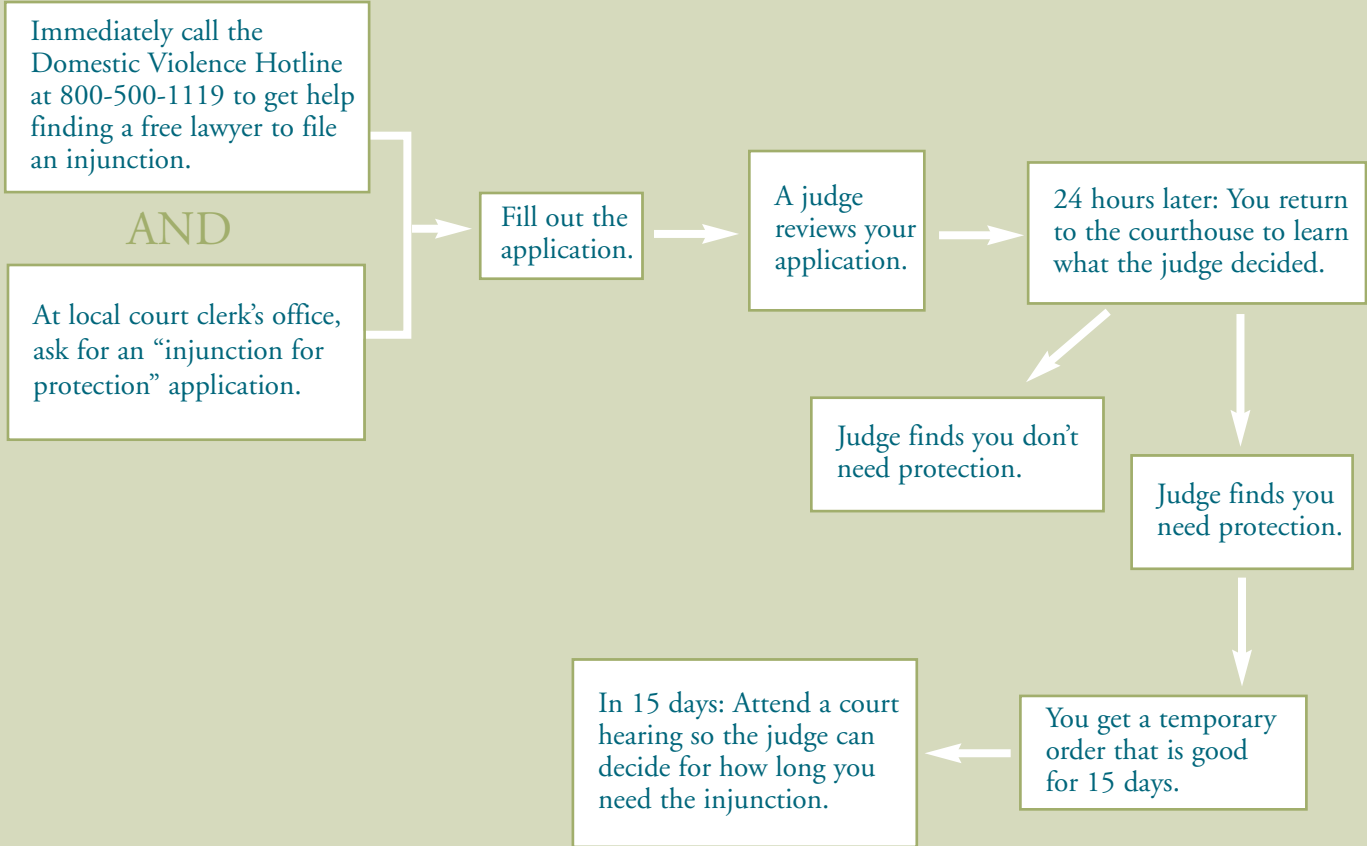
Every Florida county has a legal services or legal aid office that offers low cost or free legal representation, advice, and referrals to low-income Florida residents. Each office represents people in many noncriminal legal matters, including

- child support and custody;
- immigration;
- employment;
- public benefits; and
- housing.

Need more help?

- Visit www.floridalegal.org/2004%20noname%20Directory.htm.
- Call Florida Legal Services, Inc. at 850-385-7900.

GETTING AN INJUNCTION FOR PROTECTION



APPENDIX A YOUR IMPORTANT PHONE NUMBERS

Caseworker: *work* (____) _____
 cell (____) _____

Guardian *ad Litem*: *work* (____) _____
 cell (____) _____

Attorney: *work* (____) _____
 cell (____) _____

Independent Living Worker/
RTI Counselor: *work* (____) _____
 cell (____) _____

Doctors: (____) _____
 (____) _____
 (____) _____

Significant Adults: (____) _____
 (____) _____
 (____) _____

Brothers and Sisters: (____) _____
 (____) _____
 (____) _____
 (____) _____

Local Police Department: (____) _____

Local Fire Department: (____) _____

Other Important Phone Numbers: (____) _____
 (____) _____
 (____) _____
 (____) _____
 (____) _____
 (____) _____

APPENDIX B OTHER IMPORTANT PHONE NUMBERS

For resources in your community that are not listed below, call 211 from any phone in Florida. If you call this number, someone will give you information about programs and services available in your area. It is free and confidential. Check out these other resources:

● *Employment*

Employment discrimination:	Equal Employment Opportunity Commission 800-669-4000
Job Corps:	800-733-5627
Job services:	Florida Agency for Workforce Innovation 850-245-7105

● *Finance and Banking*

Credit report services:	Federal Trade Commission 877-322-8228
Stolen identity services:	National Fraud Information Center 800-876-7060
Support filing taxes:	Internal Revenue Service (IRS) 800-829-1040

● *Government Assistance*

Social Security Income (SSI):	Social Security Administration 800-772-1213
Temporary Cash Assistance:	Florida Department of Children and Families 866-762-2237

● *Health and Well-Being*

Abortion counseling:	National Abortion Federation Hotline 800-772-9100
Abuse services:	Florida Abuse Hotline 800-962-2873
Crisis support:	National Crisis Hotline 800-448-3000
Disability rights/resources:	Advocacy Center for Persons with Disabilities 800-342-0823
Domestic violence services:	Florida Domestic Violence Hotline 800-500-1119
Drug/alcohol abuse support:	Nationwide Alcohol and Drug Addiction Rehab Help Information 800-784-6776

Gay, lesbian, bisexual, transgender support:	GLBT National Youth Talkline 800-246-PRIDE
	Sunshine Social Services, Inc. 954-548-4602
HIV/AIDS supports:	Florida AIDS Hotline 800-352-AIDS
Mental health:	National Alliance for the Mentally Ill 850-671-4445
Pregnancy protection:	Emergency Contraception Hotline 888-668-2528
Runaway/homeless youth services:	National Runaway Switchboard 800-621-4000 800-RUNAWAY (786-2929)
Suicide prevention:	National Suicide Prevention Lifeline 800-273-8255

● *Housing*

Housing financial assistance:	Florida Department of Children and Families 877-891-6445
Runaway/homeless youth services:	National Runaway Switchboard 800-621-4000 800-RUNAWAY (786-2929)

● *Legal*

Child support:	Florida Child Support Enforcement Office 800-622-KIDS (5437)
Discrimination on the job:	Equal Employment Opportunity Commission 800-669-4000
Domestic violence:	Domestic Violence Hotline 800-500-1119
	State Attorney Office-Domestic Violence Division 863-534-4989
File a court case on your own:	Florida State Courts Self-Help Center 850-921-0004
Need a lawyer:	Florida Bar Lawyer Referral Service 800-342-8011
	Florida Legal Services 850-385-7900

Restore civil rights:	Florida Office of Executive Clemency 850-488-2952
	American Civil Liberties Union of Florida 786-363-2711

● *Pregnancy and Parenting*

Breastfeeding support:	La Leche League 800-LALECHE
Child care/early schooling:	Florida Office of Early Learning 866-357-3239
	Child Care Aware 800-424-2246
	Florida Agency for Workforce Innovation—Early Learning Network 866-357-3239
Child support services:	Florida Child Support Enforcement Office 800-622-KIDS (5437)
Food for your child:	Florida Women, Infants and Children (WIC) 800-342-3556
Health insurance help:	Florida KidCare 888-540-5437
Parenting resources:	Florida Department of Children and Families 850-488-1752
	Florida Family Health Line 800-451-2229
Pregnancy support:	Florida Family Health Line 800-451-2229
Putative father registry:	Florida Office of Vital Statistics 904-359-6900 (ext. 1086)

● *School*

Financial aid help:	Federal Student Aid Information Center 800-4-FED-AID
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● *Voting*

Register to vote:	Florida Department of State 866-308-6739
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APPENDIX C INTERNET RESOURCES

● *Employment*

AmeriCorps:

- <http://www.americorps.org>

Disabled worker services:

- www.rehabworks.org/index.cfm?fuseaction=SubMain.Programs

Job Corps:

- <http://jobcorps.dol.gov/join.htm>

Job search support:

- <https://jobs.myflorida.com/index.html>
- www.hotjobs.com
- www.monster.com
- www.jobfox.com
- www.floridajobs.org/onestop/onestopdir/index.htm
- www.employflorida.com
- www.careerbuilder.com

Job training programs:

- http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf

U.S. Armed Forces:

- www.goarmy.com
- www.navy.mil/swf/index.asp
- www.marines.com
- www.airforce.com
- www.uscg.mil

● *Finance, Banking, and Taxes*

Credit report services:

- www.annualcreditreport.com/cra/index.jsp

Help filing taxes:

- <http://www.irs.gov/individuals/article/0,,id=107626,00.html>

Identity theft:

- <http://njaes.rutgers.edu/money/pdfs/youth-financial.pdf>

Manage your money:

- <http://njaes.rutgers.edu/money/pdfs/youth-financial.pdf>
- www.choosetosave.org
- www.youngmoney.com

● *Government Assistance*

Food stamps:

- www.dcf.state.fl.us/ess/

Supplemental Security Income (SSI):

- www.floridalegal.org/2004%20noname%20Directory.htm
www.socialsecurity.gov/work/ServiceProviders/WIPADirectory.html#florida
- www.dcf.state.fl.us/publications/eforms/0285d.pdf
- www.socialsecurity.gov/ssi/index.htm

Road to Independence Program (RTI):

- http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf

Temporary Cash Assistance (TCA):

- www.myflorida.com/accessflorida/

● *Health and Well-being*

Birth control services:

- www.plannedparenthood.org

Domestic violence services:

- www.dcf.state.fl.us/domesticviolence/beingabused.shtml
- www.dcf.state.fl.us/domesticviolence/safetyplan.shtml

Drug/alcohol abuse services:

- www.alcoholics-anonymous.org/US_CtrOffice/fl.html
- www.na.org/links-main.htm#Florida

Eating habits:

- www.nutrition.com.sg/he/heteens.asp

Eating disorders:

- www.kidshealth.org/teen/exercise/problems/eat_disorder.html

Eating during pregnancy:

- www.marchofdimes.com

Gay, lesbian, bisexual, or transgender support services:

- <http://dv-8.com/resources/us/local/youth.html>
- www.glnh.org/find/index.html
- www.sunserve.org/

Health insurance:

- www.forfloridashealth.com/

Healthy relationships:

- www.doh.state.fl.us/Search/search.cgi?zoom_query=healthy+relationships&zoom_cat%5B%5D=0
- www.advocatesforyouth.org/youth/health/relationships/healthy.htm

HIV/AIDS medication services:

- www.doh.state.fl.us/disease_ctrl/aids/care/adap.html

Living wills:

- www.floridahealthfinder.gov/reports-guides/advance-directives.shtml

Mental health services:

- www.dcf.state.fl.us/mentalhealth/provsearch.shtml

Pregnancy options services:

- www.plannedparenthood.org/findCenterProcess.asp
- www.pathproject.net/ext/path/teens/index.cfm

Private health insurance:

- www.floridahealthinsurance.com

STDs/HIV/AIDS testing/services:

- <http://esetapps.doh.doh.state.fl.us/irm00std/clinic-search.aspx>
- www.hivtest.org/index.cfm

Weight loss services:

- www.kidshealth.org/teen/food_fitness/

Wills:

- www.ilrg.com/forms/lastwill-single/us/fl

● *Housing***Financial assistance:**

- http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf

Housing for persons with disabilities:

- www.floridahousing.org/SpecialNeeds

Landlord/tenant dispute:

- www.floridalawhelp.org/FL/index.cfm

Signing a lease when you are under18:

- http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf

● *Legal***Domestic violence:**

- www.dcf.state.fl.us/domesticviolence
- www.fcadv.org

File a court case on your own:

- www.flcourts.org/gen_public/family/self_help/index.shtml

Need a lawyer:

- www.floridalawhelp.org
- www.womenslaw.org/gethelp_state_type.php?type_id=1758&letter=A&state_code=FL
- www.floridalegal.org/2004%20noname%20Directory.htm

Restore your civil rights:

- <https://fpc.state.fl.us/RCRapp.htm>

Write a will:

- www.ilrg.com/forms/lastwill-single/us/fl

● *Personal Documents***Birth certificate:**

- www.doh.state.fl.us/planning_eval/vital_statistics/County_Phone_List.pdf

Driver's license:

- www.dmvflorida.org/dmv-offices.shtml
- www.hsmv.state.fl.us/html/dlnew.html

Florida identification card:

- www.hsmv.state.fl.us/ddl/geninfo.html#4

Social Security card:

- <http://www.ssa.gov/online/ss-5.pdf>
- www.ssa.gov/pubs/10002.html#how

Voter registration card:

- <http://election.dos.state.fl.us/voter-registration/voter-reg.shtml>

● *Pregnancy and Parenting*

Benefits of breastfeeding:

- www.womenshealth.gov/Breastfeeding/index.cfm?page=home

Child care resources:

- www.flready.com
- <http://www.floridajobs.org/earlylearning/documents/Checklist-06.pdf>
- <http://204.90.20.58/childcare/provider/providersearch.aspx>
- <http://www.childcareaware.org/en/>

Child safety tips:

- www.aap.org/family/tippmain.htm

Child support services:

- <http://dor.myflorida.com/dor/childsupport/apply.html>
- http://www.flcourts.org/gen_public/family/self_help/index.shtml

Disability services:

- www.socialsecurity.gov/ssi/index.htm

Head Start:

- www.floridaheadstart.org/search.html

Health care:

- <http://www.dcf.state.fl.us/ess/Medicaid.shtml#epw>

Parenting while incarcerated:

- <http://floridaschildrenfirst.org/pdf/IncarceratedParents.pdf>

Pregnancy tips:

- www.teenwire.com/infocus/2003/if-20030910p194-prenatal.php
- <http://doh.state.fl.us/family/mch/prenatalcare.html>

Putative father registry:

- www.doh.state.fl.us/Planning_eval/Vital_Statistics/Putative.htm

Voluntary Prekindergarten:

- www.floridajobs.org/earlylearning/VPK%20Program.html

● *School*

ACT or SAT prep support:

- www.collegeboard.com

Adult high school:

- www.floridatechnet.org/ahs/

Community college/university applications:

- www.fldoe.org/cc/colleges.asp
- www.flbog.org/aboutsus/universities/

Completing school online:

- www.flvs.net/

Education and career planning:

- www.facts.org

Federal student loans (FAFSA):

- <http://www.fafsa.ed.gov/>

Filling out your FAFSA forms:

- www.collegegoalsundayusa.org/support/FosterYouthFAFSATipSheet.PDF

Financial assistance and scholarships:

- http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf
- www.floridastudentfinancialaid.org/SSFAD/home/uamain.htm
- <http://www.floridastudentfinancialaid.org/SSFAD/home/ProgramsOffered.htm>
- <http://orphan.org/index.php>
- www.fosteringafuture.com/index.html
- <http://www.Floridastudentfinancialaid.org/SSFAD/factsheets/FB.htm>

GED:

- www.fldoe.org/workforce/ged/gedover.asp

Managing your money and student loans:

- http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf

Tutoring services:

- http://amajn.com/c_fcf/04_reports/ILFAQ-2cFinal10_2.pdf

APPENDIX D SAMPLE RESUME

Lila M. Downs

77 Front Street, Miami, FL 33161
 liladowns@gmail.com
 (305) 555-8899

OBJECTIVE	To obtain an entry-level administrative position.
EDUCATION	Miami Central High School , Miami, FL 2004 – 2008
EXPERIENCE	Child Care May 2005 - Present Provide child care for several families after school, weekends and during school vacations.
ACHIEVEMENTS	Future Educators of America: 2006, 2007 High School Band, First Trumpet: 2007 - 2008
COMMUNITY SERVICE	Volunteer , Boys and Girls Club, Miami, FL May 2004 – Present Organize various after-school social and learning activities for children ages 6-14. Assist in planning social and educational group events.
INTERESTS & ACTIVITIES	Member of Miami Central High School Tennis Team Member of Miami Central High School Drama Club
COMPUTER SKILLS	Proficient with Microsoft Word and Internet

References Available Upon Request

APPENDIX E SAMPLE COVER LETTER

Lila M. Downs

77 Front Street, Miami, FL 33161
liladowns@gmail.com
(305) 555-8899

Ms. Jane Doe
Human Resources Coordinator
XYZ Corporation
123 Main Street, NW
Miami, Florida 33158

January 2, 2008

Dear Ms. Doe,

I would like to express my interest in the Administrative Assistant position with the XYZ corporation. I am efficient, can multi-task, and work well with others. My previous experiences involved in school extracurricular activities and part-time work over the summer have equipped me with many valuable 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 respond to the needs of customers. I have also been responsible for organizing a school bake sale and accomplishing multiple tasks in advance of important deadlines. For more than one summer, I have gone to school and held a part-time position at a children's day camp where I helped plan events and daily activities. I am certain that my experience would prove to be an asset to the XYZ corporation.

Please review the enclosed résumé and consider my application for your Administrative Assistant position. I look forward to exchanging ideas with you concerning a career at the XYZ corporation and the positive contributions I would offer as a member of your organization. Thank you for your consideration.

Sincerely,

A handwritten signature in cursive script that reads "Lila Downs". The signature is written in black ink and has a long, sweeping underline that extends to the right.

Lila M. Downs

APPENDIX F FORM 8.974

FORM 8.974 PETITION TO EXTEND JURISDICTION OR TO REINSTATE JURISDICTION AND TO SCHEDULE HEARING

I, [_____] request the court, under
Name, Address and Date of Birth

section 39.013(2), Florida Statutes to:

extend jurisdiction, or
reinstate jurisdiction,
and to schedule a hearing in this matter.

I am currently or was on my 18th birthday in the legal custody of the Department of Children and Family Services.

(a) I am requesting that the court review the aftercare support, Road to Independence scholarship, transitional support, mental health services, and/or developmental disability services to the extent authorized by law.

(b) A petition for special immigrant juvenile status has been filed on my behalf and the application will not be granted by the time I reach 18 years of age.

WHEREFORE, I request this court extend or reinstate jurisdiction in this case and schedule a hearing as soon as possible.

Name:
Address:
Phone Number:

APPENDIX G FORM 8.978

IN THE COURT OF THE _____ JUDICIAL CIRCUIT
 IN AND FOR _____ COUNTY, FLORIDA

IN THE INTEREST OF:

 D.O.B.: _____

CASE NO: _____

DIVISION: _____

_____/

ORDER AUTHORIZING CHILD TO SECURE DEPOSITORY FINANCIAL SERVICES BEFORE THE CHILD'S 18th BIRTHDAY

THIS CAUSE came before the court to remove the disabilities of nonage of _____ for the purpose of securing depository financial services, and the court being fully advised in the premises FINDS as follows:

_____ is at least 16 years of age, meets the requirements of section 743.044, Florida Statutes, and is entitled to the benefits of that statute.

THEREFORE, based on these findings of fact, it is ORDERED AND ADJUDGED that the disabilities of nonage of _____ are hereby removed for the purpose of securing depository financial services. _____ is hereby authorized to make and execute contracts, releases, and all other instruments necessary for the purpose of securing depository financial services. The contracts or other instruments made by _____ for the purpose of securing depository financial services have the same effect as though they were the obligations of a person who is not a minor.

ORDERED at _____, Florida, on _____

 Circuit Judge

Copies to:

APPENDIX H APPLICATION TO PROTECT YOUR GOVERNMENT BENEFITS



NOTICE OF FEE ASSESSMENT AND RIGHTS OF FOSTER CHILD REGARDING GOVERNMENT BENEFITS

Date: _____

TO: _____ (child)
 _____ (GAL)
 _____ (child's attorney, if appointed)
 _____ (parents, unless TPR has occurred)
 _____ (foster parents)
 _____ (caseworker)
 _____ (court)

FROM: _____ (district fiscal office contact person)
 Phone No.: _____

RE: Child's Name: _____ DOB: _____ SSN: _____

The Department of Children and Families (department) is serving as the representative payee for Social Security or other federal benefit payments belonging to the above-named child. The amount of the child's monthly benefit check is \$ _____. This is to notify you that the department has assessed the child a monthly fee for the cost of care from his or her Social Security or other benefit payment. (See 20 CFR Parts 416 and 420.) The amount of the monthly fee is \$ _____. A personal allowance of \$ _____ per month is set aside from the benefit check prior to deduction of the fee and is deposited in a trust account for the child.

Under Florida Statutes 402.33, you have the right to request a fee waiver or change in personal allowance on behalf of the child. If the department denies your request for a fee waiver or change in personal allowance, you have the right to request an administrative hearing pursuant to Chapter 120, Florida Statutes (F.S.). Such proceedings are confidential and shall not be disclosed to unauthorized third persons pursuant to state and federal laws and regulations.

Under Florida Statutes 402.17, the department is obligated to manage the Social Security or other benefit payment in trust for the child and has a duty to protect both the child's short-term and long-term financial interests. The department must balance the special needs of the child against the fee assessment for the cost of the child's care, in the child's best interest.

In addition, in the case of an older child, the department must take into account the child's need to have savings in order to be able to function as an adult upon reaching age 18, and must balance this need against the fee assessment in the child's best interest. See sections 402.17 and 402.33, F.S. This applies to children 15 years or older, whether they are preparing to enter the subsidized independent living program or otherwise needing to prepare for adulthood.

To apply for a fee waiver for the child, or for a change in the foster care or personal allowance pursuant to s. 402.17 and s. 402.33, F.S., either fill out and mail the attached Part A and Certification sections of "Application for Review of Assessed Fee or Change in Allowance," or send a letter to

APPENDIX I SAMPLE COURT ORDER

FORM 8.977. ORDER AUTHORIZING CHILD TO ENTER INTO RESIDENTIAL LEASEHOLD AND SECURE UTILITY SERVICES BEFORE THE CHILD'S 18TH BIRTHDAY

ORDER AUTHORIZING CHILD TO ENTER INTO RESIDENTIAL LEASEHOLD AND TO SECURE RESIDENTIAL UTILITY SERVICES BEFORE THE CHILD'S 18TH BIRTHDAY

THIS CAUSE came before the court to remove the disabilities of nonage of(name)....., for the purposes of entering into a residential leasehold and to secure residential utility services. The court being fully advised in the premises FINDS as follows:

.....(Name)..... is 17 years of age, meets the requirements of sections 743.045 and 743.046, Florida Statutes, and is entitled to the benefits of those statutes.

THEREFORE, based on these findings of fact, it is ORDERED AND ADJUDGED that the disabilities of nonage of(name)..... are hereby removed for the purposes of entering a residential leasehold and securing residential utility services.(Name)..... is hereby authorized to make and execute contracts, releases, and all other instruments necessary for the purposes of entering into a residential leasehold and securing residential utility services. The contracts or other instruments made by(name)..... for the purposes of entering into a residential leasehold and securing residential utility services shall have the same effect as though they were the obligations of a person who is not a minor.

ORDERED at, Florida, on(date).....

Circuit Judge

Copies to:

BAR-YOUTH EMPOWERMENT PROJECT
ABA CENTER ON CHILDREN AND THE LAW
740 15TH STREET, NW
WASHINGTON, DC 20005-1022

www.abanet.org/child/empowerment/home.html